

Good oral health for a lifetime begins early

Dental insurance is key to receiving needed care

By James Gimarelli, D.M.D.

Vice President – Dental, Assurant Employee Benefits

Smile – February is National Children’s Dental Health Month! Sponsored by the American Dental Association since 1949, this special month exists to raise awareness of the importance of oral health, which can significantly impact overall health in both children and adults. It’s also an ideal time to consider the importance of making dental insurance available in the workplace.

Despite the established importance of oral health, dental caries (tooth decay) is the most chronic childhood disease, according to a 2000 Surgeon General’s report on oral health in America. Left untreated, pain and infection caused by tooth decay can lead to problems in eating, speaking and learning. A study released by the National Maternal and Child Health Oral Health Resources Center at Georgetown University in 2003 indicates an estimated 51 million school hours are lost every year due to dental-related illness and suggests that children experiencing tooth pain do not perform as well on tests as children who are not distracted by pain.

Developing good oral health habits such as routine brushing and flossing and receiving regular dental care from an early age can help children get a good start on a lifetime of healthy teeth and gums. That, in turn, can lead to better overall health as an adult. Over the past few years, evidence of a connection between oral health and general health has continued to grow. According to the National Institute of Dental and Craniofacial Research, studies indicate that periodontal disease, a bacterial infection of the gums and the bone that support the teeth, can be a contributing factor to significant general health problems in adults, including heart disease, stroke, diabetes and low-birth-weight and/or premature babies.

It is becoming increasingly clear that individuals need to avoid periodontal disease. Regular preventive dental care *at all stages of life* is the best way to do that and those who have dental insurance that covers such care are more likely to seek it. According to a 2000 Surgeon General’s report, about 70 percent of people with dental insurance receive regular preventive care versus only about 51 percent of those without coverage.

Their children's overall health and well-being is a priority for the employees in your organization who are parents. Like adults, children who are covered by dental insurance are more likely to receive regular dental care than those without coverage, according to The National Survey of Children's Health published in February 2007. And their parents place significant value on the insurance. Research released by LIMRA International in 2003 reveals that employees consider dental coverage the most important employee benefit after medical insurance. What's more, new dental plans available in the marketplace enable family members to pool their collective dental benefits dollars and use them in the way that best fits their budgets.

For more information on dental insurance plans that can benefit your organization, your employees and their dependent children, contact your benefits broker today.