

Taking care of your family's oral health





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Delta Dental — the dental benefits leader

Research shows that having dental benefits and taking advantage of those benefits with regular visits to your dentist is important to maintaining your overall health.

Delta Dental of Virginia has been providing affordable dental benefits for more than 50 years. With more than 89 million people covered by Delta Dental nationally, you're in good company. And since we have the largest network of dentists nationwide, it's likely your dentist already participates with us.

We really do believe in the power of a healthy smile, and we are proud to help protect yours.

To access your benefit information, or to search for a participating dentist, visit **DeltaDentalVA.com/members** or download our mobile app using the QR code.





The value of dental benefits

Delta Dental helps save you money while protecting your smile.



Save money

Delta Dental negotiates lower fees with dentists so you pay less for dental care. And most Delta Dental plans cover preventive care, such as exams, cleanings and X-rays, at 100%.*



Save time

Our time-saving tools make it easy to find a dentist, estimate dental procedures and manage your dental benefits 24/7. Log in at **DeltaDentalVA.com** or on our mobile app for these features and more.



Stay healthy

Families with dental benefits are almost twice as likely to get the preventive dental care they need, which is important because keeping your smile healthy is not just about appearance — oral health is a critical component of your overall health.



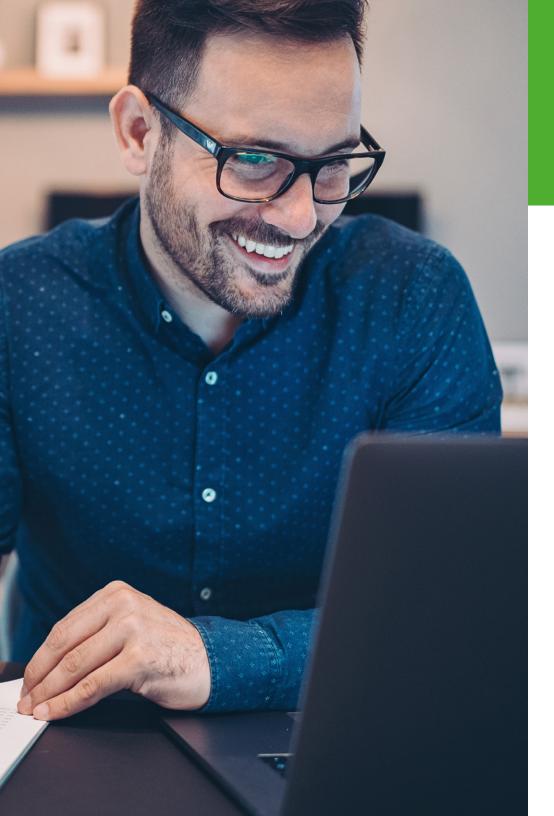
Preventive services are often covered at 100%.*



More discounts with dentists nationwide dental insurer.



Dental coverage means lower out-of-pocket costs for you.



See the savings add up

Let's compare annual dental care costs for a family of four with and without dental benefits. Let's say each family member had their two annual preventive visit and each person needed a cavity filled during the year.

WITHOUT dental benefits*

Cost	\$2,200
Fillings	\$800
Preventive visits	\$1,400
Annual premium	\$0

WITH dental benefits*

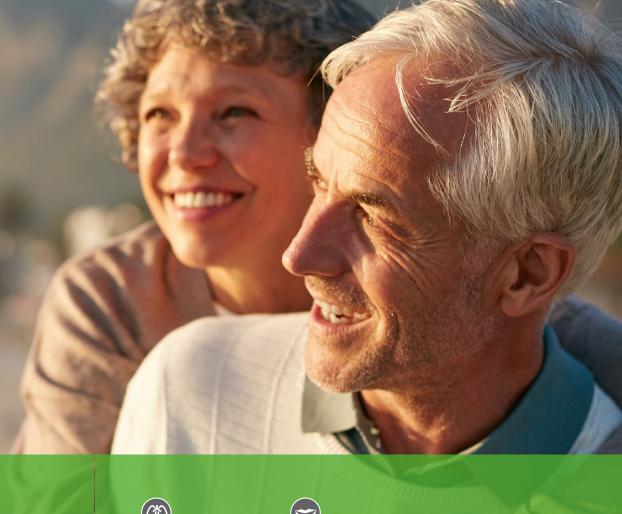
Cost	\$1,480
Fillings (out-of-pocket cost)	\$280
Preventive visits	\$0
Annual premium	\$1,200

SAVINGS .		\$720
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^{*}Fees are for illustrative purposes only. Premium rates are dependent upon your location and your plan type. See your plan limitations and exclusions for specific plan information. Check your plan details, as coverage may vary.

Oral health and wellness

Studies show regular visits to the dentist are important to maintaining your overall health. More than 120 diseases may be first detected by a dental exam because symptoms often appear in the mouth.^{2,3} Below are just a few examples of the mouth and body connection.





Brain

Studies have shown a connection between bacteria associated with periodontal disease and the progression of Alzheimer's.4



Heart

People with gum disease may have a higher risk for heart disease when compared to those with healthy gums.⁴



Kidneys

If you have kidney disease, take extra care of your teeth and gums. Kidney disease may cause mouth problems such as had breath 5

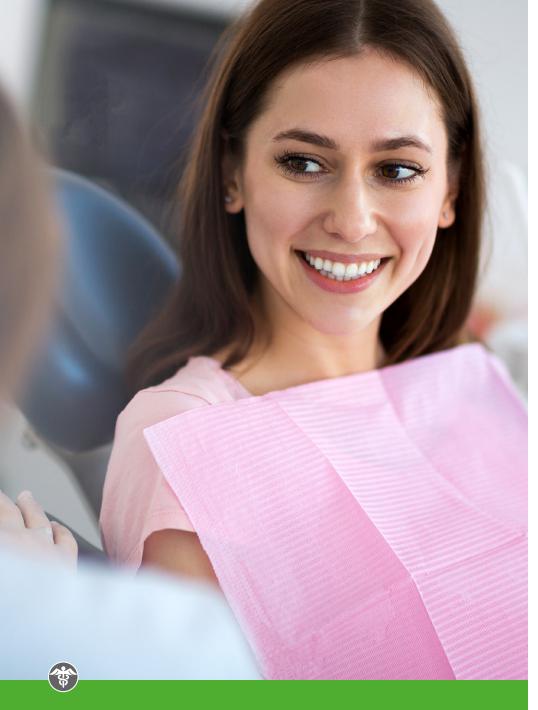


Lungs

Research has found that bacteria associated with gum disease has been linked to a higher risk of respiratory diseases.⁶



Inflammatory bowel disease (IBD) may cause ulcers in the mouth.⁷ Choosing dental coverage, and using those benefits, goes a long way to keeping you and your family healthy.



Delta Dental offers additional benefits that may be available to you, allowing you to take the best possible care of yourself and your family.



Keep your dental team in the loop

Keeping your dental team informed about your medical treatments may help you achieve better overall health, especially for any of the following medical conditions:

- Diabetes Diabetes slows wound healing, which may increase the risk of infections, gingivitis, and/or gum disease.⁶
- Pregnancy Gum disease is found to increase the risk of pre-term, low-birth-weight babies.8
- Cardiac conditions Certain high-risk heart conditions can be negatively impacted by gum disease.⁶
- Cancer treatment Radiation and chemotherapy may increase infections and cavities, which may be reduced with the participation of a dental team.⁹
- Weakened immune systems If you have a weakened immune system, you may be more susceptible to infections.¹⁰
- Kidney disease Medications associated with kidney disease may show side effects in your mouth such as sores or gum disease.⁵

If you have any of the above conditions, Delta Dental offers additional benefits through *Healthy Smile*, *Healthy You*®. Ask your human resources department if this program is included in your dental plan.



When the first teeth start to appear, it's time to schedule your baby's first dental appointment.¹¹

On the next several pages, we'll look at how oral health effects your family at each life stage.

Babies

It's important to pay attention to your baby's oral health because tooth decay begins soon after the first teeth appear. If you follow a few tips, you may reduce the likelihood of future damage to teeth.

Oral health tips for babies:

- Never allow a baby to fall asleep with a bottle, as that may invite tooth decay.
- Transition from bottle to cup soon after your baby's first birthday.
- After your baby eats, clean their gums with a damp cloth.

Teething

Teething is an indication that it's time to start an oral health routine with your child. Encourage good oral health by brushing your baby's first teeth with a soft toothbrush and a smear of fluoride toothpaste.

Rubbing your child's gums and using solid, rubber teethers may provide relief if your child is experiencing discomfort. Avoid liquid-filled teething rings, as they may break, and numbing gels and homeopathic teething tablets, as they may numb your child's throat making swallowing difficult.¹¹

Encourage healthy baby teeth and healthy permanent teeth usually follow.



By age five, children should be able to brush on their own.



Toddlers

Toddlers are often eager to participate in their own care — so let them! Teach kids how to brush and floss by letting them do it themselves at first and then help them finish the job.

Your child's first dental visit



By age one, your child should be ready for their first dental visit. Ease anxiety by telling your child what to expect. Your child's first appointments may include:

- An exam and cleaning
- A fluoride assessment
- A discussion about teething, pacifier use or finger sucking

Why fluoride?

Research shows that a lack of fluoride puts children at risk for weakened enamel and tooth decay. Your dentist will help you evaluate your child's fluoride needs to make sure that they are receiving the recommended levels.

Limiting sugar

In addition to being the main cause of cavities, sugar has also been linked to weight gain, obesity and type 2 diabetes. Instill healthy habits by teaching children good oral health routines and how to limit sugar responsibly.11



When introduced early, positive oral health habits may help prevent costly oral health complications as adults.



Children

Cavities are preventable, yet they remain the number one chronic childhood disease. Brushing regularly with a soft-bristled toothbrush and a fluoride toothpaste, and using a few simple tips, can help improve your child's oral health.¹²

Brushing tips for kids:

- Create an oral health routine and stick to it.
- Reward good brushing behavior.
- Let kids pick out their toothbrush.
- Brush with your children!

Sealants



A dental sealant is a thin, invisible coating applied by your dentist to your child's back teeth. Applying the sealant is simple, can protect against cavities and is recommended by the American Academy of Pediatric Dentistry.¹³

Good sugar habits

Just like you want to reduce the amount of sugar your baby or toddler receives, sugar should still be monitored as children grow. Limiting sugary drinks and foods goes a long way toward maintaining a healthy smile.¹²



Talk to your teen about the long-term health impacts that may result from short-term choices.



Teens

Teenagers are eager to gain their independence and express individuality. As teenagers consider ways to express themselves, such as oral piercings, it's important to know a few oral health risks. And young athletes need to understand the importance of using protective sports gear to protect teeth, as well.

- Oral piercings may lead to serious infections and metal jewelry may damage teeth.¹⁴
- If your teen is active or plays high-impact sports, a mouthguard can protect teeth from being damaged.
- Braces improve more than your smile. Crooked or crowded teeth may make it hard to eat or speak, and could lead to tooth decay, gum disease and tooth loss.¹⁵

Eating disorders

Unfortunately, many teens may battle eating disorders, which can disrupt proper nutrition and cause permanent damage to their oral and overall health.

Pay attention to significant changes in your child's eating habits and if you have concerns, speak to your dentist or your child's medical health professional.¹⁶



Gum disease appears more often in men (56.4%) than women (38.4%).¹⁵



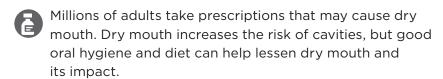
Men

Data shows men are less likely than women to visit a dentist. As a result, men are more likely to have more severe gum disease.

Gum disease occurs when untreated plaque hardens into tartar, causing a breakdown of the gums and health consequences such as:

- Loose or separating teeth
- Persistent bad breath
- · Red, swollen or bleeding gums

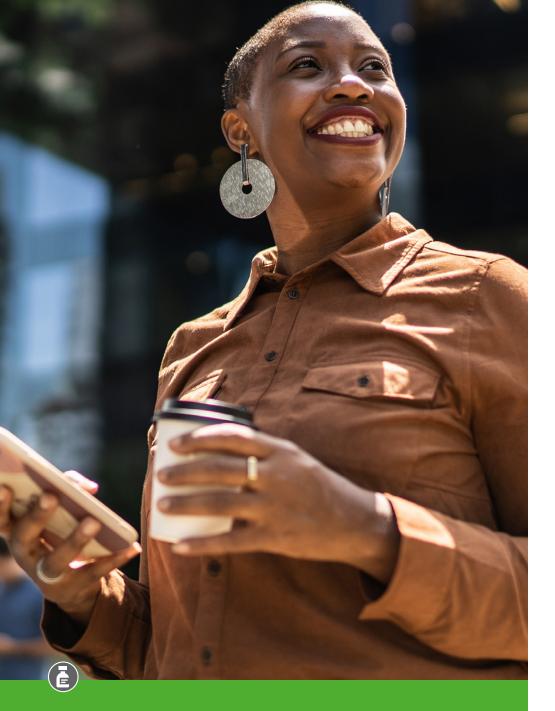
In addition, there are a few other medical conditions that may affect oral health that men should consider:

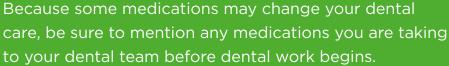


Men with gum disease, especially those younger than 30 or older than 70, may be at increased risk of developing impotence.

Research indicates that gum disease and cardiovascular disease may be associated; and that gum disease may increase your risk of cardiovascular disease.

Taking steps to curb gum disease with improved brushing and regular dental visits can go a long way to improve the oral health trend in men.¹⁷







Women

Every stage of a woman's life presents unique health challenges. Oral health is no exception, as it is also affected by changes that only women experience.

Puberty

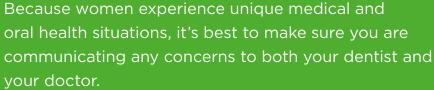
During puberty, a surge in hormones may cause swollen gums, mouth lesions and ulcers and young women may experience sensitive or easily irritated gums. It's important to stick with a healthy oral health routine, but if you experience persistent discomfort, speak to your dentist about what you can do to alleviate the symptoms.

Contraceptives



Oral contraceptives, or birth control pills, may cause inflamed gum tissue that could develop into gingivitis. It's also important to know that birth control pills may increase the risk of dry socket after a tooth extraction, so be sure to mention if you are taking birth control pills, and any other medications, to your dentist before any dental procedures.¹⁸







Women (continued from previous page)

Pregnancy



Pregnancy may increase inflammation of the gums. If plaque isn't removed regularly during pregnancy, gum disease may occur. Some studies indicate that women with persistent gum disease may be at risk for pre-term, low-birth-weight babies, so it's important to keep up those healthy oral habits, visit your dentist regularly and take advantage of additional dental benefits that may be available to you.⁸

Morning sickness may also cause tooth erosion due to increased acid from vomiting. Neutralize the acid by rubbing a paste of baking soda and water on teeth and be sure to mention morning sickness to your dentist as part of any concerns you may have.

Check with your human resources department to see if Delta Dental's *Healthy Smile, Healthy You*® has been included in your plan. During your pregnancy, *Healthy Smile, Healthy You* may provide additional benefits to you.

Menopause

Menopause may cause some women to experience significant dry mouth, burning sensations in the gums and changes in taste. During your oral exam, your dentist may perform a more elevated evaluation of the gums and may recommend tests that indicate salivary flow. It is important during this life stage to continue to maintain low levels of dental plaque through fluoride, brushing twice per day and flossing once per day.¹⁸



Maintain the healthy oral health habits you learned as a kid into your senior years to promote optimal oral health.



Seniors

As you age, it is important to maintain the same healthy oral habits you learned as a child, such as: brush twice daily, floss at least once per day, use adequate amounts of fluoride and keep up those routine dental visits.

Dry mouth in older adults

Dry mouth may increase the risk for cavities. Salivary glands slow down as we age and may cause difficulty swallowing, tasting or speaking. The culprit of dry mouth is often prescription medications, but sometimes medical conditions may be the cause. If you are experiencing uncomfortable dry mouth symptoms, talk to your dentist. They are able to perform tests that may determine the problem and can recommend treatment.

Alzheimer's and oral health

It's well known that good oral health is a crucial part of overall health, including how crucial it is to manage gum disease in older adults. If you or a loved one is experiencing symptoms of dementia or Alzheimer's, be sure to include your dental team in your care.¹⁹

Caring for dentures

Care for dentures as you would natural teeth. Brush daily, soak dentures in water or a denture cleaner overnight and continue to visit your dentist regularly.



Your oral health, your choice

Choosing dental coverage couldn't be easier. With flexible, affordable dental plans, a customer service center ranked by Benchmark Portal as a Top Contact Center²⁰ and the nation's largest network¹ of dental providers, Delta Dental is committed to providing quality, cost-effective dental care.

- With the largest network of dentists, it's likely your dentist participates with us.¹
- Affordable, flexible dental benefits that work for you and your family.
- Award-winning customer service.
- Access to your dental benefits 24/7 at DeltaDentalVA.com or through the Delta Dental mobile app, available by searching Delta Dental on Android or Apple devices.

For more information or to find a participating dentist near you, visit **DeltaDentalVA.com**.

Delta Dental protects the smiles of millions of members.
Choose benefits built from experience and let Delta Dental of Virginia give you something to smile about.

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