toothfairy

EMPLOYEE DENTAL BENEFITS RESEARCH 2026

WINNER ADDED BENEFIT COVER

WINNER APP OF THE YEAR

WINNER #1 HEALTH SOLUTION

The benefits *blind spot.*

Productivity, EVP & Retention, Engagement & Wellbeing:
one benefit moves all three, and most employers still miss it.



YouGov®

New independent research from Toothfairy and YouGov

1,020 UK HR decision-makers | Fieldwork July 2026



https://www.toothfairyapp.co.uk/for-business

A guide for HR, Reward and Benefits leaders

Executive Summary

Toothfairy and YouGov surveyed over 1,000 UK HR decision-makers to understand what is actually driving people strategy in 2026.

YouGov Certified Data

The data is unambiguous on priorities: **30.6%** name workforce productivity and performance as their single biggest concern for the year, **21.3%** point to attracting and retaining talent, and **18.4%** to employee engagement and wellbeing.

Dental touches all three of these priorities at once, yet it consistently sits at the bottom of the benefits agenda.

45% of UK employers offer no dental provision at all, and among those, 21.9% say dental simply isn't viewed as a strategic priority, despite sitting *directly* behind the very initiatives they are prioritising.

Within dental benefits, where they are offered, many employers simply aren't able to drive ROI and usage. Commonly, dental sits as an opt-in scheme, or a thin layer bundled within a PMI offering. Both delivery mechanisms are commonly very costly, difficult to forecast, and require complex administrative burden. As such, employee usage is commonly cited as a core frustration.

That is the disconnect this report sets out to close: how reframing dental as a strategic lever, rather than a fringe perk, can move the needle on productivity, retention and wellbeing at once, and why an effective EVP now needs a modern dental benefit at its core.

What are HR Leaders Prioritising?



30.6%

Productivity and Performance



21.3%

Attracting and Retaining Talent



18.4%

Wellbeing and Engagement

The numbers below show where the gap is widest:



45%

of UK employers offer no dental provision to their workforce at all. Among small businesses, that rises to almost two thirds.



92%

believe that dental absence would have a negative impact on their business operations.



3 in 4

employers who do offer dental are frustrated with their current model, citing rising treatment costs, administrative burden and low engagement.



Only 1 in 5

are very confident employees could access urgent dental care within 48 hours. Another 20% simply do not know.



38%

track unplanned absence by specific cause. The majority cannot see when dental problems are keeping their people away from work.

Read together, these numbers describe a blind spot in a benefits package.

Employers are not overlooking dental for sound strategic reasons; they lack the data to see what it is costing them in the outcomes they care about most.

The rest of this report sets out exactly where that cost shows up, and what a modern dental benefit needs to do to close it.

SECTION 1

Why prioritise dental in 2026?

Dental deserves a seat at the top of the benefits agenda because it is one of the only levers that moves the three main people initiatives HR and Benefits leaders are prioritising in 2026:

30.6%
Productivity and Performance

21.3%
Attractive and Retaining Talent/EVP

18.4%
Wellbeing and Engagement

The question is why?

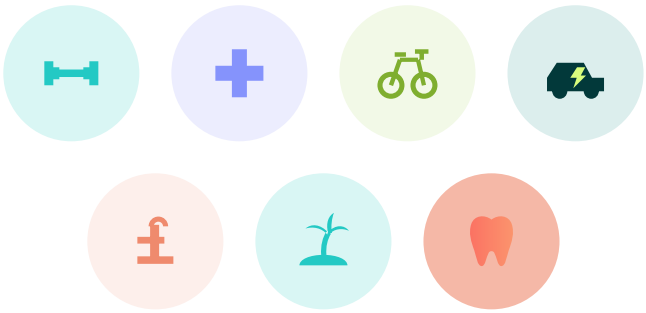
Lack of access to dental care is a common impacy on **wellbeing**, with 90% of NHS practices no longer accepting new adult patients and 97% of new patients unsuccessful in securing treatment, 73% of employees now delay care altogether, a delay that can push treatment costs up to 13 times higher once problems are caught late.

Employers feel the same gap: 57.9% report not being confident in their people successfully accessing a dentist within 48 hours if they needed one today. Fewer than one in five say they are 'very confident'. This is not a fringe issue; the vast majority of any workforce has some form of dental concern at any given time, making it a recurring cost inside every headcount.

The **productivity** toll is measurable: 23 million UK working days are lost to dental issues each year, and 48% of employees have already left work early or taken time off because of them. Untreated, pain follows people into the office as presenteeism long before it shows up as absence.

On **retention and EVP**, 79% of employees would take up a dental benefit if offered, one of the highest take-up rates of any benefit, and Toothfairy's own users return a 91% recommendation rate. High latent demand plus high satisfaction once delivered is exactly what a strong EVP is built on.

Most businesses haven't recognised the strategic significance that an effective dental offering can have. This report delves into why, and how, you can do that.



SECTION 2

The state of play: almost half of UK employees offer no dental provision

The first finding is the simplest, and the most revealing. Nearly half of UK employers, 44.7%, offer no dental provision of any kind, this is especially prevalent amongst smaller employers, with affordability being a core barrier to offering dental benefits (more on that in section 3).

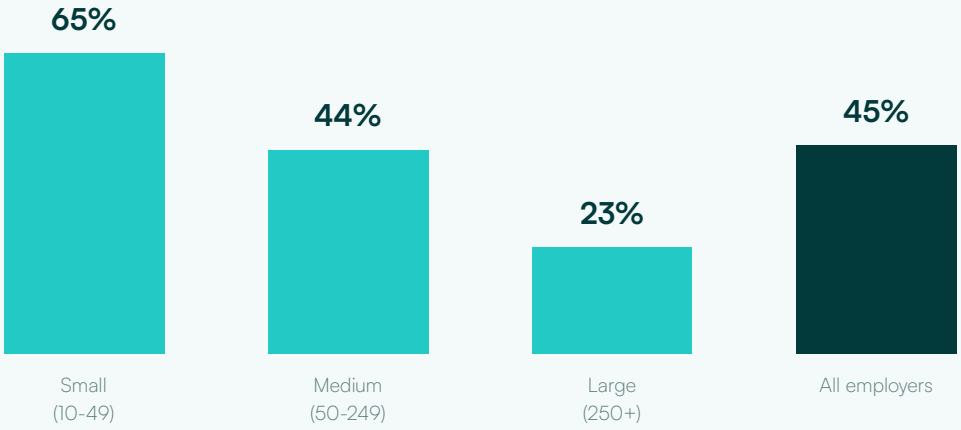
But, this is not a fringe gap confined to the smallest firms. It runs through the mid-market and reaches well into larger organisations.

The provision gap is a universal challenge, but the nature of the failure varies by scale.

While the absence of any dental support is most acute among small businesses at 64.9%, it persists for nearly a quarter of large firms. However, where larger organisations do provide cover, it typically tends to appear as a small, skeleton offering bundled into PMI (34.1%) rather than a designed solution.

Neither approach represents a deliberate strategy, meaning the central "blind spot" is shared by companies of all sizes.

Proportion of employers, by size, offering no dental provision at all



Source: YouGov for Toothfairy, 2026. Base: all HR decision-makers (1,020).

When dental is offered, what does that benefit look like?



Where dental does exist, it is a thin layer inside a wider private medical insurance offering for 19.4% of employers. Within this subset of employers, larger businesses are more numerous, with 34.1% of enterprise firms offering limited dental within PMI. Beyond that, 14.8% run an employee-funded cash plan, 12.8% an employer-funded cash plan, and just 5.8% hold a standalone, deliberate dental insurance offering.



An important distinction: PMI vs dental insurance

Both Private Medical and standalone dental insurance share the same core value for employees: financial support for treatment through reimbursement pathways. Dental treatment costs are a well-known issue for employees; 41% cite treatment cost as the core barrier to dental care. Each model exists to reduce the financial burden of check-ups and treatment, but there are challenges with each offering.

Dental within PMI

Here, dental sits as an optional module bolted onto a wider medical policy. It typically provides partial coverage, contributing towards routine and restorative treatment up to set annual limits rather than covering costs in full.

Pros: single provider relationship, one renewal cycle, simplified administration, and a unified benefits story for employees. It can also be cost-efficient where PMI is already in place.

Cons: coverage limits are often modest, dental can be deprioritised within the broader policy, eligibility may be tied to PMI membership (excluding employees not on the medical scheme), which strains usage. Claims processes follow the insurer's general framework rather than being dental-specific. Complex administration responsibility also sits with the Benefits team, and costs become difficult to forecast alongside claims volatility.

Standalone or bespoke dental insurance

A dedicated plan built solely around oral health, usually with tiered levels covering preventive care, restorative work and emergencies.

Pros: richer and more transparent dental-specific coverage, availability to the whole workforce regardless of PMI membership, clearer annual limits, and often stronger engagement because the benefit is visible and easy to understand.

Cons: an additional provider relationship o manage, a separate renewal and administration process, and potential overlap if PMI dental modules are also in place.

An important distinction: company-funded vs opt-in dental benefits



Within this data set, only 13% of respondents can be guaranteed to offer a company-funded dental benefit or cash plan. It's reasonable to expect a proportion of PMI or dental insurance options are employee opt-in schemes (as and when the employee qualifies for the benefit at all), which raises the question of whether giving employees the option to take up a dental benefit is not the same as truly protecting them with wholly employer-funded programs.

For employees, group pricing is typically cheaper than individual cover, with lighter underwriting and frictionless payroll deduction. However, voluntary schemes routinely see low uptake, limiting their impact on retention, absence and wellbeing outcomes

Within employee-funded options, critically, employers face adoption challenges. The affordability barrier is not removed for the employee, but is simply relocated to the employee's payslip, meaning those most likely to defer dental care on cost grounds are the least likely to opt in. The result is a benefit that addresses the employer's budget constraint rather than the employee's affordability challenge, one of the core problems dental benefits are intended to solve.

SECTION 3

An opportunity hidden in plain sight: why isn't dental support truly effective?

HR, Benefit, and Reward leaders left feeling frustrated with an existing dental benefit is a normality, not an exception:



Cost tops the list: 39% of HR and Benefits leaders name rising costs as their primary frustration, and 24% point to claims volatility as a related concern, unpredictable claim volumes make budgeting for dental almost impossible to get right.

But cost isn't the only pain point. 38% cite administrative burden as their biggest headache, while 24% report low utilisation and 22% struggle with poor engagement, an issue that hits reimbursement schemes and opt-in packages hardest, precisely the models often chosen to keep costs down.

That's the trap: the plans designed to control cost are frequently the ones employees engage with least, so the money saved on paper gets lost to near-zero uptake.

Taken together, this is the reality of benefits as they're typically structured today: expensive, hard to forecast, heavy to administer, and often barely used. If you already offer dental, these are almost certainly frustrations you're living with. If you're weighing up whether to add it, this is what you're signing up for with a conventional plan, so the real question isn't "should we offer dental," it's:

"How do we offer it without inheriting these foundational issues."

The market is divided into two clear groups: those who offer nothing, and those whose dental benefit is often a by-product of another policy. What's clear is that, when 73% of employees are delaying treatment and leaving themselves vulnerable, existing strategies are not effective.

Almost no one is treating dental as a deliberate, standalone part of their benefits strategy.



Where no dental benefit is offered:

If half of employers offer no dental benefit, the obvious question is, why?

The answer matters, because it determines whether the gap is a reasoned decision or an unexamined habit. The data points clearly to the latter.

Reason for not offering dental benefit:



Source: YouGov for Toothfairy, 2026. Base: employers offering no dental provision (456).

When employers who provide no dental were asked their primary reason, budget was the single most common answer at 23.7%. But it was closely followed by two assumptions rather than constraints: 22.8% believe their employees simply arrange dental care privately, and 21.9% say dental is not viewed as a strategic priority. A further 9.7% admit they have not recently reviewed dental at all.

Taken together, the assumption-led reasons outweigh the budget objection. More than half of employers offering no dental are not saying no on the numbers. They are saying that they have not really looked, or that they expect their people to sort it out alone.

That assumption deserves scrutiny, because the next finding tests it directly. If employers believe staff can readily access private dental care, the question is whether that belief survives contact with reality.

SECTION 4

Why the need for effective dental support is especially acute in 2026

The national picture for dental access is well documented. NHS dentistry is under severe strain, with around 90% of practices not accepting new adult NHS patients in recent years, and large numbers of people delaying or avoiding treatment as a result:

73% of employees delay treatment

40% cite cost as a primary barrier to seeking dental care

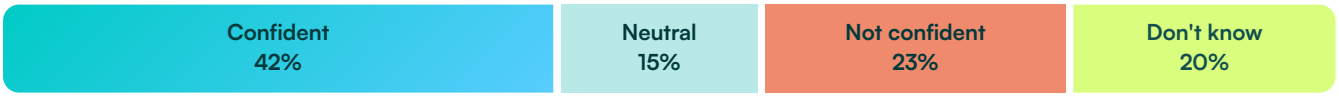
13x Treatment can cost up to 13x if not treated in a timely manner

97% of new patients were unsuccessful in accessing treatment



Queues outside the NHS clinic for patients attempting to register with a dentist.

Confidence employees could access urgent dental care within 48 hours



Source: YouGov for Toothfairy, 2026. Base: all HR decision-makers (1,020).

This research has unearthed the employer-side view, and it is not reassuring...

Only 42.1% of HR decision-makers are confident that their employees could access urgent dental care within 48 hours if they needed it today, with less than half of those detailing that they were 'very confident'. The remainder are either not confident, at 22.6%, or cannot say at all, at 20.4%.

Lack of confidence is especially prominent within SMEs, where just 26.1% feel sure about urgent access and almost a third do not know.

This is the assumption from Section 2 breaking down in practice. Employers who expect staff to arrange dental care privately are, in many cases, the same employers who cannot say whether that care is actually available.

For a Benefits or HR leader, this is a quiet liability. A workforce that cannot get urgent dental treatment carries pain and distraction into the workplace, which has significant consequences on productivity and unplanned absence.

The employer has no mechanism to see it or address it, leaving employee wellbeing vulnerable and without adequate support.



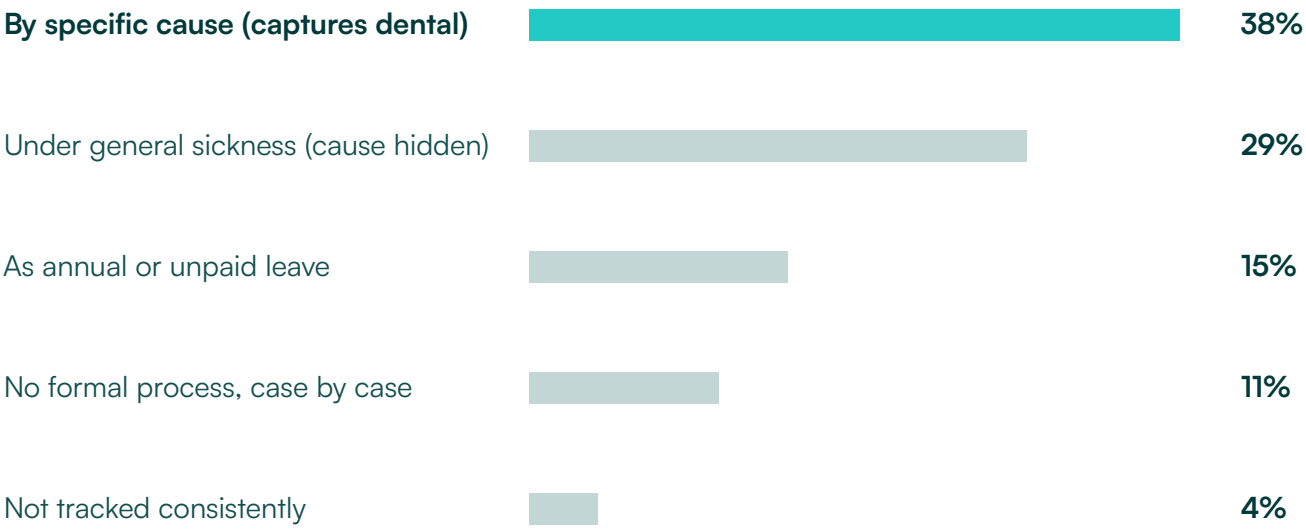
SECTION 5

The blind spots:

1 - Absence and Productivity

Employers feel the impact of productivity through unplanned absence. 38% say short-notice absence has a severe impact on their operations, and only one in five say it has little or no impact. Yet when it comes to understanding what drives that absence, most organisations are working blind.

How unplanned employee absence is recorded:



Only the highlighted category can attribute absence to dental; around 6 in 10 cannot

Source: YouGov for Toothfairy, 2026. Base: all HR decision-makers (1,020).

Only 38.1% record unplanned absence by specific cause. The rest fold it into general sickness, where the cause is never captured, at 28.9%, log it as annual or unpaid leave at 15.4%, handle it informally with no process at 10.6%, or do not track it consistently.

The consequence is that dental-related absence is effectively invisible to around six in ten employers. They can feel the operational cost of people being away, but they cannot attribute it, cost it, or build a case to fix it. This is the same measurable ROI that 26.6% of employers say they need before adopting a new benefit, denied to them by their own absence data.

2 - The Employee Voice

There is a second blind spot in employee voice. 49% say dental access concerns have not been raised by staff in the past year. But feedback only surfaces where there is a channel to capture it. Large firms, who listen more actively, hear concern far more often: 23.4% through anonymous channels, 27% through conversations with line managers, and 22% through employee pulse checks. Nonetheless, across all employer sizes, 'no concern raised' remains the most numerous outcome.

Silence is being mistaken for satisfaction. The need is there, but the data is often invisible.

Mini Case Study: How Operose Health Unearthed a Chronic Need for Dental Access (and turned it into action)

When Operose Health invited its 1,800+ employees to share open, free-text feedback on how the organisation could better support their wellbeing, dental care wasn't an area anyone expected to dominate the responses. Despite existing EAPs, pathways, and cash plans in place, one issue surfaced again and again, unprompted and in employees' own words: getting to a dentist had become nearly impossible.

The scale of the response stood out. The need for accessible dental care was volunteered repeatedly, across roles and locations, by staff describing cancelled appointments, months-long waiting lists and pain they were simply having to live with. For an organisation that itself delivers NHS primary care to more than 700,000 patients, hearing that its own 1,800-strong workforce couldn't get basic dental treatment was a signal too consistent to overlook.

"I've had a dental issue this year and there's no cover in the business."
"Can you look at something for all colleagues?"
— verbatim, Operose Health colleague survey responses

Operose Health partnered with Toothfairy to go one step further and build a business case for dedicated support to the Executive Team, uncovering data which echoed the employees' voice in the survey.

"Our colleagues told us that accessing dental care had become increasingly difficult, and it was something that came through consistently in staff surveys, We wanted to respond by providing practical support that helps remove one of the barriers many people now face when looking after their oral health. As part of our 'Our Care Benefits' package, partnering with Toothfairy gives our colleagues quick and convenient access to dental care, helping them get advice and support when they need it most."
— Paul Rushton, Director of People and Culture, Operose Health

Operose Health

86% of colleagues are likely to have some kind of dental concern. Operose Health partnered with Toothfairy to put a number on how much dental issues were costing their business.

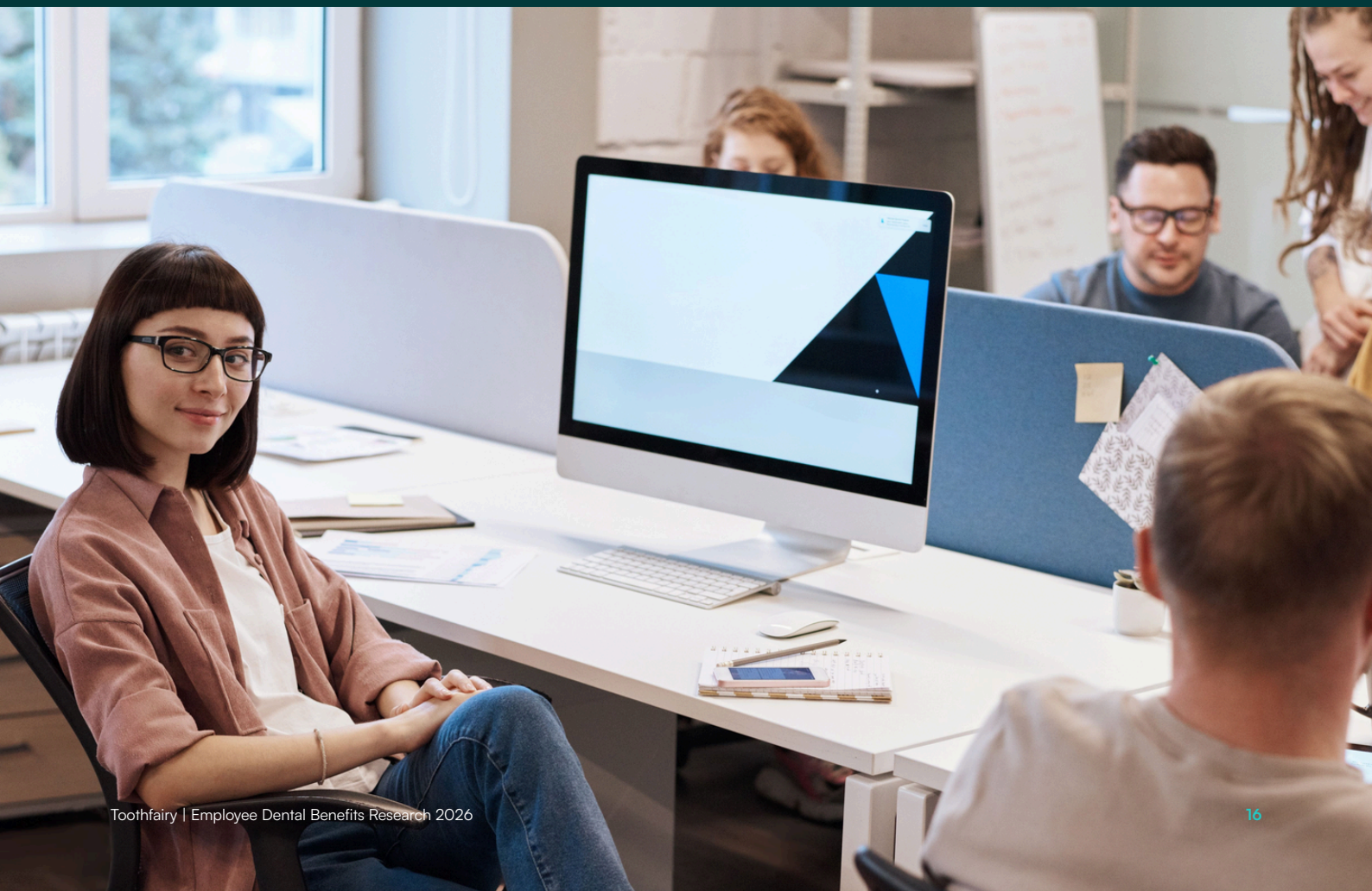
For Operose Heath, it meant approximately 7,879 individual dental concerns estimated across their UK workforce at any given time.

£400,000+ of absence cost per year caused by dental issues

£284,000 net ROI on prevention-first intervention, delivered in 4 weeks

If you're struggling to get real value from your pulse checks, the importance of allowing employees to input free text is evidenced here. It is clear that, although many HR and Benefits leaders believe their dental support is adequate, or their employees can organise it themselves, there is a chronic dental access issue underlying the entire sector.

The demand is there, the support is not fit for purpose.



SECTION 6

Reframing dental as a strategic lever

The reason dental is overlooked is partly one of framing. When asked to name their single biggest people priority for 2026, HR leaders point to workforce productivity and performance at 30.6%, attracting and retaining talent at 21.3%, and employee engagement and wellbeing at 18.4%.

Dental is rarely discussed in those terms, yet it touches all three of the top priorities at once:

Productivity

Untreated dental problems are a measurable productivity and wellbeing issue. **48% of employees have already had to leave work early or take time off** for dental issues, 73% of colleagues are already delaying treatment, and **23,000,000 days each year are already missed** because of dental issues.

EVP and Retention

Within an employee value proposition and retention strategy, dental needs to sit as a foundational element. **79% of employees say that they would take up a dental benefit** if their employer offered it, and accessible benefits like Toothfairy boast a 91% recommendation rate within their employee user base.

Engagement

Universality and scale is also an important consideration, which translates to engagement when access is prioritised away from opt-in schemes:

100% of employees require routine dental engagement each year with checkups and hygienist visits. Where access is constrained, this engagement drops off, employees delay treatment out of necessity, problems go undiagnosed and worsen, which impacts productivity. Prioritising accessibility within a benefits package is the key to high usage, better outcomes, and minimising bottom line impact.

Wellbeing

Summary

The strategic case is not that dental is a nice extra. It is that dental quietly undermines the outcomes HR already says matter most, and that a modern benefit can turn that liability into a measurable advantage.

The key to a successful benefit strategy, and preferred outcomes across productivity, wellbeing, EVP, and engagement? Prioritising dental access in a full-workforce initiative.

SECTION 7

What accessible support looks like

The research does not only expose the gap. It also describes, through employers' own frustrations and concerns, exactly what a dental benefit needs to do to be worth adopting. A modern dental benefit should answer each of the following.

01

High and visible utilisation.

Low utilisation and lack of engagement are among the top frustrations with current models. A benefit that employees actually use, frequently and easily, is the first test.

02

Genuine access, fast.

With only 42% of employers confident in 48-hour urgent access, speed of access is the differentiator that matters most to a workforce, not the size of an annual allowance.

03

Measurable impact.

More than a quarter of employers will not adopt a benefit they cannot measure. Good dental provision should give Benefits and HR clear data on usage, access and outcomes, closing the absence blind spot rather than adding to it.

04

Low administrative burden.

Admin burden and ease of implementation rank highly among both frustrations and adoption concerns. The benefit should be simple to roll out and run.

05

Applicability, and credibility, across the workforce.

Employers want benefits that work for everyone and that carry clinical credibility, and at larger firms, that meet data security and compliance standards.

In short, the modern standard is a dental benefit defined by access, engagement and evidence, delivered through technology.

SECTION 8

How Toothfairy closes the gap

Toothfairy was built for exactly the problem this research describes.

It is a technology-led dental benefit that puts fast, expert dental care in every employee's pocket, and gives employers the visibility they have never had.

Rather than traditional delivery models requiring in-person visits (and, therefore, guaranteed absence) Toothfairy delivers on-demand access to dental professionals, with 7 in 10 of dental issues resolved digitally and the rest triaged quickly to in-person care. That directly answers the access crisis at the heart of Section 3, and it does so for the whole workforce, wherever people are based.

Access is fast and digital, so employees use it often rather than rarely.

Engagement is high because the experience is designed around the employee, not the claims process.

And because everything runs through the platform, employers gain clear, anonymised **data on usage and access,** turning the invisible cost of dental into something they can finally see, measure and act on.

For HR and Reward leaders, the proposition is straightforward. Toothfairy is simple to roll out, easy to administer, and built to demonstrate the measurable return that benefits decisions now demand. It is dental reimagined as a modern, strategic benefit, rather than a legacy line item that few people touch.

See it for yourself

If this research reflects your own organisation, the next step is a short conversation. We will show you how Toothfairy works, how quickly it can be rolled out, and what visibility you would gain into your workforce's dental health. Visit toothfairyapp.co.uk/for-business or speak to the Toothfairy team to arrange a demo.

Book a demo

toothfairyapp.co.uk/for-business#quote

Calculate your dental costs

toothfairyapp.co.uk/b2b-calculator



METHODOLOGY

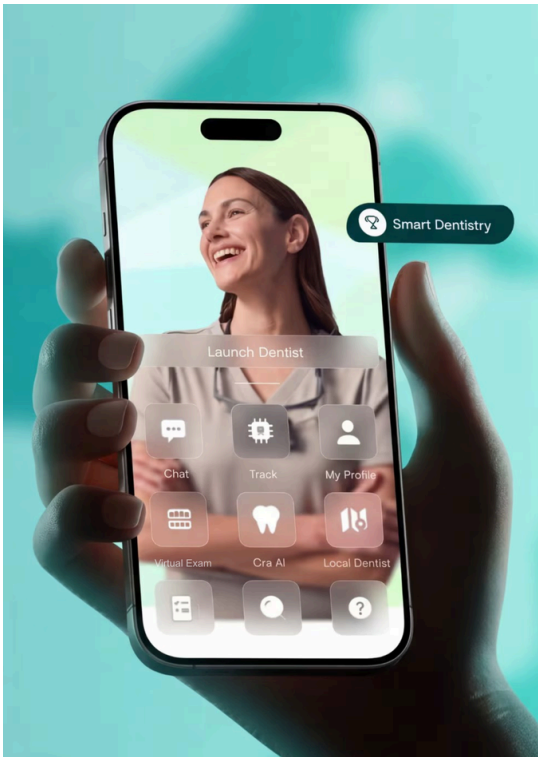
About this research

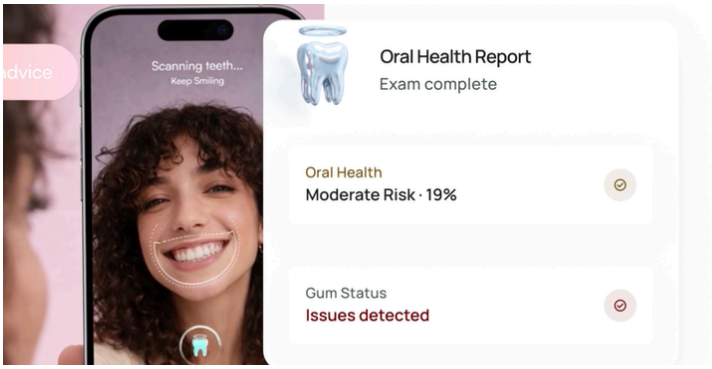
All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,020 UK HR decision-makers. Fieldwork was undertaken between 28 May and 17 June 2026. The survey was carried out online. The figures are not weighted to be representative of all UK HR decision-makers.

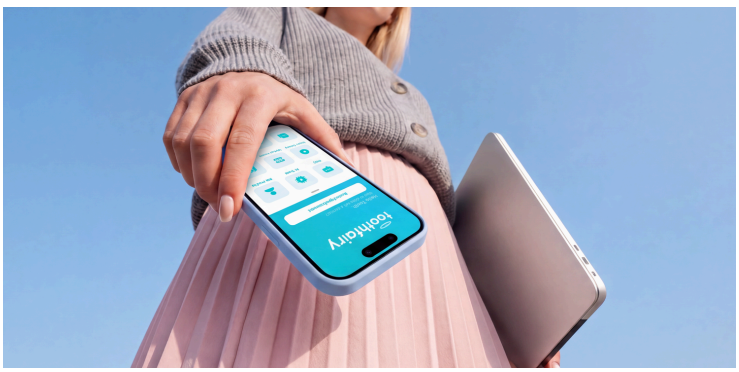
Survey results are subject to the statistical margins of error normally associated with sample-based research. Percentages may not always sum to 100 due to rounding and, where indicated, to questions allowing more than one response. Findings based on small subgroups should be interpreted with appropriate caution.

Research conducted by YouGov on behalf of Toothfairy. This document and its findings are intended for HR, Reward and Benefits professionals. No part of the underlying survey data may be reproduced without the consent of YouGov Plc and Toothfairy.

The modern dental benefit for UK employers. toothfairyapp.co.uk/for-business



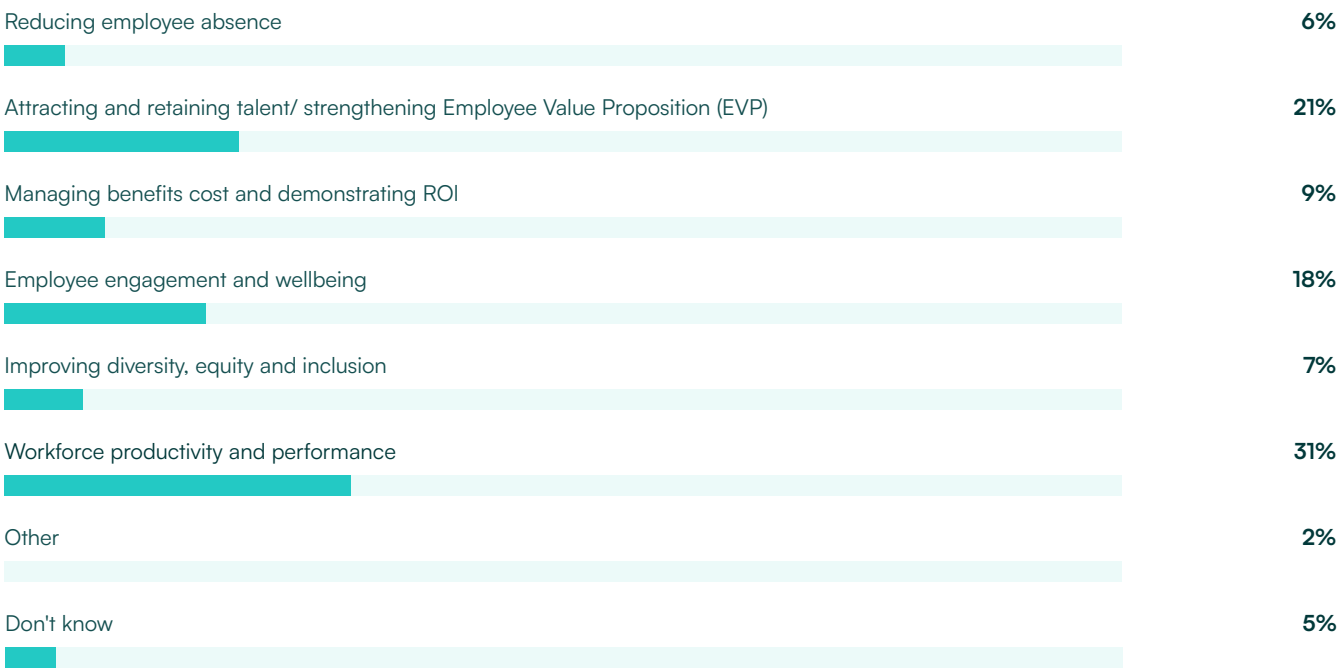




All data

toothfairy

What is your business single biggest HR or people priority this year?



N 1,020

Which best describes your current dental provision?



N 1,020

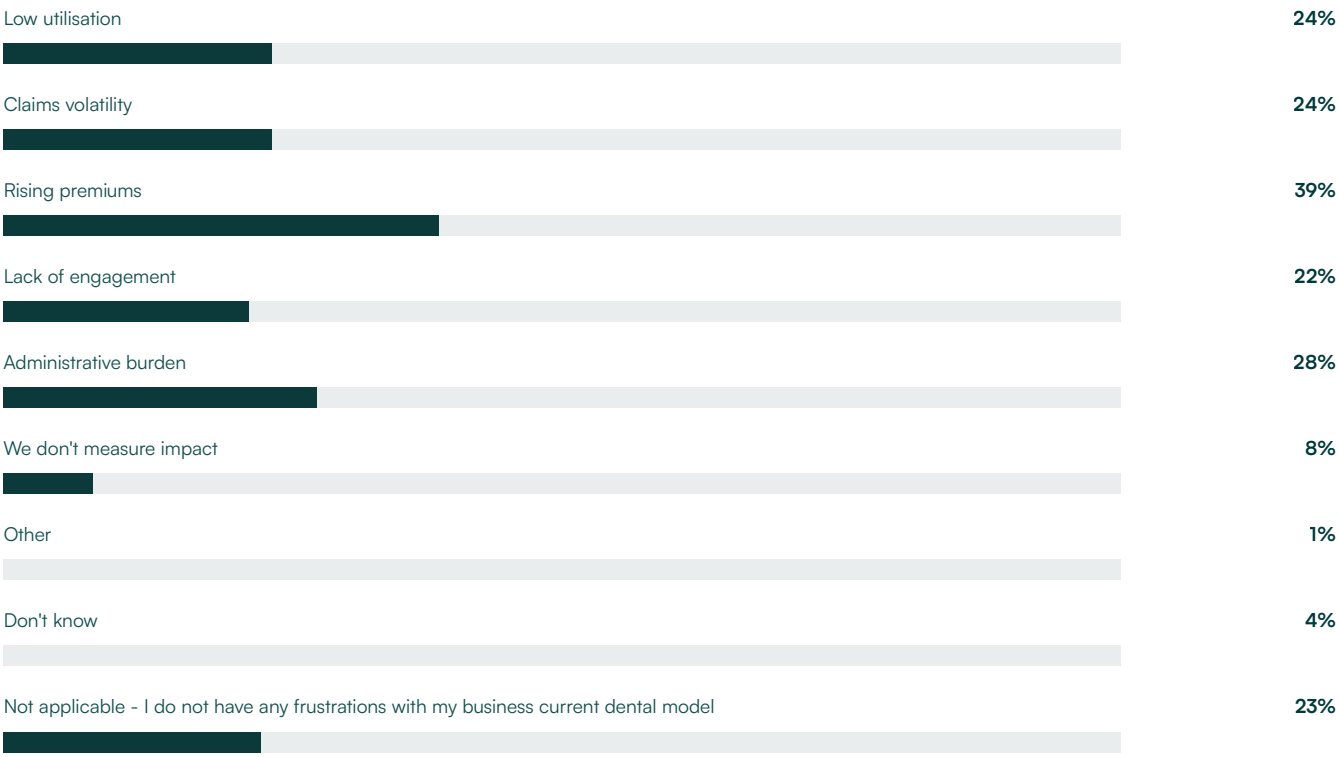
YouGov Certified Data

If you don't currently offer a dental benefit, what is the primary reasion for this?



N 456

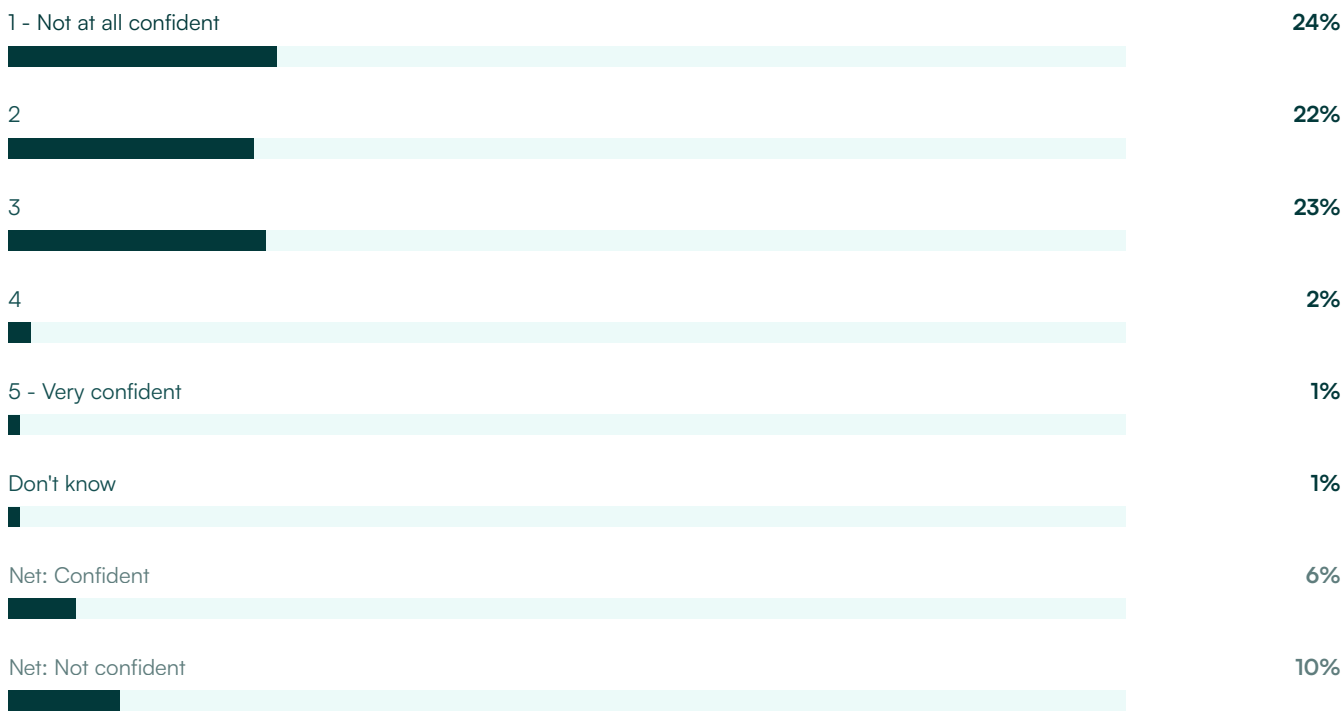
Which, if any, of the following are your biggest frustrations with your business current dental model?



YouGov Certified Data

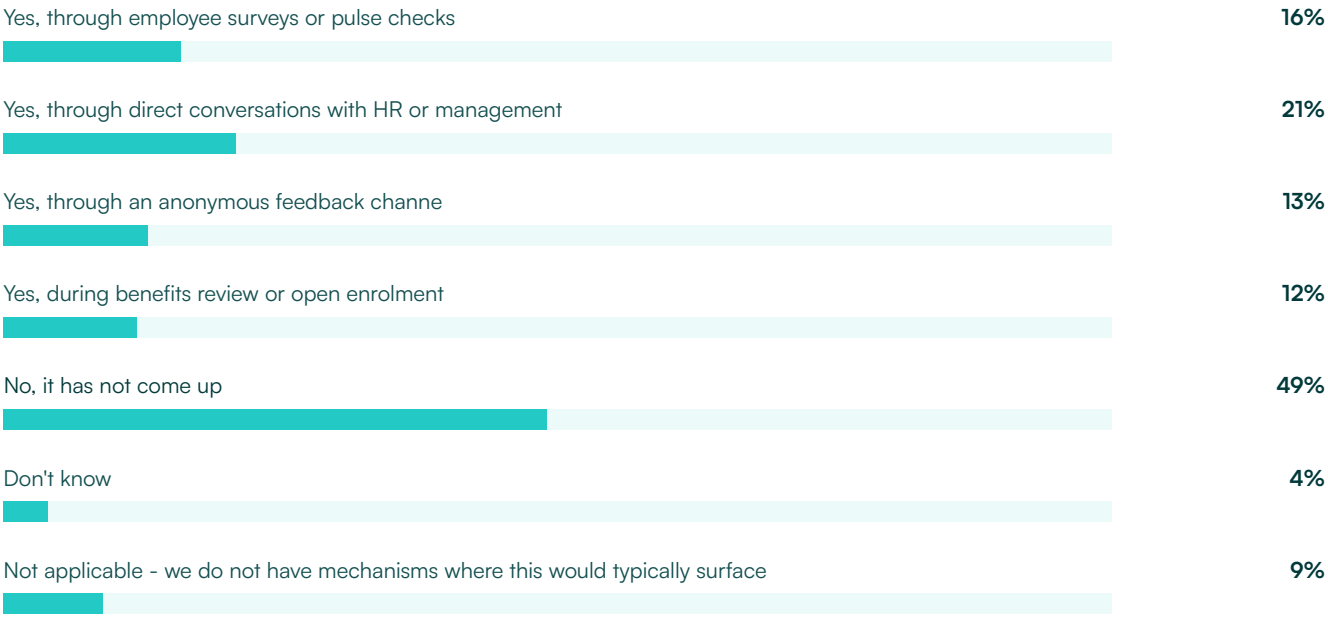
N 564

On a scale of 1 to 5, where 1 means "Not at all confident" and 5 means "Very confident", how confident are you that employees could access urgent dental care through your business dental provision within 48 hours if needed today?



N 1,020

Have employees in your business raised concerns, requests, or feedback related to dental health or dental access in the last 12 months (i.e. since May 2025)?



N 1,020

YouGov Certified Data

Thank you *for reading*

toothfairy

Book an intro meeting with Toothfairy to see how we can help your organisation improve dental access and build benefits for a modern workforce:

Scan here:

If you have any questions about Toothfairy, please contact us.

https://toothfairyapp.co.uk/for-business

benefits@toothfairyapp.co.uk

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