

preventive dental care is good health care.

Maintaining optimum oral health not only gives you a brighter, healthier smile, but may also help prevent many potentially chronic diseases in the future. Good oral hygiene along with preventive dental care is a vital component to your overall health.

Preventive dental care, including check – ups, cleanings, x-rays and dental sealants, is essential to identify and treat minor problems, which if left undetected, could become more serious and costly to fix.

Whether you're consistent with annual physicals, Pap smear, mammograms, colonoscopy or well child visits; if Dental care is not part of your prevention plan then your plan is not complete.

why is Dental Coverage so important?

Like other insurance plans, dental insurance is important to protect you from expensive services associated with unplanned events. These can range from a cracked tooth or impacted wisdom teeth needing extraction to required dental services due to periodontal disease.

Our dental insurance is also designed to ensure that you and your family receive regular preventive dental care with minimal or no out of pocket costs. We also provide comprehensive coverage should you need more extensive dental care

young professionals -The last thing you may be thinking about is the chance to access fullycovered routine cleanings but now is the time since prevention today leads to a healthy future tomorrow. young families - You're just starting a new family or working towards keeping your children healthy and on the right path towards a life of good dental health.

established employees - You've arrived at family independence or simply a new age that includes planning for retirement and your future medical coverage. But, don't forget dental care – it's still about prevention to ensure a bright and healthy retirement.

why Univer Healthcare dental coverage makes sense for you.

Now, with access to quality dental benefits through Univera Healthcare you have the ability to improve and maintain good oral health, a key to your overall health!

quality benefits include:

- No copays or deductibles for preventive and diagnostic services
- Preventive services do not count against annual maximums, preserving your benefit dollars
- Easy access to providers through network or non-network products
- Low out-of-pocket costs
- No hassle customer service and claims processing
- Affordable premiums

One of our plans can complete your approach in maintaining good health care.

the surprising connection between oral and overall health.

Poor oral health has a proven link to:

heart disease: Oral bacteria can affect the heart when entering the blood stream, as they attach to fatty plaques in blood vessels, helping to form clots.¹

diabetes: Periodontal disease can make it harder for diabetics to control their blood sugar levels, among other issues.²

pregnancy problems: Studies have shown that pregnant women with periodontal disease may be at risk of having a premature, low-birth weight baby.^{3, and 4}

in the past year in Upstate New York:

Only 67% of adults have visited the dentist or a dental clinic.

54% have had at least one tooth extracted due to gum disease or tooth decay.

home care tips:

- 1. Brush twice a day for at least 5 minutes
- 2. Use a soft brush and replace it promptly when it's worn
- 3. Floss every day. Floss only the teeth you want to keep!
- 4. See your Dental Hygienist for a cleaning at least twice a year

get more information at univerahealthcare.com.

² American Academy of Periodontology http://www.perio.org/consumer/mbc.diabetes.htm

³ Poor Periodontal Health of the Pregnant Woman as a Risk Factor for Low Birth Weight, *Annals of Periodontology*; 1998

⁴ Periodontal Infection as a Possible Risk Factor for Preterm Low Birth Weight, *Journal of Periodontology*; 1996