

ORAL HEALTH EXPERT

DELTA DENTAL OF ARIZONA

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P 2 Dual Dental Coverage: Can You Have Two Dental Insurance Plans?



What To Do About a Loose Baby Tooth



Healthy Recipe:
Blueberry Smoothie

Time to Trade in Your Toothpaste for Tablets?



Traditional toothpaste tubes made of plastic, aluminum and other non-recyclable materials have been filling landfills for years, leading consumers to consider more sustainable options for cleaning their teeth. Enter: toothpaste tablets.

What are toothpaste tablets?

They are chewable, mint-sized tablets typically stored in reusable jars or recyclable packaging. The tablets are made from a toothpaste formula without the water — allowing it to be pressed into a pill-like form. Toothpaste tablets have a similar ingredient base as traditional toothpaste from a tube, just without the water. Most commonly they're derived from ingredients like xylitol (a natural sweetener that fights bacteria), calcium carbonate and sodium carbonate (baking soda).

It's important to note that not all toothpaste tablets are cleared by the Food and Drug Administration (FDA) or American Dental Association (ADA) as a cavity-preventing product. So, when looking for a toothpaste tablet, make sure to look for toothpaste tablets that contain fluoride — the key ingredient to keeping your smile healthy.

How do you use toothpaste tablets?

Place a toothpaste tablet in your mouth and begin chewing. You can let your saliva naturally break it down into a paste or give it a boost with a sip of water. This can be especially helpful for those who suffer from dry mouth. Once it's broken down into a paste-like texture, brush using a wet toothbrush for two minutes as you normally would. Rinse, and done!

What else should I know about toothpaste tablets?

Because they can be formulated without water, toothpaste tablets can be made with little to no preservatives whatsoever — a key factor for those looking to make the all-natural switch. You can find toothpaste tablets online and in most drugstores. They're a travel-friendly option for when you're on an airplane or camping outdoors without running water. Look for tablets that come in packaging that tightly closes to lock out moisture to lengthen their shelf life after opening.

DUAL DENTAL COVERAGE: CAN YOU HAVE TWO DENTAL INSURANCE PLANS?



If you are covered under two different dental insurance plans, then you have dual dental coverage. This typically happens when you have two jobs that each provide dental benefits, or you are covered by your spouse's dental plan in addition to your own.

What is dual dental coverage?

With dual coverage you might pay less for dental procedures than if you were covered under just one plan because treatment costs may be shared between your two carriers up to 100%.¹ All dental plans will have contractual language to determine how coordination of benefits (COB) will be handled between the two plans and how it could impact your out-of-pocket costs.

How does dual dental coverage and COB work?

When COB applies, one dental plan is designated as primary and the other as secondary. In most cases, the secondary policy will not accept a claim until after the primary policy has paid for services according to that policy. Then, the secondary policy will ask for a copy of the payment information (referred to as an explanation of benefits, or EOB) from the primary insurer. With dual coverage, your two carriers will make sure that the combined amount paid by the two plans does not exceed the total amount the dentist has agreed to accept from the primary carrier, known as the total allowed charge.

Will I receive twice the benefits?

As nice as it might sound, dual coverage does not mean double the benefits. Dual coverage limitations are built into your dental plan and into the rates your group pays for coverage. Here's an example of coordinating benefits with dual dental coverage:

- You go to the dentist for a filling. The dentist charges \$100 for that service and submits the claim to both insurance companies.
- Your primary plan covers fillings at 90% and issues a check to the dentist for \$90.
- Typically, you'd receive a bill for \$10, but you have dual coverage. Your secondary plan covers fillings at 80% of the cost.
- The secondary plan issues a check for \$8 of the \$10 balance to the dentist.
- You receive a bill for the remaining \$2, plus any applicable deductibles.

How do I know which is my primary carrier?

Typically, the plan you get from your job is the primary plan and the plan coverage you get from a spouse or domestic partner is secondary. If you have two jobs, then the primary carrier is the dental plan that has provided coverage for longer.

It's also important to keep in mind that plans may have different rules for coordinating benefits, so it is always a good idea to check your benefit booklets for details.

SMILE STATS



Did you know there are two National Tooth Fairy Days? February 28th and August 22nd.



1 billion toothbrushes are thrown away and wind up in landfills each year.²



Dental insurance began in the 1950's as a way for longshoremen to secure affordable dental care for their children.³

What To Do About a Loose Baby Tooth



Remember that old iconic image of a loose tooth being pulled by a string tied to a doorknob? Slam! Problem solved. Fortunately, there are gentler ways to help children when they have a loose baby tooth.

Why baby teeth loosen and fall out?

Children generally lose their baby teeth between ages 6 and 12. During this process, permanent teeth (also known as adult teeth) push up under the roots of the baby teeth. When this happens, the roots of the baby teeth dissolve, leaving only a little gum tissue to hold them in place. The baby teeth then loosen and eventually fall out, leaving room for the permanent teeth.

Options for parents and guardians

When deciding what to do about a loose baby tooth, gauge your child's attitude. Some children are excited because they know a visit from the Tooth Fairy will follow. Others dislike the feeling of the loose tooth, and some may be nervous about losing a tooth, likely due to fear of pain or blood.

- If your child is ready for the loose tooth to go: Grasp it with a piece of tissue or gauze and it should come out with a gentle squeeze or a quick twist.
- If your child is nervous: Let them wiggle the tooth with their tongue or finger. In time, this may be all it takes for the tooth to fall out.
- If the loose tooth is not easily removed: It may not be ready to come out. If the situation persists, contact your dentist to see if the tooth needs to be professionally removed.
- If your child bleeds after the tooth is removed: Moisten a piece of gauze and have the child bite down on it. If bleeding continues for more than two hours or the child experiences excessive swelling, redness or pain, contact your dentist.

If your child is feeling nervous about a loose tooth, you can ease their concerns by explaining:

- Why baby teeth become loose and fall out
- It's a natural, normal process
- Losing baby teeth is part of growing up

Remind the child that the Tooth Fairy loves to collect their lost teeth. You can make the Tooth Fairy's visit more fun by:

- Having the Tooth Fairy leave an encouraging note
- Leaving a reward like money or a book about the Tooth Fairy or going to the dentist
- Getting a special container to hold lost teeth
- Keeping a record of lost baby teeth

MOUTH-HEALTHY RECIPE: BLUEBERRY SMOOTHIE



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SOURCES

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2https://www.onegreenplanet.org/environment/plastic-toothbrushes-waste/

³https://www.encyclopedia.com/finance/encyclopedias-almanacs-transcripts-and-maps/dental-insurance