

## **Why is a Dental Plan with Good Employee Participation Important for your Client?**

- Nationally, dental insurance is one of the most ask for benefits
- Good dental hygiene improves productivity, by reducing time away from work
- Dental insurance, like all insurance is a sharing of risk.
- Dental groups with low employee participation usually get large rate increases
  - because there are few people sharing the risk
  - because the claims are high, the only people insured are those with major dental problems

## **What is the income potential for agents selling dental insurance?**

- MorganWhite focuses on dental and vision insurance
  - because they are nationally, two of the most ask for benefits
  - because we understand the income potential for selling dental and vision insurance
- While our plans allow the agent to pick the level commission %, here are illustrations using 10% level.
  - Illustration A
    - If the average premium is \$33 per policy and the agent enrolls 25 applications in the group, the premium is \$825 per month, \$9900 per year.  $\$9900 \times 10\% = \$990$  per year as long as the group has the plan. If the group has the plan four years, the agent earned \$3960.
    - If the agent had 10 groups like this he could earn \$39,600 in a four year period.
  - Illustration B
    - If the agent sold a few large groups and enrolled a 1000 policies that averaged \$33, the premium per month would be \$33,000, \$396,000 per year.  $\$396,000 \times 10\% = \$39,600$  per year as long as the group has the plan. If the group has the plan four years, the agent earned \$158,400.