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**SAVING MONEY WITH SELF-FUNDED BENEFITS**

**Richmond, Virginia** (March 30, 2011) – In a time of rising health insurance premiums and a down economy, employers are looking for ways to reduce costs and still provide employees with the benefits they need. For some, self-funding benefits like dental and vision can be a great way to save money while retaining key employees with competitive benefits. Since 1996, Dental Direct Reimbursement and Assignment plans have been the self-funding choice for many employers in Virginia.

Unlike medical expenses which can be unpredictable and catastrophic, dental expenses can be a great fit for self-funding since they are relatively inexpensive and predictable. Dental Direct plans are a simple, reimbursement dental benefit that does not include an insurance element. The plans can be customized by the employer to fit their budgetary and benefit needs. With the help of a third-party administrator (TPA), the employer can develop their reimbursement schedule that will pay for a portion of employee's dental expenses up to an annual maximum determined by the employer.

Cost savings with Dental Direct plans can come from various sources. First, the administrative cost for Dental Direct plans averages 7%, depending on group size, which is substantially less than the 18% average for insured plans. Additionally, Dental Direct plans only pay out benefits when an employee visits the dentist, as opposed to an insurance premium that is paid regardless of plan usage. On average, 35% of people do not visit the dentist in a given year so with Dental Direct plans, those unused benefits are retained by the employer within the plan. You can also save time with Dental Direct plans as they are easy for employees to use and understand which can cut down on questions and complaints. Finally, Dental Direct may also be able to save your company the hassle of changing dental insurance providers every few years. Many Dental Direct clients are so pleased with the plan and the cost savings that they stay with Dental Direct for the long term.

In addition to potential cost savings, Dental Direct plans also offer freedom of choice to visit any dental provider, no long list of excluded procedures and allows treatment decisions to be made between the provider and the patient.

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Dental Direct is a self-funded dental benefit that is a departure from traditional dental insurance. Based on simplicity and freedom-of-choice, the Dental Direct model is supported by both the Virginia Dental Association and the American Dental Association. Dental Direct Reimbursement and Assignment plans are for groups and can be customized to meet the needs of employers of all sizes. To find out more about Dental Direct, please visit [www.VADentalDirect.com](http://www.VADentalDirect.com) and fill out the on-line Cost Estimate Form.