

# Tools for Life

August 2010

Fit for Life and Benefits have teamed up to provide health and benefits information monthly on a link from CouncilInfo. In this issue, you will find information on dental care and plans, and how to read your HealthPartners explanations of benefits.

## Taking Care of Your Teeth and Mouth

No matter how old you are, you need to take care of your teeth and mouth. When your mouth is healthy, you can eat the foods you need for good nutrition. You will also feel better about smiling, talking, and laughing. Teeth are meant to last a lifetime. By taking good care of your teeth and gums, you can protect them for many years.

### Tooth Decay

Teeth are covered in a hard, outer coating called enamel. Every day, a thin film of bacteria builds up on your teeth. Over time, the bacteria can cause holes in the enamel. These holes are called cavities. Brushing and flossing your teeth can protect you from decay, but once a cavity happens, a dentist has to fix it.

You can protect your teeth from decay by using fluoride toothpaste. If you have a lot of tooth decay, your dentist or dental hygienist may give you a fluoride treatment during an office visit. Or, the dentist may tell you to use a fluoride gel or mouth rinse at home.

### Gum Diseases

Gum disease begins when plaque builds up along and under the gum line. This plaque causes infections that hurt the gum and bone that hold teeth in place. Sometimes gum disease makes your gums tender and more likely to bleed. This problem, called gingivitis, can often be fixed by daily brushing and flossing. Other gum diseases need to be treated by a dentist. If not treated, these infections can ruin the bones, gums, and other tissues that support your teeth. Over time, your teeth may have to be removed.

To prevent gum disease:

- Brush your teeth twice a day with fluoride toothpaste.
- Floss once a day.
- Visit your dentist regularly for a checkup and cleaning.
- Eat a well-balanced diet.
- Quit smoking. Smoking increases your risk for gum disease.

## Cleaning Your Teeth and Gums

There is a right way to brush and floss your teeth. Every day:

- Gently brush your teeth on all sides with a soft-bristle brush and fluoride toothpaste.
- Use small circular motions and short back-and-forth strokes.
- Take the time to brush carefully and gently along the gum line.
- Lightly brush your tongue to help keep your mouth clean.

When flossing, hold floss and use it between your upper and lower teeth. You also need to clean around your teeth with dental floss every day. Careful flossing will take off plaque and leftover food that a toothbrush can't reach. Be sure to rinse after you floss.

See your dentist if brushing or flossing causes your gums to bleed or hurts your mouth. If you have trouble flossing, a floss holder may help. Ask your dentist to show you the right way to floss.

People with arthritis or other conditions that limit hand motion may find it hard to hold a toothbrush. Some helpful ideas are

- Slide a bicycle grip or foam tube over the handle of the toothbrush.
- Buy a toothbrush with a larger handle.
- Attach the toothbrush handle to your hand with a wide elastic band.

## Dry Mouth

Dry mouth happens when you don't have enough saliva, or spit, to keep your mouth wet. That can make it hard to eat, swallow, taste, and even speak. Dry mouth can cause tooth decay and other infections of the mouth.

Many common medicines can cause dry mouth. Try sipping water or sugarless drinks. Stay away from drinks with caffeine. Don't smoke and avoid alcohol. Some people are helped by sucking sugarless hard candy or chewing sugarless gum. Talk to your dentist or doctor for other ideas on how to cope with dry mouth.

## Oral Cancer

Oral cancer most often happens in people over age 40. Treatment works best before the disease spreads. Pain is not usually an early symptom of the disease. A dental checkup is a good time for your dentist to look for signs of oral cancer. Even if you have lost all your natural teeth, you should still see your dentist for regular oral cancer exams.

You can lower your risk of getting oral cancer in a few ways:

- Do not use tobacco products like cigarettes, chewing tobacco, snuff, pipes, or cigars.
- If you drink alcohol, do so only in moderation.

- Use lip balm with sunscreen.

For more information, contact the American Dental Association at 800-621-8099 (toll-free) and [www.ada.org](http://www.ada.org), or the National Institute of Dental and Craniofacial Research at [www.nidcr.nih.gov](http://www.nidcr.nih.gov).

## Metropolitan Council Dental Benefit Plan

### Think Quick- WHO Is Our Dental Insurance Carrier?

If you said HealthPartners, kudos to you! If you said Delta Dental, you need a reminder. We changed from Delta Dental to HealthPartners Distinctions Dental Plan on January 1, **2007**. Please make sure the only Metropolitan Council insurance cards in your purse or wallet is from HealthPartners.

### HealthPartners Distinctions Dental Benefits

All employees enrolled in dental through Metropolitan Council have the same dental benefits. The following schedule is a guide only. Please review your schedule of payments and group certificate from HealthPartners carefully for covered benefits and exclusions. The schedule of payments can also be viewed internally on CouncilInfo at:

<http://councilinfo/HR/benefits/MedicalDental/DentalBenefitsPlanSummary.pdf>

or you may log on to your account at [www.healthpartners.com](http://www.healthpartners.com) for this information.

	Benefit Level 1 (HealthPartners Dental Clinics or Park Dental)	Benefit Level 2 (Open Access Providers)	Out of Network
Preventive Services, Diagnostic Care, Sealants	100%	100%	100%
Deductible (applies to basic and major services only)	\$0	\$10 per person; \$30 per family	\$25 per person; \$75 per family
Basic Care; Fillings, extractions, periodontics, endodontics, oral surgery	100%	100% after calendar year deductible	80% after calendar year deductible
Major Care; Crowns, onlays, bridges, dentures, partial dentures	80%	80% after calendar year deductible	50% after calendar year deductible
<b>Calendar Year Maximum</b>	<b>\$2,000</b>	<b>\$1,500</b>	<b>\$1,000</b>
Orthodontic Services (all ages)	50% coverage up to \$2,000 lifetime maximum	50% coverage up to \$1,500 lifetime maximum	50% coverage up to \$1,500 lifetime maximum

## Dental Benefit Questions and Answers

### **Q. Are there separate medical and dental insurance cards?**

- A. Yes, even though our medical and dental coverage is through HealthPartners, you do have separate medical and dental ID cards. Your identification number and group number are the same on your dental card as they are on the medical card, but there is additional information on the dental card that your dentist will need in order to submit your claims.

### **Q. Where are Park Dental Clinics located?**

- A. Blaine, Bloomington, Brooklyn Park, Burnsville, Champlin, Chaska, Columbia Heights, Coon Rapids, Eagan, Eden Prairie, Edina, Inver Grove Heights, Lake Elmo, Maple Grove, Maplewood, Minneapolis, Minnetonka (2 locations), Roseville, St. Louis Park, St. Paul, and Shakopee.

### **Q. Where are HealthPartners Dental Clinics located?**

- A. Apple Valley, Arden Hills, Blaine, Bloomington, Coon Rapids, Inver Grove Heights, Maplewood, Riverside (Mpls), St. Louis Park, Como (St. Paul), St. Paul, Sartell, White Bear Lake, Woodbury.

### **Q. How do I find out if my dentist is in the HealthPartners Distinctions Dental network?**

- A. You can visit HealthPartners.com website to find a dental provider in your area. Click on "group" under "HealthPartners Plans" at the bottom right of the homepage, then "search for a provider" on the top third of the next page. Click on "group dental plans", under the heading of "HealthPartners Distinctions Dental Network" click on "find a dentist" or "find a clinic". You will then be able to enter your zip code and come up with a number of dentists to choose from. You may also call HealthPartners Member Services at 952-883-5000.

### **Q. Do I have to pick a dentist and get a referral to go elsewhere?**

- A. No, you may see whichever dentist you wish with no referral. The benefit on each claim is based on the dentist you receive the services from. Your best benefit will be for services provided by a HealthPartners Dental Clinic or Park Dental Clinic, but you have coverage for all providers, even those out of the network.

### **Q. How often are exams and cleanings allowed on the Distinctions Dental Plan?**

- A. The Distinctions Open Access Dental Plan allows for exams and cleanings twice per calendar year, not once every 6 months, as some plans allow. Although it is still two per year, the timing is no longer critical. You can go twice per year and it won't matter if it was only 5 months from your last exam. Also, this limit only applies to Benefit Level 2 and Out-of-Network providers. If you use the HealthPartners Dental Clinics or Park Dental Clinics (Benefit Level 1), these limits do not apply; you may have as many visits as dentally necessary.

**Q. What is the age limit for orthodontic benefits?**

A. There is no age limit; the orthodontic benefit is for everyone enrolled on your dental plan, regardless of age.

**Q. Is the plan maximum per person or per family?**

A. The dental calendar year maximum and orthodontic lifetime maximum is per covered *person*.

**Q. When can I enroll or make changes to my dental plan?**

A. You may enroll as a new employee or during each fall's open enrollment period, for coverage effective January 1. Mid-year changes may only be requested within 31 days of a qualified family status change, such as marriage, obtaining a dependent (through birth or marriage), or loss of eligibility under a spouse's employers plan.

## Understanding your Explanation of Benefits

In last month's newsletter, we recommended reading your HealthPartners Explanations of Benefits for errors as a way to control expenses. Explanations of Benefits aren't bills but rather a verification that you've received service and that HealthPartners has been charged by a provider for the service. Review your EOB carefully to make sure you've been billed correctly. This link to the HealthPartners website gives you specific instructions on how to read your Explanation of Benefits: <http://www.healthpartners.com/portal/3181.html>

If you find an error in your EOB, contact HealthPartners Member Services at (952) 883-5000.

Most errors are honest mistakes by medical billing offices, however, if you suspect fraud, such as a provider or consumer intentionally submitting claims that misrepresent services performed or received, or for services never received by you, please contact the HealthPartners Special Investigations Unit (SIU) hotline at (952) 883-5099. See this link for more information: <http://www.healthpartners.com/portal/202.html>