



Think about it...

- More than 75 percent of those over age 35 will be affected by some form of periodontal (gum) disease.¹
- Poor oral health can make diabetes harder to control, resulting in infections that lead to higher blood-sugar levels.²
- Those with untreated periodontal disease have up to a two-fold increased risk for heart disease.³
- Advanced gum disease affects four to 12 percent of adults.⁴
- By looking in the mouth, a dentist can detect more than 120 disease symptoms.⁵
- Pregnant women with gum disease may be seven times more likely to deliver premature, low-birth-weight babies.⁶
- Periodic oral cancer screening examinations can lead to early detection and improved outcomes.

¹ M.P. McQueen. "Health Plans Expand Dental Benefits," The Wall Street Journal, 2006.

² MayoClinic.com

³ "Periodontal Diseases – what you need to know," The American Academy of Periodontology, 2006.

⁴ www.CDC.gov

⁵ "Oral Health in America: A Report of the Surgeon General," 2000.

⁶ Jeffcoat MK, Geurs NC, Reddy MS, Cliver SP, Goldenberg RL, Hauth JC. "Periodontal infection and preterm birth: Results of a prospective study." J Am Dent Assoc. 2001 Jul; 132(7):875-80/Lopez NJ, Smith PC, Gutierrez J. "Higher risk of preterm birth and low birth weight in women with periodontal disease". J Dent Res. 2002 Jan; 81(1):5 8-63/Jeffcoat MK, Hauth JC, Geurs NC, Reddy MS, Cliver SP, Hodgkins PM, Goldenberg RL. "Periodontal disease and preterm birth: Results of a pilot interventional study." J Periodontol. 2003 Aug; 74(8):1214-1218.

Coronary Artery Disease

Researchers have found that people with periodontal or gum disease are almost twice as likely to have coronary artery disease. There are several theories of how this happens. When bacteria from the mouth enter the blood vessels, they attach to fatty proteins, which may lead to blood clots and plaque build-up. Inflammation caused by periodontal disease could also increase plaque build-up, which may cause arteries to narrow and harden. Gum disease can also exacerbate existing heart conditions.

Diabetes

The relationship between periodontal disease and diabetes goes both ways. Those with diabetes are more susceptible to periodontal disease, and periodontal disease may increase blood-sugar levels and complications for those with diabetes. Periodontal disease may also increase the progression of prediabetes and can increase insulin resistance and disrupt glycemic control.

Pregnancy

Pregnant women may have red, tender gums that are likely to bleed. This condition is known as pregnancy gingivitis and occurs when rising hormone levels make the gums more sensitive to plaque – the sticky film of bacteria that forms on teeth. This inflammation may increase the likelihood of a woman having a premature, low birth weight baby.

Oral Cancer

People with a history of oral cancer are at risk for developing new primary lesions. Additional benefits will help dentists identify suspicious oral lesions early for possible treatment, as well as treat the side effects of previous oral cancer treatment.



Oral Health for Total Health - Can Healthy Gums Help Protect the Overall Health of Your Workforce?

Oral Health for Total Health

Dental health can influence conditions such as diabetes, oral cancer, coronary artery disease (CAD) and low birth weight and premature babies. A relationship exists between a healthy mouth and overall good health. That means it's important to get regular preventive dental care to help maintain your good oral health and overall health.

HMSA is committed to our community and the health of its members. That's why we support a multifaceted approach to optimum oral care called Oral Health for Total Health. Because we offer medical and dental coverage, we're able to analyze claims information and identify members who can benefit from focused attention and additional dental education.

The condition-specific benefits of our Oral Health for Total Health program include:

- Delivering an oral health education campaign to members, providers and employers.
- Identifying members with diabetes, heart disease, oral cancer, and those who are pregnant for more specific education.
- Working with members who are not actively maintaining their oral health, through focused communication that encourages members to see their dentist.
- Removing financial barriers through Enhanced Dental Benefits, a program that provides at-risk members with condition-specific benefits beyond their dental benefits.
 - No copayment.
 - No deductible.
 - Covered outside the annual maximum.

For information about HMSA's Oral Health for Total Health program or our enhanced dental benefits, visit hmsa.com/oralhealth or call Customer Service at (808) 948-6440 or toll free at (800) 792-4672.

HMSA's concern for your employees' well-being includes their oral health and overall health. As a leader in integrating medical and dental disease management, we analyze claims information and identify members who can benefit from focused attention and additional dental education and services at no extra charge.

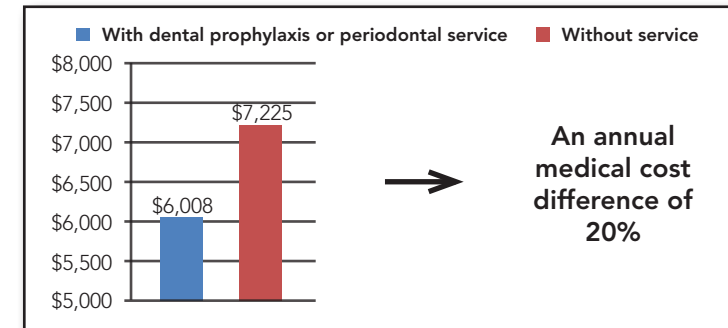


Consider the research...

A two-year study by the Columbia University College of Dental Medicine found that early periodontal treatment reduced overall annual medical costs:

- Nine percent for patients with diabetes.
- Sixteen percent for patients with heart disease.

In 2011, we compiled a random sampling of HMSA members with CAD or diabetes who did and did not receive preventive or periodontal dental treatment during a one-year period. The results of this sampling confirmed the findings of the Columbia University College of Dental Medicine study of significant reduction in the use of medical services for those members who visited a dentist and received preventive treatment. Patients with CAD and diabetes had a medical cost difference of twenty percent.



Enhanced Dental Benefits



Enhanced benefits are paid at 100 percent and are not subject to deductibles, coinsurance or calendar-year maximums when performed by a participating or preferred dental provider.

	CLEANING OR PERIODONTAL MAINTENANCE VISIT EVERY 3 MONTHS	PERIODONTAL SCALING ONCE PER QUADRANT EVERY 24 MONTHS*	PREDIAGNOSTIC ORAL CANCER SCREENING EVERY 6 MONTHS	FLUORIDE TREATMENT EVERY 3 MONTHS
DIABETES	X	X		
CORONARY ARTERY DISEASE	X	X		
PREGNANCY	X	X		
ORAL CANCER**	X		X	X

*Periodontal maintenance and scaling available with plans that offer periodontal benefits.

**Oral cancer benefit available for members who have had a previous diagnosis of oral cancer.