

THE Messenger

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Dental and Vision Insurance

EXPLORE YOUR OPTIONS FOR THIS IMPORTANT COVERAGE

When the Affordable Care Act went into effect, every health insurance plan was required to include 10 Essential Health Benefits which included dental and vision care for children under the age of 19.

Unfortunately, mandated dental and vision coverage does not extend to adults or to seniors who are on Medicare, who are equally at risk for dental and vision problems.

WHAT ARE YOUR OPTIONS?

If you have a child under the age of 19, oral care and vision services will be included in your health insurance plan. However, if you would like the entire family to be covered what are your alternatives?

OPTION 1 COVERAGE WITHIN YOUR HEALTH INSURANCE PLAN

Comprehensive dental and vision coverage is usually not part of a typical health insurance plan, however it is possible to find a health plan that includes both. But, coverage is usually very limited and costly. Only certain components of an annual eye check-up or dental exam might be covered, the rest will have to be paid by you.

OPTION 2 SUPPLEMENTAL DENTAL AND VISION INSURANCE

Many people purchase stand alone dental insurance to cover the cost of preventive care, X-rays, fillings, and restorative services, like crowns.

But there are limits to what dental insurance will cover and some plans may not cover preexisting conditions immediately. Stand-alone vision insurance is more likely to cover comprehensive eye exams, including cataract and glaucoma screenings, as well as provide an allowance for glasses and contact lenses.

OPTION 3 NO INSURANCE

Dental and vision insurance may not be necessary or cost effective, if you have 20/20 vision and rarely experience dental problems. Without dental insurance, the average American spends about \$200 a year on basic dental care. Eye exams typically cost \$60 to \$100 and most people need only one eye exam per year. Regular health insurance will cover the cost of treating medical problems discovered during a dental or vision exam.

In some cases, premiums and deductibles for dental and vision insurance can outweigh the typical cost of these services. However, there are risks associated with being uninsured. In Pennsylvania, the average cost of a root canal is \$975 and the cost of a crown averages \$1100. Just like medical expenses, dental expenses may not always be predictable. Dental and vision insurance are one way of protecting yourself against these unexpected expenses.

OPTION 4 HEALTH DISCOUNT CARD

Benefits Network 4U is a Health Discount Card that can save you 15% to 50% off dental services including cleanings, X-rays, crowns, root canals and fillings, not to mention orthodontics and periodontics.

While not a replacement for insurance card holders receive 10% to 60% off eye exams, glasses, contacts, laser surgery and more. Participating chains include LensCrafters, Pearle Vision, Visonworks, JCPenney, Sears, Target and more.

For as little as \$9.95 per month, all members of your immediate family are covered and eligible for discounts on dental and vision, as well as pharmacy, lab tests and more. **For more details, talk to an insurance advisor at our Somerset office, 814-289-4222, or Wexford office, 724-940-9400.**

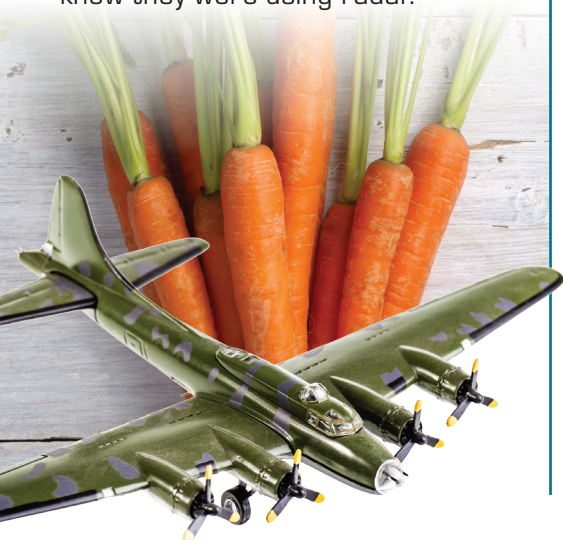




Have you heard?

The old wives tale that eating carrots will improve your eyesight? While it is true that **carrots and many other vegetables** high in Vitamin A will help maintain healthy eyesight, eating more than the recommended daily allowance won't improve vision.

This tale may have started during World War II, when British intelligence spread a rumor that their pilots had remarkable night vision because they ate lots of carrots. They didn't want the Germans to know they were using radar.



EVERYONE KNOWS . . .

George Washington had wooden teeth, right? **WRONG!**

Washington began losing teeth in his twenties and by the time he became president he possessed only a single tooth. Over the years, he sought out the most advanced dental practices of his time. Records show Washington purchased nine teeth from his own slaves with documentation strongly suggesting the teeth were meant for implantation or to be used in his own dental prosthetics. Throughout his life, he had several sets of false teeth made using gold, metal, hippopotamus ivory and both human and cow teeth, but never wood.

What to eat for:

HEALTHY TEETH: Cheese, yogurt, leafy greens, apple, carrots, celery, almonds.

HEALTHY EYES: Orange colored fruits and vegetables, leafy greens, eggs, almonds, salmon, citrus fruit and berries.

Preventive Exams

Dental and eye care is important throughout all stages of your life which make dental and vision exams extremely important.

Poor dental health has long been linked to heart problems and other health concerns. In addition to determining if you need any dentistry work done, a dental exam can determine if you are showing any signs of oral cancer, vitamin deficiencies, diabetes or joint problems.

Many eye diseases, such as glaucoma and diabetic retinopathy, have no symptoms in their early stages. Your eye doctor may be able to tell you if you are developing high blood pressure, high cholesterol or diabetes.

In most cases, early detection and treatment of eye diseases can help reduce your risk for permanent vision loss.