

Benefits Spotlight

News for *You*. News to *Share* with your Employees.

How to Prepare Your Kids to Buy Their Own Insurance

One of the more complex transitions into adulthood is securing your own insurance, including health and dental coverage. Whether open enrollment is approaching or your adult child is embarking on a new life event (like starting a new job or getting married), you can help them navigate this time with the tips and conversation starters below.

1. **You still need insurance, even if you are healthy.** One of the biggest ways you can help your children on this journey is to explain that health and dental insurance are important for everyone — not just those who have chronic conditions, are older or who have families. A devastating illness or injury can happen to anyone, and the associated medical bills can cause a lot of financial pain if you don't have the safety net of insurance.
2. **Don't forget dental insurance.** Health and dental insurance go hand-in-hand because your oral health is linked to your overall health. Research has shown that having poor oral health is closely associated with several chronic conditions, including diabetes and heart disease. Just as you should visit your doctor for an annual physical, you should also visit your dentist twice a year for a deep teeth cleaning and overall dental health check, including an oral cancer screening. So, when it comes time to enroll in coverage, don't forget to include dental.
3. **Insurance pushes preventive care.** If your adult child is healthy and still not convinced he or she needs health and dental insurance, explain why preventive health is the path to overall health. Preventive health is when you see a doctor or dentist when you're healthy (as opposed to when you're sick or injured), and it is one of the best habits you can have. Here's why: When your doctor and dentist see you each year or twice a year, they can best monitor you for any potential problems. When they catch problems early, the treatments are often less invasive and less expensive. Insurance companies understand the total health benefits of preventive health, which is why most health and dental plans cover most or all costs for preventive visits.
4. **Even if you can stay on your parents' insurance, it might not make sense.** The Affordable Care Act (ACA) allows parents to keep their adult children through age 26 on their health plans, and many dental plans also include this provision. But if your adult child moved to a new state for a job, or has employer-sponsored insurance available, staying on your plan might not make sense.

If your child moved out of the coverage area, finding an in-network provider may be a challenge. And, if your child took a job offering employer-sponsored health and dental plans, it may make financial sense to join those plans. It's important that you and your child know all the options and considerations before deciding whether to stay on the same plan or go it alone.

5. You don't have to navigate insurance plans on your own. Your kids may be intimidated at the thought of selecting their own health and dental insurance plans, but they're not alone. If their employer offers health insurance options, the company's human resources team may be able to help guide your child in the right direction based on what's important to him or her (such as keeping premium costs low or having the biggest possible network of providers to choose from). If your child would prefer to speak to someone directly at the insurance company, HR may provide the contact information.

Young people have options to get covered, either through their employer-sponsored plans or purchasing an individual plan directly from the insurance company. Delta Dental of Iowa has individual dental plans to fit the financial and health needs of adults at every stage of life. Start your journey online here or give us a call at 877-958-2754 to discuss all your options.

SOURCES:

<https://kidshealth.org/en/teens/insurance.html>

<https://www.cnbc.com/2018/07/10/it-might-be-time-to-take-your-adult-kids-off-the-family-health-plan.html>

<https://www.deltadental.com/grinmag/us/en/ddins/2019/summer/dental-coverage-for-college-graduates.html>

Pick or Pass: Halloween Treats Edition

When it comes to dental health, it's best to limit sugar. But as Halloween draws near, it can be hard to avoid the delicious seasonal sweets that lure in eager trick or treaters (and their parents). Fortunately, some candies are better for your mouth than others. Learn the best (and worst) candy picks, so you can enjoy Halloween and keep your mouth healthy, too.

Pick: Chocolate

Chocolate candies melt quickly, which means that the sugar won't stay on your teeth for very long and attract cavity-causing bacteria. Chocolate also contains a few added health benefits, including tooth-loving calcium. Dark chocolate also contains healthful antioxidants and lower amounts of sugar. When choosing chocolate, pick varieties that are plain instead of those that contain caramel or other chewy, sticky fillings.

Pick: Sugar-free Treats Made With Xylitol

Sugar-free candies made with the natural alcohol xylitol don't contain sugar, so they won't feed the bacteria that may cause cavities. Chewing gum and eating candy made with xylitol may help rinse away a buildup of sugar and acid in your mouth. But note that although keeping portion sizes in check is important for all types of candy, it's especially important with xylitol-based candies. Eating too many may cause excess gas or diarrhea.

Pick: Powder Candy

Yes, powdery candies, like sugar straws, are made of pure sugar, but they don't stick to your teeth and are easily dissolved by your saliva. So, when weighing your options, this isn't a bad choice.

Pass: Hard Candy

Hard candies, such as lollipops, are best avoided because they are meant to be sucked for longer periods, which means the sugar stays on your teeth longer than a fast-melting chocolate. Hard candy can also do a different type of damage if you quickly eat it: It can damage your teeth by chomping down on the hard surface.

Pass: Sticky Candy

Sticky, chewy candies like gummies and caramels are not only high in sugar, they physically stick to your teeth. Because they stick to your teeth and hang out on your teeth longer, bacteria have more time to feed on the sugar, and this can lead to cavities. Unlike a powdery candy, your saliva has a harder time dissolving chewy candies, so these candies are among the worst for your teeth.

More Ideas for a Healthier Halloween

Here are some other ways to make this Halloween fun and healthy:

- Have small portions of candy at a "regular" treat time, such as after dinner or during a snack time. Don't snack on candy throughout the day, as this leads to overeating and keeps sugar frequently on your teeth.
- After eating a piece of candy, rinse your mouth with water or brush your teeth to wash away excess sugar from your mouth.
- Remember that you can share non-candy treats during Halloween. Small toys, cracker snack packs or fruit-based treats can be a festive and unique way to celebrate the season.

Benefits of a Once-Monthly Tongue Self-Check

While we're on the subject of paying more attention to your tongue, it's a good idea to check your tongue each month for any new bumps, sores, bleeding, discoloration or anything that looks out of the ordinary.

Your dentist does this at each of your twice-yearly preventive visits, but it's a good idea for you to take a look as well. Most tongue issues are easily treatable and not critical, but they could be linked to oral cancer. Detecting any issues early could save your life.

If you notice anything different about your tongue during a check, or if you're feeling pain or changes in how your tongue moves, give your dentist a call. He or she will help get to the bottom of the issue and provide peace of mind.

How to Clean Your Tongue

Cleaning your tongue can fit easily into your current dental health routine. Put a small amount of toothpaste on your tongue and gently brush over the whole surface. Rinse with mouthwash or some water.

You can also buy special tools to clean your tongue, called tongue scrapers. These can help effectively clean your tongue, but they aren't necessary. Cleaning with your toothbrush and toothpaste will work fine to limit bacteria and keep your mouth fresh and healthy.