2017 DENTAL RESEARCH SERIES:
PART 1 – CONSUMER INSIGHTS

Conducted by Lincoln Financial Group and PSB Research
Results of the 2017 Lincoln Financial Dental Research Series are based on an online survey of 1,000 adults 18 years of age or older across the United States, conducted in 2017 by Lincoln Financial Group and PSB. The sample was targeted using quotas to reflect the proportion of adults 18 or older within the United States. The margin of error is +/- 3% at the 95% confidence level.
DENTAL PATIENTS WANT GUIDANCE AND TRANSPARENCY
40% of Millennials cite a dentist’s website as “very important,” which compares to just 14% of Baby Boomers.

<table>
<thead>
<tr>
<th></th>
<th>Very important</th>
<th>Somewhat important</th>
<th>Not very important</th>
<th>Not at all important</th>
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<tbody>
<tr>
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<td>Golden</td>
<td>9</td>
<td>39</td>
<td>39</td>
<td>32</td>
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</table>
What would you expect to do or see on a dentist’s website?
Asked among those who selected ‘Very’ or ‘Somewhat important’ that their dentist has a website
Multiple responses permitted

- 73% want to make/change appointments and 72% want contact information
- 67% would expect to view cost of procedures on the dentist’s website

<table>
<thead>
<tr>
<th>Service</th>
<th>Expected Percentage</th>
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<tbody>
<tr>
<td>List of accepted insurance providers</td>
<td>75</td>
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<tr>
<td>Make/ change an appointment</td>
<td>73</td>
</tr>
<tr>
<td>Contact information for the dentist’s office</td>
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<tr>
<td>View costs of procedures</td>
<td>67</td>
</tr>
<tr>
<td>Ability to make a payment</td>
<td>64</td>
</tr>
<tr>
<td>Ability to complete paperwork before an appointment</td>
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</tr>
<tr>
<td>View personal claim info</td>
<td>57</td>
</tr>
<tr>
<td>Information/ credentials about the office staff</td>
<td>54</td>
</tr>
<tr>
<td>Educational material about oral hygiene</td>
<td>50</td>
</tr>
<tr>
<td>Links to social media pages</td>
<td>22</td>
</tr>
</tbody>
</table>
THE ABILITY TO VIEW A DENTIST’S WEBSITE ON A MOBILE DEVICE IS IMPORTANT FOR YOUNGER GENERATIONS

- **77% of Millennials** say it’s important for a dentist’s website to be mobile-optimized

How important is it to you that you can view your dentist’s website through a mobile device?

*Showing % selecting*

<table>
<thead>
<tr>
<th></th>
<th>Very important</th>
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<th>Not at all important</th>
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<td>20</td>
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<tr>
<td>Generation X</td>
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<tr>
<td>Old Boomer</td>
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<td>29</td>
<td>26</td>
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<tr>
<td>Golden</td>
<td>3</td>
<td>9</td>
<td>61</td>
<td>61</td>
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</tbody>
</table>

*Source: Lincoln Financial Group*
• 51% of Millennials say they would “absolutely” find value in a mobile app from their dentist

Would you find value in a mobile app from your dentist, with your personalized information included?

Showing % selecting

- All
- Young Millennial
- Old Millennial
- Generation X
- Young Boomer
- Old Boomer
- Golden

- Yes, absolutely
  - All: 30%
  - Young Millennial: 37%
  - Old Millennial: 23%
  - Generation X: 8%
  - Young Boomer: 13%
  - Old Boomer: 5%
  - Golden: 9%

- Maybe
  - All: 32%
  - Young Millennial: 35%
  - Old Millennial: 26%
  - Generation X: 37%
  - Young Boomer: 32%
  - Old Boomer: 9%
  - Golden: 5%

- No
  - All: 34%
  - Young Millennial: 33%
  - Old Millennial: 23%
  - Generation X: 13%
  - Young Boomer: 51%
  - Old Boomer: 13%
  - Golden: 63%

- Not sure
  - All: 57%
  - Young Millennial: 45%
  - Old Millennial: 20%
  - Generation X: 32%
  - Young Boomer: 32%
  - Old Boomer: 9%
  - Golden: 5%
## FACTORS IMPORTANT TO CONSUMERS IN CHOOSING A DENTAL OFFICE

<table>
<thead>
<tr>
<th>How important are these factors in choosing a dental office?</th>
<th>All</th>
<th>Young Millennial</th>
<th>Old Millennial</th>
<th>Generation X</th>
<th>Young Boomer</th>
<th>Old Boomer</th>
<th>Golden</th>
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</thead>
<tbody>
<tr>
<td>Accepts my insurance</td>
<td>83</td>
<td>83</td>
<td>82</td>
<td>84</td>
<td>87</td>
<td>80</td>
<td>82</td>
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<tr>
<td>Affordability</td>
<td>68</td>
<td>75</td>
<td>68</td>
<td>71</td>
<td>68</td>
<td>60</td>
<td>62</td>
</tr>
<tr>
<td>Use of advanced dental technology</td>
<td>55</td>
<td>55</td>
<td>48</td>
<td>63</td>
<td>47</td>
<td>54</td>
<td>56</td>
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<tr>
<td>Location close to my home</td>
<td>45</td>
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<td>42</td>
<td>52</td>
<td>44</td>
<td>45</td>
<td>40</td>
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<tr>
<td>Takes immediate appointments</td>
<td>39</td>
<td>46</td>
<td>46</td>
<td>45</td>
<td>35</td>
<td>24</td>
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<tr>
<td>Recommendation from friend/family/coworker</td>
<td>34</td>
<td>40</td>
<td>39</td>
<td>35</td>
<td>31</td>
<td>26</td>
<td>27</td>
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<tr>
<td>Offers extended hours during the week (before 9am or after 5pm)</td>
<td>32</td>
<td>45</td>
<td>44</td>
<td>41</td>
<td>27</td>
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<td>9</td>
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<tr>
<td>Offers hours on weekends</td>
<td>30</td>
<td>44</td>
<td>41</td>
<td>38</td>
<td>26</td>
<td>12</td>
<td>9</td>
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<tr>
<td>Offers specialized services such as orthodontic services</td>
<td>27</td>
<td>36</td>
<td>39</td>
<td>30</td>
<td>22</td>
<td>13</td>
<td>15</td>
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<tr>
<td>Offers cosmetic services (e.g. teeth whitening)</td>
<td>27</td>
<td>43</td>
<td>44</td>
<td>35</td>
<td>15</td>
<td>8</td>
<td>6</td>
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<tr>
<td>Sends text alerts about upcoming appointments or new appointment openings</td>
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<td>34</td>
<td>30</td>
<td>29</td>
<td>16</td>
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<td>7</td>
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<tr>
<td>Location close to my work</td>
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<td>Kid-friendly</td>
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<td>19</td>
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<tr>
<td>Easy-to-navigate website</td>
<td>21</td>
<td>38</td>
<td>25</td>
<td>24</td>
<td>17</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Ability to book an appointment online</td>
<td>20</td>
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<td>24</td>
<td>27</td>
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<td>11</td>
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<tr>
<td>Has a presence on social media</td>
<td>10</td>
<td>14</td>
<td>12</td>
<td>14</td>
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<td>3</td>
<td>6</td>
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</table>
CONSUMERS WANT GUIDANCE AROUND DENTAL INSURANCE

- 96% of consumers say dental insurance plan guidance would be valuable from a dentist & 62% said they would find this “very” valuable.
  - 68% of Young Millennials say dental insurance plan guidance from their dentist would be very valuable, most of any audience

How valuable would it be to you if your dentist provided guidance about what your dental insurance plan covers?

Showing % selecting

- Very valuable
- Somewhat valuable
- Not too valuable
- Not valuable at all

<table>
<thead>
<tr>
<th></th>
<th>Very valuable</th>
<th>Somewhat valuable</th>
<th>Not too valuable</th>
<th>Not valuable at all</th>
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</thead>
<tbody>
<tr>
<td>All</td>
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<tr>
<td>Golden</td>
<td>52</td>
<td>37</td>
<td>13</td>
<td>2</td>
</tr>
</tbody>
</table>
THOSE ENROLLED IN EMPLOYERS’ DENTAL PLANS MAY REQUIRE MORE EDUCATION
MOST CONSUMERS GET DENTAL FROM THEIR EMPLOYER, BUT WANT MORE GUIDANCE ON COVERAGE

• 82% of consumers cite dental insurance from an employer as “very important”

• 54% of consumers strongly agree that dental insurance is a ‘must have’ from their employer

• 65% of consumers would like general information about their coverage (deductibles, plan cost, etc.) from their employers

Where Consumers Obtain Dental Insurance
Among All, Showing % selecting

<table>
<thead>
<tr>
<th>Through Employer</th>
<th>Purchase on Own</th>
<th>From Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>52</td>
<td>31</td>
<td>17</td>
</tr>
</tbody>
</table>

Helpful Information from Employer about Dental Insurance Plan
Ranked by All, Multiple responses permitted
Showing Top 5

- General information about my coverage: 65
- A list of in-network local dentists: 54
- Information about in-network local dentists: 47
- Contact information for dental insurance provider: 45
- Ratings/recommendations of in-network dentists: 34
Which of the following is closer to your view?

**Showing % selecting**

- My employer is a good resource for me when I need to understand exactly what is covered under my dental benefits
- My employer is not a good resource for me when I need to understand exactly what is covered under my dental benefits

<table>
<thead>
<tr>
<th>Generation</th>
<th>My employer is a good resource</th>
<th>My employer is not a good resource</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>51</td>
<td>49</td>
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<tr>
<td>Young Millennial</td>
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<td>36</td>
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<tr>
<td>Old Millennial</td>
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<tr>
<td>Golden</td>
<td>34</td>
<td>66</td>
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</tbody>
</table>
1 in 10 Consumers did not visit the dentist in the past 12 months

How many times have you visited your dentist in the past 12 months?

Showing % selecting

- All
- Young Millennial
- Old Millennial
- Generation X
- Young Boomer
- Old Boomer
- Golden

**DENTAL VISITS IN THE PAST YEAR, BY GENERATION**

- One time
- Two times
- Three times
- More than three times
- I have not seen my dentist in the past 12 months

- 1 in 10 Consumers did not visit the dentist in the past 12 months

- 1 in 10 Consumers did not visit the dentist in the past 12 months

- 1 in 10 Consumers did not visit the dentist in the past 12 months
• 25% of consumers haven’t been to the dentist in the past 12 months because of cost of care

Why haven’t you visited your dentist within the past 12 months?

Asked among those who selected ‘I have not seen my dentist in the past 12 months’

Showing % selecting

- 25% of consumers haven’t been to the dentist in the past 12 months because of cost of care