

# ORAL HEALTH EXPERT

### **DELTA DENTAL OF ARIZONA**

**DECEMBER 2021** 

## **OPEN WIDE** SEE WHAT'S INSIDE



P2 Dental Insurance
Deductibles
Explained

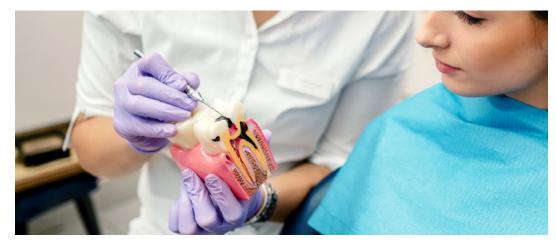


Best and Worst Foods For Your Smile



Healthy Recipe: Cheesy Chicken Broccoli Casserole

### What Is Gum Disease?



Gum disease refers to infections of the gum and bone tissues that surround your teeth. This kind of infection is also known by the technical names of gingivitis and periodontal disease. Gum disease is generally caused by poor oral health habits that allow a buildup of sticky, bacteria-filled plaque to accumulate on the teeth. If allowed to remain long enough, the bacteria releases toxins that infect the gums and eventually the bone supporting the teeth.<sup>1</sup>

Gingivitis is the mildest form of gum disease and causes inflammation of the soft tissue surrounding your teeth. Generally, your gums will become red, swollen, and bleed easily. Gingivitis can be localized to one or more teeth or may affect the entire mouth.

The good news is that gingivitis is usually reversible by improving at-home oral health habits and regularly visiting the dentist for professional cleanings. It is important to note that, if left untreated, gingivitis can progress to a more serious form of gum disease, periodontitis.

Periodontitis is when the infection spreads beyond the gum line and destroys the bone tissue that supports teeth. During this process, gums become unattached from the tooth root and invading bacteria causes an inflammatory response that results in the destruction of gum tissue and the loosening of teeth from the bone. In some cases, periodontitis can result in tooth loss. Once you have progressed to periodontitis, continuous professional maintenance will always be required to prevent the disease from worsening.<sup>2</sup>

Keep in mind that while poor oral health habits are a main cause of gum disease, a mix of genetic, systemic, local, and environmental factors also play a role. That's why it's important to stay up to date on regular visits to the dentist to catch any signs and symptoms of gum disease early.

## DENTAL INSURANCE DEDUCTIBLES EXPLAINED



A dental insurance deductible is the dollar amount you must pay for covered dental services before your dental plan starts to pay. Your deductible amount resets every 12 months. Many dental plans follow a calendar year, but some are on a fiscal year.

### **How Does A Dental Insurance Deductible Work?**

There are two types of annual dental insurance deductibles:

- At the individual level there is an individual annual deductible.
- At the family level there is a family annual deductible.

#### **Individual Annual Deductible**

When your dentist submits a claim for a treatment, your deductible will be applied first, and from there, coinsurance will be determined. For example, you receive a covered dental service that costs \$250. In this example, your plan covers this service at 80% and your deductible is \$50. If you have not yet paid your deductible for the year you will pay the \$50 deductible—which will be applied toward the charges for your dental services—prior to receiving coverage.

Once you have paid the \$50 deductible, a \$200 balance for the service is left. Your remaining balance of \$200 is covered at 80%, so your insurance carrier pays \$160 to your dentist. That leaves you with the remaining balance of \$40 to pay for the service received, in addition to the \$50 deductible. As a result, your total out-of-pocket cost for the treatment is \$90. If you receive additional treatment for covered services during that calendar year, then there will be no further individual deductible taken on your personal dental care.

### **Family Annual Deductible**

Under a family plan, you will have a family deductible and each family member also has an individual deductible that feeds into the family deductible. So, if you have a family deductible of \$200 and you have a family of 5, once four \$50 individual deductibles have been paid, your family deductible will be satisfied.

Depending on your dental plan, some dental services, such as preventive services, are covered in full and not subject to a deductible. To encourage good oral health, many plans won't have deductibles for preventive services like annual exams, cleanings, or fluoride treatments. This is because these services help prevent and detect diseases early on and keep more serious problems from developing.

## SMILE STATS



One of the earliest references of the Tooth Fairy appears in a Chicago Daily Tribune column from September 1908.<sup>3</sup>



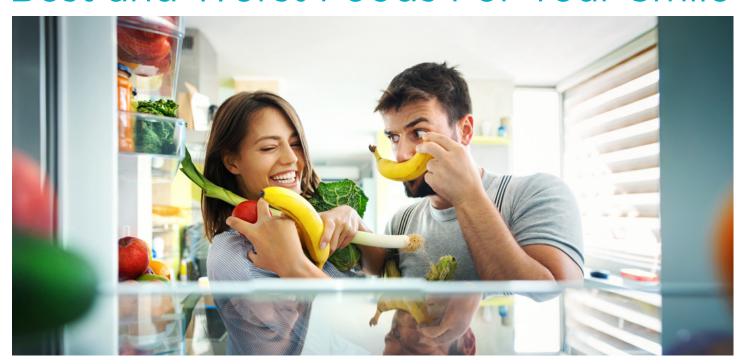
In Turkey, Mexico and Greece, children traditionally tossed lost baby teeth onto the roof of their house.<sup>3</sup>



It is rumored that Viking warriors would wear their children's baby teeth as talismans for luck and protection in battle.<sup>3</sup>

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## Best and Worst Foods For Your Smile



Maintaining a healthy smile starts with brushing, flossing and visiting the dentist regularly. But there's more to oral health. Eating a healthy diet can also help prevent tooth decay and gum disease. Here are some foods that can help or hinder in your quest for great oral health.

#### **Mouth-Healthy Foods**

- Most fruits and vegetables. Crunchy produce like carrots, cucumbers, celery, broccoli, apples
  and pears are good at cleaning your teeth. And dark leafy greens, like spinach and kale, are good
  sources of calcium.
- Cheese, low-sugar yogurt and other dairy products. Dairy foods have calcium and phosphates which help rebuild enamel and put minerals back in teeth. Cheese also helps prevent dry mouth and cavities because you produce more saliva when you eat it.
- **Protein-rich foods.** Lean meats, poultry, fish (especially fatty fish like salmon) and eggs all provide plenty of protein and phosphorus—minerals that protect and rebuild tooth enamel.
- **Nuts.** Many kinds of nuts are packed with protein, while some, like peanuts, are also full of vitamin D and calcium that work together to strengthen your teeth.

#### Foods That Can Harm Oral Health

- Sugary and starchy foods. Bacteria feed on the sugars left in your mouth from foods like chips and crackers. This creates a buildup of plaque and can lead to oral health problems. When bacteria are fed, acids form and attack your teeth for 20 minutes or more after you eat sugars and starches.
- Foods that get caught in your teeth. Foods that stick to your teeth for a long time are more likely to cause tooth decay than foods that can easily be washed away by saliva.
- Acidic foods. Some acidic foods, like tomatoes and citrus fruits, are nutritious but can damage
  tooth enamel and irritate mouth sores. Damaged tooth enamel can cause pain, sensitivity,
  discoloration and cavities.

If you indulge in foods that hinder your oral health, eat them only with meals when your mouth makes more saliva. That will help reduce the effects of acid and rinse food from your teeth. Make sure to end the meal with a refreshing drink of water to help clean your teeth.

## MOUTH-HEALTHY RECIPE: CHEESY CHICKEN BROCCOLI CASSEROLE

ngredients:		Directions:
		1. Preheat oven to 375 F.
	1/2 teaspoon garlic powder	2. Place chicken breasts in large baking dish.
2 pounds of boneless skinless		3. Sprinkle garlic powder, salt and pepper over chicken.
chicken breasts		4. Spread broccoli florets on top.
		5. Pour broccoli cheese soup over chicken and broccoli,
	12 ounces frozen broccoli	covering evenly.
Salt and pepper, to taste	florets, thawed	6. Top with shredded cheddar cheese.
		7. Bake for 45 to 55 minutes or until chicken is cooked to 165 F.
	1 cup shredded sharp	
2 cans (10.5 ounce each)	cheddar cheese	
ondensed broccoli cheese soup		

### WANT MORE ORAL HEALTH TIPS AND NEWS?

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## **SOURCES**

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 ${}^2\text{American Academy of Periodontology. (n.d.). Types of Gum Disease. Retrieved from https://www.perio.org/consumer/types-gum-disease.html$ 

 ${}^3https://www.mentalfloss.com/article/84393/13-toothy-facts-about-tooth-fairy-facts-about-fairy-facts-about-fairy-facts-about-fairy-facts-about-fairy-facts-about-fairy-fa$ 

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