

# Benefits Spotlight

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

## Dental Insurance in Plain Language: The Benefits of Seeing a PPO Dentist

A smart and simple way to get the most from your dental insurance is to see an in-network dentist. Delta Dental of Iowa offers two networks: Preferred Provider Organization (PPO) and Premier. PPO plans are popular among people with dental insurance— in fact, more than 80 percent of dental plans are PPOs.<sup>1</sup>

Having dental insurance is a smart move for your financial, oral and overall health – and choosing a PPO dentist gives you the best benefits. Here’s a closer look at the PPO network perks that you will want to consider when choosing your coverage.

### PPO Perk #1: The Discounts Are the Deepest

Having insurance is a smart move because insurers work directly with dentists to negotiate reduced fees – and these discounts are not offered to people who aren’t members of the plan. PPO dentists have agreed to the deepest discounts for members, so you will spend less seeing a PPO dentist compared to out-of-network dentists or even those in another network.

When you spend less for your dental care, that means your annual benefit maximum (ABM) goes further. So, each dollar saved with the PPO dentist discount means more dollars in your pocket that could go towards additional dentist visits in the future.

Below is a snapshot of the cost for cavity treatment at a PPO, Premier and out-of-network provider. (Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. Benefit percentage will vary by plan and procedure.)

	PPO Network Dentist	Premier Network Dentist	Out-of-Network Dentist
<b>Dentist's Billed Fee</b>	\$225	\$225	\$225
<b>Delta Dental Allowed Fee</b>	\$134	\$212	\$134
<b>Delta Dental Benefit Percentage</b> (varies by plan)	50%	50%	40%
<b>Delta Dental Pays</b> (allowed fee x benefit percentage)	\$67 (\$134 x 50%)	\$106 (\$212 x 50%)	\$53.60 (\$134 x 40%)
<b>Patient Responsibility</b>	\$67	\$106	\$80.40
<b>Annual Benefit Maximum (ABM) Remaining</b> (assuming \$1,000 ABM)	\$933	\$894	\$946.40
<b>Total Patient Responsibility</b> (coinsurance + balance billing)	\$67 (\$67 + \$0)	\$106 (\$106 + \$0)	\$171.40 (\$80.40 + \$91)

## PPO Perk #2: Deep Discounts Do Not Mean Reduced Quality

All dentists in Delta Dental of Iowa's networks undergo a credentialing process to ensure that the care they provide is safe and effective. In-network dentists are monitored throughout their time in the plan, and PPO dentists undergo the same quality assurance process as any other in-network dentist. By seeing a PPO dentist, you can expect the highest quality dentistry at the lowest out-of-pocket cost.

## PPO Perk #3: Delta Dental of Iowa Takes Care of the Paperwork

When you see a PPO network dentist, you never have to worry about filling out reimbursement paperwork, as Delta Dental of Iowa works directly with the dentist on billing. Members also can't be balance billed by PPO dentists (balance billing is the difference between a dentist's typical fee for a service and the lower price they've agreed to for PPO plan members).

## How Do I Find a PPO Network Dentist or Confirm if My Dentist Is in the PPO Network?

You can easily find a PPO network dentist or check if your current dentist is in the PPO network by visiting Delta Dental's online dentist finder. Selecting "Delta Dental PPO" will give you a list of the PPO network dentists near you.

## REFERENCE:

<sup>1</sup> "Understanding Dental Insurance," American Student Dental Association. <https://www.asdanet.org/utility-navigation/career-compass-home/financial-and-practice-management/understanding-dental-insurance>

## Simple Ways to Make Smoothies Better for Your Mouth

When it comes to nutritional powerhouses, it's hard to compete with a smoothie. A blending of your favorite fruits, veggies, dietary supplements, nut butters, dairy and plant-based add-ins, smoothies are a refreshing and easy way to pack a lot of healthful ingredients into a single cup.

## **Smoothies and Tooth Enamel**

Fruits are a cornerstone of practically any smoothie. Fruit offers nutrients and natural sweetness, but many fruits are highly acidic – and this poses problems for your tooth enamel. Your enamel is the hard outer coating of your tooth. Acidic food and drink can wear your enamel away, which can lead to tooth sensitivity and staining. When your enamel wears down, you can't grow it back.

The most acidic fruits commonly found in smoothies are lemons, limes, grapefruit, oranges, blueberries, pineapples and peaches. Adding in milk, yogurt and less acidic fruits like bananas will help reduce the damage on your enamel. Eating a smoothie with a meal will also help protect your enamel.

If you enjoy a smoothie with lots of acidic fruits, give your enamel some time to “recover” before brushing. Immediately brushing your teeth will harm your enamel even more because it will push the acid deeper into the teeth, so waiting a bit is best.

## **Is Your Smoothie a Sugar Bomb?**

Sugar feeds on the bacteria in our mouths that lead to cavities. Store-bought smoothies are ultra convenient, but they may contain a lot of added sugar. The best way to limit the added sugar in your smoothies is by making them at home. Check the labels on the products you use, including frozen fruit, nut butters, and milk or yogurt. This will help you understand how sugary your smoothies really are, and highlight areas where you might reduce the sweetness.

## **More Simple Ways to Curb Damage**

One easy way to keep acid and sugar away from your teeth is by using a straw. Straws will help move the smoothie away from your teeth, so your teeth won't be exposed to as much sugar and acid compared to drinking it straight from a glass.

Another tip is to avoid overdoing it. Drinking multiple smoothies a day can damage your teeth. If you're unsure how many smoothies you should be drinking, talk to your dentist. He or she will provide a recommendation that blends the goodness of smoothies with the health of your mouth in mind.

## **SOURCES**

<https://www.popsugar.com/fitness/worst-smoothie-ingredients-for-tooth-enamel-48072503>

<https://www.dentalhealth.org/blog/what-foods-and-drinks-contain-acid-and-why-it-spells-trouble-for-our-oral-health>