

Healthy You

FAST FACTS FOR YOUR HEALTH

Why Water Is So Good for Your Teeth

We all know water is the best thing we can drink for our oral health, but do you know why? Here, we share the top ways water helps your teeth and mouth— because knowing why something is good for you may just give you the incentive to enjoy a few more sips throughout the day.

Fluoridated Water Keeps Cavities Away

More than 90% of Iowans have access to fluoridated tap water, according to 2019 data from the Iowa Department of Public Health.¹ Drinking fluoridated water has been shown to strengthen your enamel, which is the hard, outer layer of your tooth. Keeping your enamel strong is important, because when it's worn away by acidic foods like coffee or tomato sauces, it can't be replaced. Strong enamel helps prevent cavities, and people who drink fluoridated water have a 25% less chance of getting cavities than those who don't.¹

It Literally Cleans Your Mouth

Any liquid can seemingly wash away any remaining food particles, but water truly cleans and leaves nothing behind. Juice, soda, coffee and other beverages often contain sugar, acid or other ingredients that can stick on teeth and do damage after your last sip. Water physically washes away any remaining food particles that, when left on your tooth, feed cavity-causing bacteria. It will even wash away some of the bacteria. Sipping on water throughout the day will help keep your mouth clean, but remember: Water is not a substitute for daily brushing and flossing.

It Eases Dry Mouth

Dry mouth can lead to cavities and gum disease, so it's not just an uncomfortable nuisance. Fortunately, one of the best ways to boost your saliva stores and prevent dry mouth is to drink water. You should tell your dentist if dry mouth is an issue for you, as he or she may have a treatment to help. But, almost certainly, drinking more water will be part of the plan.

SOURCES:

1. <https://www.mouthhealthy.org/en/nutrition/food-tips/water-best-beverage>
2. <https://www.deltadental.com/grinmag/us/en/ddins/2019/spring/drinking-water-for-dental-health.html>
3. <https://idph.iowa.gov/ohds/Water-Fluoridation-Operations>

3 Questions That Will Boost Your Dental Insurance Knowledge

Searching for dental insurance can be an overwhelming experience. Yes, you have a full Delta Dental of Iowa Customer Service team ready to help answer your questions, but where do you start? How do you know which plan is best, and how do you take full advantage of it once you have it?

We can help make things simpler. The three questions below are a great starting point when you're ready to pick your plan.

Question 1: Why is it important for me to see an in-network dentist?

In its simplest terms, choosing an in-network dentist means you'll pay lower out-of-pocket costs; choosing an out-of-network dentist means you'll likely pay higher out-of-pocket costs.

Here's why: In-network dentists partner with dental insurers and agree to charge a reduced rate, and those savings are directly passed on to the people covered by the plan.

Choosing a dental insurance plan that boasts a large network of dentists is a good way to give you the greatest choice of dentists at the lowest cost to you.

How do you know if your dentist is in-network? First, you'll need to know the name of your plan's network (Delta Dental PPO NetworkSM vs Delta Dental Premier[®] Network, for example), and then search by the dentist's name using Delta Dental of Iowa's online find-a-dentist tool.

Question 2: Besides the premium, what are the main costs of the plan?

It's easy to focus your plan decision on premium cost alone, but don't overlook other potential costs that accompany most insurance plans. This question has a few "sub-questions" to ask when uncovering the true nature of those costs:

- What is the plan's deductible? This is the amount you pay during each plan year before your plan begins to pay. Note that most plans cover your preventive dental services (like your twice-yearly dentist visits) at 100%, so you don't have to pay anything out of pocket.
- What are the co-payments or co-insurance for common treatments? These costs are the set cost or percentage of treatment costs that you'll share with your insurance plan. If you think you'll need a specific treatment in the near future, asking this question will help you anticipate your costs.
- What is the maximum amount the plan will pay each year? This is a good question to ask if you expect to have a lot of dental treatments in the near future. If the total cost of a treatment is more than the annual maximum of your plan, you may consider asking your dentist if those treatments may be spread out over a longer period of time (2 or 3 years, for instance).

Question 3: What dental treatments aren't included in my plan?

To avoid any surprises, it's important to know the procedures and services that aren't included in your dental insurance plan. Some cosmetic procedures, like teeth whitening or braces, aren't covered in some plans.

Also, it's good to ask if your plan has a waiting period, which is a specific amount of time you have to be in the plan before certain services become covered. Another thing to keep in mind is that plans typically include frequency limitations, which are a limit on the amount of covered services within a plan year (such as no more than two preventive visits per year).

Knowing the answers to these questions will go a long way toward boosting your dental insurance knowledge. Get the answers to these questions — and any others — by calling the Delta Dental of Iowa Customer Service number at 800-544-0718. Prefer to email? You can share your questions through our online form, too.