

The Simple Toothbrush: A Money Saving Tool

Taking Care of Your Teeth Makes Good Financial Sense

There are many good reasons for taking care of your teeth. Having a great smile is just the beginning. You can save money now and in the future by making oral health care a priority. Here are some ways you can take charge of the health of your teeth and gums:

Get back to basics

Flossing and brushing are the basic cornerstones of a good oral health program. When done properly, these simple, everyday activities can help prevent tooth decay and gum disease. Flossing and brushing are inexpensive and take just a few minutes of your time each day.

Schedule regular dental visits

Regular visits to the dentist are also important to keep your teeth healthy. Your dentist can detect oral health problems in their early stages and can take immediate action to intervene. This helps avoid the need for emergency dental care in the future and that also helps save you money.

Choose a participating dentist

HDS has the largest dentist network of all the dental benefits plans offered in Hawaii.

More than 95 percent of Hawaii's licensed, practicing dentists participate with HDS. This includes dentists representing a broad range of specialties on Oahu and the neighbor islands.

These participating dentists all agree to accept a discounted rate for services. Non-participating dentists are not bound by this agreement and there is no limit to what they can charge patients. To select a participating dentist, visit our Web site at www.deltadentalhi.org and click on "Looking for a Dentist?" on our home page.

Take advantage of your membership benefits

All of our HDS plans are designed to help limit your expenses. HDS pays participating dentists directly, and your dentist



charges you only the difference between their charge (eligible fee) and the amount your HDS plan pays.

If your company is having an open enrollment period, don't waive dental benefits coverage. Be sure to also look into programs such as COBRA that allow you to maintain your dental benefits coverage between jobs.

Remember that even after you have reached your annual plan maximum, HDS participating dentists will only charge you the discounted HDS rate for services you need. Other plans allow dentists to charge their full retail rate.

Take care of your health

Your overall health can affect the condition of your teeth and gums. There may be times in our lives when there is added stress from worrying about making ends meet, but during these times, it's even more important to maintain a healthy lifestyle that includes regular exercise, a proper diet and sufficient rest.