

HumanaDental.com  
1-800-233-4013

## Fluoride: a natural cavity-fighter

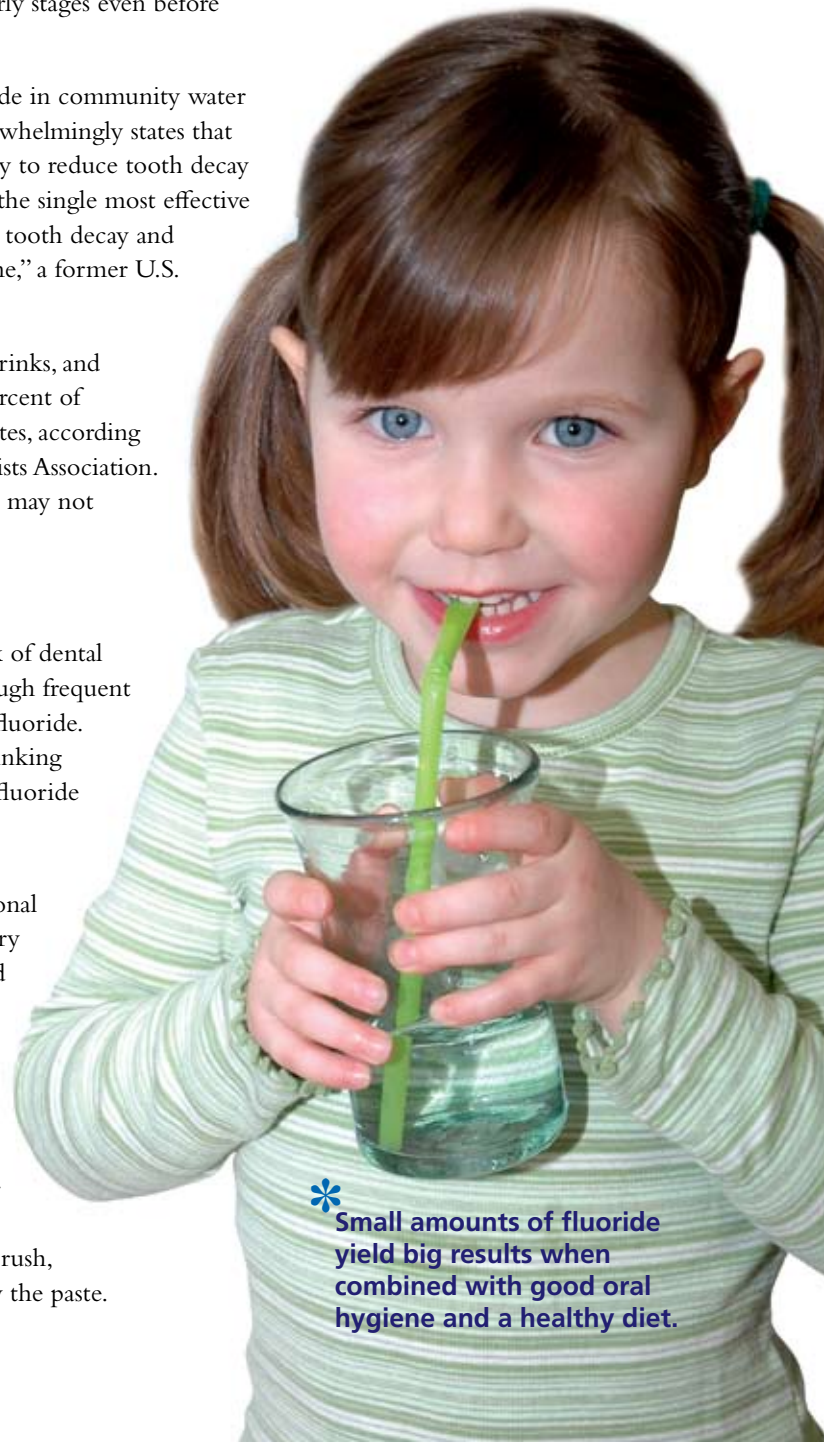
Fluoride can lower cavities in children and adults, and help repair tooth decay in the early stages even before decay is visible.

Many people benefit from fluoride in community water supplies. Scientific evidence overwhelmingly states that fluoridation is a safe, effective way to reduce tooth decay by 20 to 40 percent. In fact, it's "the single most effective public health measure to prevent tooth decay and improve oral health over a lifetime," a former U.S. surgeon general said.

**Drinking fluids** – water, soft drinks, and juice – accounts for about 75 percent of fluoride intake in the United States, according to the American Dentist Hygienists Association. Be aware that your bottled water may not contain fluoride.

### Other fluoride facts:

- › Children and adults at low risk of dental decay can stay cavity-free through frequent exposure to small amounts of fluoride. Two of the best sources are drinking fluoridated water, and using a fluoride toothpaste twice daily.
- › Those at high risk of dental decay may benefit from additional fluoride products such as dietary supplements, mouth rinses, and professionally applied gels. Talk with your dentist.
- › Children under age 6 can develop white spots on their teeth if they ingest more fluoride than needed. Monitor brushing, use a pea-sized amount of toothpaste on the brush, and teach them not to swallow the paste.



\* Small amounts of fluoride yield big results when combined with good oral hygiene and a healthy diet.

# Check your dental IQ anytime

Log on to **MyDentalIQ.com** and take the dental risk assessment that could help trim your total healthcare costs over time. Find out how you can improve your oral and overall health based on your responses to questions about your family history, general health, daily routine and eating habits.



## Preventing periodontal disease may reduce your healthcare costs

Preventing periodontal (gum) diseases may lead to significant savings not only on dental costs but also on medical costs, according to a study in the *Journal of Periodontology*.

**\* Periodontal diseases have been linked to health conditions such as diabetes and, cardiovascular disease.**

Researchers examined the effect of periodontal diseases on medical and dental costs in patients aged 40 – 59 over 3.5 years. Those with severe periodontal disease had healthcare costs 21 percent higher than those with no periodontal disease.

Preventing periodontal disease is important in maintaining overall health and managing healthcare costs. Brush and floss daily, and have dental checkups twice a year. If needed, simple, nonsurgical techniques can treat the disease early on and help restore your oral health.



**Q: My spouse and I both have dental insurance. How do you determine which plan covers services?**

**A:** For most plans, when a HumanaDental member is covered by another carrier, we determine whether HumanaDental is the primary or secondary dental carrier. This varies depending on the following:

- › Insured is actively at work
- › Insured is laid off, retired, or disabled
- › A divorce situation applies
- › The birthday rule: The parent with the earliest birth date (by month, not year) will determine which insurance is primary for a dependent
- › Effective date of coverage

If HumanaDental is the primary carrier, we process the claim. If HumanaDental is the secondary dental carrier, we will help coordinate benefits.

\* Benefits are subject to deductibles, annual maximum benefits, and frequency limits, based on plan provisions, that may impact your share of the cost. See your Certificate of Insurance or Summary Plan Description for details.

### Did you know?



The DDS (doctor of dental surgery) and DMD (doctor of dental medicine) are the same degrees, according to the American Dental Association. Most dental schools award the DDS degree; some award a DMD degree. The education is the same.