



# Keep your smile healthy and happy

Delta Dental of Kentucky



**Delta Dental of Kentucky | [deltadentalky.com](https://deltadentalky.com) | 800-955-2030**

*Delta Dental of Kentucky has provided more than \$20 million to Non-profits across Kentucky since 2003.*

\*Registered Mark of Delta Dental Plans Association

# Taking care of your smile is important for your oral health as well as your overall health.

## RESPIRATORY PROBLEMS

Poor oral hygiene can increase the risk for pneumonia & respiratory infections.<sup>1</sup>

## PERIODONTAL DISEASE

The Surgeon General reports that at least 80% of American adults have gum disease.<sup>2</sup>

## HEART DISEASE

People with gum disease are 2x as likely to die from a heart attack and 3x as likely to die from stroke.<sup>3</sup>

## RHEUMATOID ARTHRITIS

Research has found an association between gum disease and rheumatoid arthritis.<sup>4</sup>

## DIABETES

Diabetes & bleeding gums may increase your risk of premature death.<sup>5</sup>



## The good news? Dentists are disease detectives.



Dentists can act as disease detectives by simply examining your mouth, head and neck for signs and symptoms of health issues. More than 120 signs and symptoms of non-dental diseases can be found during a routine dental exam.

<sup>1</sup><https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

<sup>2</sup>[https://www.adha.org/resources-docs/7228\\_Oral\\_Health\\_Total.pdf](https://www.adha.org/resources-docs/7228_Oral_Health_Total.pdf)

<sup>3</sup><https://www.health.harvard.edu/heart-health/gum-disease-and-heart-disease-the-common-thread>

<sup>4</sup><https://nras.org.uk/resource/gum-disease/>

<sup>5</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3228943/>

# Dental benefits designed for every stage of life.

Don't take any chances when it comes to your smile and oral health. Protecting your smile and keeping up with good oral health habits has a direct impact on your overall health. Delta Dental of Kentucky offers plan options designed for every stage of your smile. Invest in your smile today and let Delta Dental keep you healthy.

## The Delta Dental Difference<sup>®</sup>



### Bundles for Dental & Vision

Single bill and ID card available with any type of bundle.



### More Network Savings

Average network savings of 38% on PPO network and 27% on PPO Plus Premier network.



### Quick Call Times

Average wait to speak to a customer service representative is 14 seconds.



*Members can access their benefits 24/7 with the online Member Portal.*

Members can access their benefits online - anywhere, anytime. They can view their plan, access ID cards, review claims, check eligibility, and more!

### Example of how dental benefits work

The below example for a composite filling shows how members with minor services covered at 80% save on out-of-pocket costs by staying in-network.\*

	Submitted Fee	Delta Dental Allowed Fee	Delta Dental Pays	Member Pays
Delta Dental PPO	\$176	\$124	\$99.20	<b>\$24.80</b>
Delta Dental Premier	\$176	\$143	\$114.40	<b>\$28.60</b>
Out-of-Network	\$176	\$87	\$69.60	<b>\$106.40</b>

\*Payment examples shown above are illustrative only. Fees and reimbursements can vary by location and provider. Benefit coverages, levels and deductibles may vary by client. They do, however, represent how payment is determined.

# Invest in your smile to save money and stay healthy.

Whether you regularly receive your two cleanings a year or have an unexpected dental emergency, investing in a dental plan will always save you money.



## Save Money

As the nation's leading dental benefits provider, Delta Dental negotiates lower fees with dentists so you pay less for dental care. We have 150,000+ dentists in our network across the country, providing access to cost-saving dental care no matter where you live.



## Save Time

Our time-saving tools make it easy to find a dentist in your area, estimate the cost of a procedure before you go to the dentist, obtain an ID card or manage your dental benefits plan. These tools are available online, in our mobile app or over the phone.



## Stay Healthy

When families have dental benefits, they are almost twice as likely to get the preventive dental care that they need to stay healthy. With most Delta Dental plans, preventive care such as exams, cleanings and X-rays are covered at 100%. Keeping your smile healthy is not just about your appearance - oral health is a critical component of your overall health.

Dental insurance makes it easy to get the care you need to protect your smile and keep it healthy. Visiting a Delta Dental dentist provides network discounts that result in lower out-of-pocket costs.

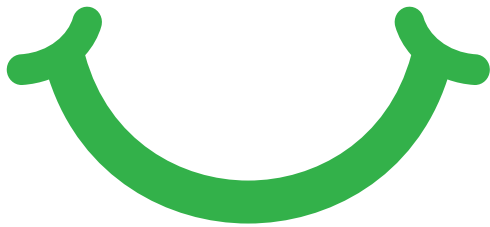
## COST OF DENTAL PROCEDURES COMPARISON

	With Insurance	Without Insurance	
Cleaning and Exam	\$0	\$140	\$140 SAVINGS
Two Surface Filling	\$24	\$175	\$151 SAVINGS
Root Canal	\$144	\$832	\$688 SAVINGS
Full Crown	\$391	\$998	\$607 SAVINGS

\*Payment examples shown above are illustrative only. Fees and reimbursements can vary by location and provider. Benefit coverages, levels and deductibles may vary by client. They do, however, represent how payment is determined.

A healthy smile impacts every aspect of your life.

## The Importance of a **HEALTHY SMILE**



The mouth can be an important early-warning detection for more than **120** diseases & conditions

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More Than **90** %  
of all systemic diseases  
are linked to oral health



Tooth decay is the single **MOST COMMON** chronic childhood disease

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An untreated cavity can  
cost you more than  
**\$2,000**  
over the course of your life

