

Healthy You

FAST FACTS FOR YOUR HEALTH

Why Retirees Need Dental Insurance

Whether you're near retirement or a few years in, budgeting for healthcare-related expenses is vital to enjoying this phase of life to the fullest. To that end, it's important you continue to take care of your oral health — and dental insurance is the best way to do this.

But for many seniors, retirement means the first time they've ever had to consider purchasing dental insurance. Because Medicare does not include routine dental care, you should proactively make a plan to take care of your teeth and mouth. After all, poor oral health is linked to poor overall health.

Retirement is about spending time doing the things you want to do and enjoying some much-deserved relaxation after decades of putting in the work. Keeping your health front of mind as you age is essential, and Delta Dental of Iowa is here to make it easy and affordable for seniors. Keep reading to learn why dental insurance should be part of your retirement plan.

Why It's Important for Seniors to Have Dental Insurance: 2 Big Reasons

1. It takes the guesswork out of preventive health: Most of Delta Dental of Iowa's plans cover all preventive treatment, including twice-yearly dental visits at 100%. When you know you have insurance to cover the full cost of these exams, you're more likely to keep them on your calendar.

These preventive visits don't simply provide a deep cleaning for your mouth, they allow your dentist to do additional health screenings for conditions that increase as you age, including tooth decay, gum disease and oral cancer. The earlier your dentist can detect these conditions, the more likely they are to be treated and managed successfully. Early treatments also tend to be less expensive than late-stage treatments, which bring us to the next benefit.

2. It's a smart financial move: If you don't have dental insurance, you're less likely to get preventive dental care. If it doesn't hurt, you probably won't go to the dentist, right? But some dental problems can go unnoticed until they are unbearably painful, late-stage and/or require significant treatment (such as tooth removal).

Paying for these treatments out of pocket can be expensive. The fact is, oral health problems increase with age. For example, more than one-third of Delta Dental of Iowa members 55+ had at least one filling over the last year.¹ Budgeting for dental insurance will keep financial surprises out of the picture, while keeping your oral health in check.

Procedure	Average Cost (Out of Pocket)	Cost for Delta Dental of Iowa Members
Filling	\$177	\$68
One Crown	\$767	\$376
Multiple Crowns	\$3406	\$853

Keep a Healthy Smile Throughout Your Retirement

If you're living on a fixed income, it's easy to be tempted to cut expenses from your budget — but healthcare-related investments shouldn't fall to the wayside. People are living longer than ever, thanks to healthcare advancements and a more educated general public. By budgeting for dental insurance, you're more likely to keep your twice-yearly dental checkups. Preventive dental care is crucial to catching oral health problems and treating them early, which keeps your overall costs as low as possible. And if you need a treatment, costs are much lower if you have insurance versus paying for them out of pocket.

If you need help picking the right retiree dental insurance plan, Delta Dental of Iowa can help. Visit us online or give us a call at 1-800-544-0718 to speak with one of our Customer Service representatives who can walk you through your options. They'll discuss the types of treatments certain plans cover and the costs associated with them, so you have the clearest picture and can confidently choose the one that works best for you and your family.

SOURCES:

<https://www.deltadentalia.com/individual-family/retirees/>

<https://www.kiplinger.com/article/retirement/t027-c000-s002-retirees-create-a-plan-to-pay-for-dental-care.html>

3 Herbs That Support Oral Health

Although herbs can be grown indoors year-round, many people find the warmer spring days the perfect time to fill a pot with these delicious and aromatic plants in their outdoor gardens.

Herbs have many benefits in health and cuisine, but three popular varieties also contain added benefits for your mouth. Read more about them below, and enjoy a recipe on how to use them in a refreshing drink.

1. **Mint:** Mint is good for your dental health in obvious ways — and not-so-obvious ones. First, you likely already know that this herb's minty freshness can help erase bad breath (though its effects are short lived, so don't forgo your twice-daily brushing and flossing).

But what you may not know is that the cooling flavor of mint can actually reduce sugar cravings. So, next time you think you want a cookie, try brewing a cup of

peppermint tea — you might just find that it satisfies your sweet craving without the bacteria-loving sugar.

You can get the oral health benefits of mint in both fresh and dried varieties. It's commonly used in teas, but you can also sprinkle some on top of salads or fruit, blend it into a smoothie, or simply infuse some fresh mint leaves into a glass of water.

2. **Rosemary:** Dairy products are the most well-known sources of calcium, but you may be surprised to learn that rosemary contains calcium, too. Calcium is an essential nutrient for your teeth, as it strengthens your enamel (the hard, outer coating on your teeth), prevents tooth decay and can even restore tooth areas that were previously worn down by acidic food and drink.

You can get rosemary's calcium benefits whether you use it fresh or dried. Rosemary is a popular herb in poultry dishes, but it's also a refreshing addition to teas.

3. **Sage:** Like rosemary, sage contains another key nutrient for bone and teeth health: vitamin K. Sage is also high in antioxidants, which help your body ward off diseases, including gum disease and inflammation in your mouth.

Sage is a great herb for savory dishes: Add some thinly chopped leaves to scrambled eggs, as a garnish for soup or as part of a poultry marinade.

Mouth-friendly Herbal Tea

One of the best ways to incorporate more herbs into your diet is by drinking them in tea. Tea is surprisingly simple to make, and this recipe packs in four healthful herbs. The full batch makes 18 servings, so you can quickly brew a cup whenever the mood to sip and relax strikes. This tea may be enjoyed hot or cold.

Ingredients:

- 6 tablespoons dried mint
- 1 tablespoon dried sage
- 1 tablespoon dried rosemary
- 1 tablespoon dried thyme
- 1 cup water

Directions:

1. Combine all four herbs in an airtight container.
2. Place 1½ teaspoons of tea mix in a mug or glass.

3. Crush the herb mixture with a spoon until they become fragrant.
4. Add 1 cup of boiling water (or cold water with ice, if you prefer).
5. Cover and let the water sit for 10 minutes.
6. Strain tea into the mug or glass, and throw away the dried herbs.