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“We are #The4Percent,” focuses on insurance education, the benefits of having benefits and the importance of utilization. #The4Percent hashtag refers to the small percentage (4%) of Americans that can correctly define the 4 common insurance terms: deductible, coinsurance, co-pay, out-of-pocket maximum.

Join us on all day on Wednesday, April 26th to spread insurance awareness! Please consider participating in the Twitter Storm by using any of the tweets listed below, or by creating your own using the hashtag **#The4Percent**.

Media items can be found here: <http://bit.ly/2noMfLE>

Please contact Sara Fossum at [sfossum@ddpco.com](mailto:sfossum@ddpco.com) if you have any questions. Happy Tweeting!

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# Suggested Tweets

## Topic | Insurance Illiteracy

Only 4% of Americans are able to define coinsurance, deductible, maximum and co-pay. #The4Percent **[SUGGESTED VIDEO: The 4 Percent]**

CHALLENGE: Use a metaphor to explain what a deductible is. And GO! #The4Percent

Only 4% of Americans can define 4 insurance terms. One of those is DEDUCTIBLE. Can you define it? <http://bit.ly/2oDUNyP> #The4Percent

Only 4% of Americans can define 4 insurance terms. One of those is CO-PAY. Can you define it? <http://bit.ly/2nASRYq> #The4Percent

Only 4% of Americans can define 4 insurance terms. One of those is COINSURANCE. Is this definition T or F? <http://bit.ly/2omKtM4> #The4Percent **[SUGGESTED GRAPHIC: Coinsurance Quiz]**

Only 4% of Americans can define 4 insurance terms. One of those is ANNUAL MAXIMUM. Can you define it? <http://bit.ly/2nAKYST> #The4Percent

#DYK that only 4% of Americans understand basic insurance terms? <http://bit.ly/2onOh1w> #The4Percent

#PopQuiz! Define coinsurance, deductible, maximum and co-pay. Think you got it? Tweet us now! #The4Percent

Think you know more about insurance than the average American? Prove it. #The4Percent **[SUGGESTED VIDEO: People Define Insurance Terms]**

Don't understand basic insurance terms? You're not alone. #The4Percent **[SUGGESTED VIDEO: People Define Insurance Terms]**

Word on the street is that Americans don't understand insurance terms. #The4Percent #ManOnTheStreet **[SUGGESTED VIDEO: People Define Insurance Terms]**

Could you ID common insurance terms on the fly? See how these people did when asked #OnTheStreet #The4Percent **[SUGGESTED VIDEO: People Define Insurance Terms]**

## Topic | Learn the Lingo

A deductible is the \$ amount you must pay before your insurance starts paying.  
#The4Percent **[SUGGESTED VIDEO: Deductible 2017]**

Co-pay is a pre-determined \$ amount you pay for a dental service or treatment.  
#The4Percent **[SUGGESTED GRAPHIC: Co-Pay]**

A deductible is like your kids' education. You pay for college, but once they graduate, your kids pick up the bill. #The4Percent

Think of co-pay like ordering a burrito at @Chipotle. You pay before you're served.  
#The4Percent

Once you hit your annual maximum, you're responsible for any remaining dental expenses for the year. #The4Percent **[SUGGESTED VIDEO: Annual Maximum]**

Remember blowing all your allowance before your parents gave you more \$? Annual maximum is kind of like that. #The4Percent

Coinsurance is the % you pay for a dental procedure or treatment. #The4Percent **[SUGGESTED VIDEO: Coinsurance]**

Many insurance plans require you to be enrolled for a period of time before benefits kick in. AKA "Waiting Period." #The4Percent **[SUGGESTED GRAPHIC: Waiting Period]**

Typically insurance plans have limitations on covering certain services in a given time period. #The4Percent **[SUGGESTED GRAPHIC: Limitations]**

Ever limit yourself to a certain number of #HappyHour drinks? That's the same idea with insurance limitations. #The4Percent

Your dentist "network" is the group of dentists that agree to provide treatment for people with your insurance. Learn more: <http://bit.ly/2omRdd2> #The4Percent **[SUGGESTED GRAPHIC: Network]**

## Topic | Benefits of Benefits

Higher literacy levels = cost-effective coverage choices, according to @AHRQNews  
<http://bit.ly/2nQjv1p>

Employers take note: Enhanced benefits = happier employees = higher retention. More from @Entrepreneur: <http://bit.ly/2mAPoLe> #The4Percent **[SUGGESTED PHOTO: Happy Employees Stay]**

Employees factor in benefits when ranking job satisfaction. That's why offering them is important! #The4Percent

Dental insurance is the No.2 requested benefit, behind health coverage. Does your company offer dental? #The4Percent

#Fact: With dental coverage, you're more likely to visit the dentist, which means a healthier smile. #The4Percent **[SUGGESTED VIDEO: Dental Benefits Lead To]**

Dental coverage --> increased dental visits --> good oral health --> good overall well-being <http://bit.ly/2n2iqUj> #The4Percent **[SUGGESTED GRAPHIC: Coverage and Overall Well-being]**

Dental coverage focuses on prevention. See why: <http://bit.ly/2oefvII> #The4Percent

"An ounce of prevention is worth a pound of cure." That's why dental insurance focuses on preventative care: <http://bit.ly/2nFcdgJ> #The4Percent **[SUGGESTED PHOTO: An Ounce of Prevention]**

Oral health is linked to overall health. That's why preventative care matters. #The4Percent <http://bit.ly/2oenYvA>

#TorF: Oral health affects your overall health (Spoiler alert: It's true). <http://bit.ly/2noKw9t> #The4Percent

The key to a healthy life is prevention. Learn how dental benefits help with that: <http://bit.ly/2nBdZxO> #The4Percent

## Topic | Insurance How-To's

What's in your coverage? Understand classification of your services. #The4Percent **[SUGGESTED GRAPHIC: Classification of Services]**

Misplaced your insurance ID card? Print yours online: <http://bit.ly/2noKDSa> #The4Percent **[SUGGESTED GRAPHIC: Lost Insurance Card]**

Need your "Explanation of Benefits" to be in #PlainLanguage? Here's how to read it: <http://bit.ly/2nB5TFo> #The4Percent

How does your insurance work after your appointment? Here's a breakdown of the process: <http://bit.ly/2oex7UP> #The4Percent **[SUGGESTED GRAPHIC: Steps After Treatment]**

Does your coverage cover a second opinion? Understand your options:  
<http://bit.ly/2nkEBBu> #The4Percent

Which suits your lifestyle better: lower deductible or a lower premium? Find out how to choose: <http://bit.ly/2nQqurr> #The4Percent **[SUGGESTED GRAPHIC: Prioritize Insurance]**

We all want to limit the \$ coming out of our pockets. Try these tips:  
<http://bit.ly/2ogCFPe> #The4Percent

Have a spouse, kids or both? How to add them to your plan: <http://bit.ly/2mTZact> #The4Percent

