BE A WISE HEALTHCARE CONSUMER

What Makes Regular Dental Visits Such a Smart Investment?

In times when money is tight, it might be tempting to postpone your regular visit to the dentist until another time. You may even consider dropping your dental coverage for a year to save on monthly premiums. But you’d be risking much more than just your dazzling smile if you decided not to invest in taking good care of your teeth and gums. By learning more about the hidden value of dental care and how to keep your out-of-pocket costs as low as possible, you can get the most from your investment in your oral health.

Regular dental checkups and cleanings can help prevent or address oral health problems before they cause discomfort or require extensive (and expensive!) treatment. Poor oral hygiene can lead to a variety of health problems, including: oral and facial pain, gingivitis, heart problems (due to the spread of inflammation or infection), oral cancer, and digestive problems (which can originate from problems with physical and chemical processes in the mouth). Dental exams may also identify signs of poor nutrition and hygiene, growth and development issues, and improper jaw alignment.

Beyond that, research now suggests that the health of your mouth mirrors the condition of your body as a whole. So, if you keep up with your routine appointments, your dentist may be the first health provider who is able to identify a health problem in its early stages.

The Medical-Dental (Body-Mouth) Connection

While all of the answers aren’t in just yet, there is mounting evidence that your oral health and your overall health are connected. Many health conditions have an oral component such as swollen or bleeding gums, ulcers, dry mouth, bad breath, metallic taste, and various other changes in your mouth. Some specific conditions tied to oral health include:

- **Diabetes**
  Blood sugar is a common link between diabetes and your mouth. If blood sugar levels are out of control in your body, they’re out of control in your mouth. With sugar to feed on, bacteria find a happy home in which to grow and thrive.

- **Anxiety**
  Stress affects the immune system, which fights against the bacteria that cause periodontal disease. You may also find yourself grinding your teeth if your stress and tension mount too high. If you’re suffering from anxiety, you’re more prone to gum infection and grinding can cause significant damage to your teeth over time.

- **Cancer**
  Dentists screen for oral cancer as part of a routine exam. While you’re there, dentists may also recognize signs of other cancers including skin cancer, cancer of the jaw bone, and thyroid cancer.

- **Heart Disease**
  The jury is still out, but research from the American Heart Association indicates that poor oral health could increase your chances of developing heart disease. Physician researchers suspect that bacteria may cause inflammation of the heart and more plaque buildup in blood vessels. Until more is known about the impact of oral health on heart health, dentists recommend brushing and flossing regularly.
Kidney Disease
Because of incomplete protein breakdown, a patient with kidney disease may notice bad breath and an unpleasant taste in the mouth. Other possible signs that the kidneys may not be working properly can include dry mouth or a metallic taste.

Osteoporosis
Tooth loss can sometimes be tied to the same loss of bone density that happens with osteoporosis as the body loses calcium. The risk of tooth loss for women with osteoporosis is three times greater than for women who do not have the disease.

Women’s Health
High hormone levels can cause increased sensitivity to small amounts of plaque or bacteria, leading to inflammation in the gums. This puts women at higher risk for periodontal and gum disease during puberty, pregnancy, menstrual cycles, and menopause. While more research is needed to determine cause and effect, some small studies indicate a possible link between maternal periodontal disease with preterm delivery and low birth weight babies.

Questions to Ask Your Dentist

Going to the dentist is not something most people look forward to. But the payoff can be well worth it if you are able to find problems early and improve your health before serious conditions develop. Next time you visit your dentist, get the most value out of your time in the chair by asking plenty of questions.

- How do my brushing and flossing habits affect the rest of my body (not just my gums and teeth)?
- What changes should I look for in my mouth that may tell me something is wrong with my health?
- What do you need to know about my health history so that you can understand my oral health better?
- Have you noticed any warning signs of a possible serious condition that I should talk to my health care provider about?

Save Money When You Get Regular Dental Care

By now, hopefully you’re more convinced that the value of regular dental visits can easily outweigh the cost. If you invest in dental coverage as part of your UT Benefits package, you can protect yourself from extra expenses that you’d otherwise have to pay when visiting the dentist.

In some areas, the Assurant Dental Maintenance Organization (DMO) offers a cost-effective coverage option that provides a variety of routine procedures at participating providers on a copayment basis as well as savings on a variety of specialty dental procedures.

All UT System employees and retirees, along with your dependent family members, have the option to enroll in the UT SELECT Dental plan, administered by Delta Dental. This plan is a dental PPO which offers the flexibility to see any dentist that you choose without requiring referrals or pre-approvals to change providers.

You can maximize the value of your dental care by taking advantage of in-network providers. With the UT SELECT Dental plan, you have the benefit of two different network options. The smaller DPO network of reduced fee-for-service dentists offers the greatest possible savings. The larger Premier network still provides substantial savings through dentists who agree to accept Delta Dental’s maximum allowed fee (which may be higher than the DPO fee) as payment in full.
Non-network dentists who do not contract with Delta may bill you up to their submitted charges. Both DPO and Premier dentists have agreed not to bill you for charges above Delta’s allowed amount.

The chart below provides an example of how your benefits and savings might look for one sample dental procedure based on the network participation of the dentist you select:

<table>
<thead>
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<th>Crown – Proc. #2790</th>
<th>DPO DENTIST</th>
<th>PREMIER DENTIST</th>
<th>NON-DELTA DENTIST</th>
</tr>
</thead>
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<tr>
<td>Dentist bills</td>
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<td>$800.00</td>
<td>$800.00</td>
</tr>
<tr>
<td>Dentist accepts $</td>
<td>$602.00</td>
<td>$752.00</td>
<td>No fee agreement with Delta</td>
</tr>
<tr>
<td></td>
<td>as payment in full (Delta Dental’s agreed-upon fee)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delta payment of 50%</td>
<td>$301.00</td>
<td>$376.00</td>
<td>$376.00</td>
</tr>
<tr>
<td>Patient payment</td>
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<td>$424.00</td>
</tr>
<tr>
<td>Patient saves**</td>
<td>$123.00</td>
<td>$48.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

* Based on fee scale for Austin, TX - Zip Code 78701
** Savings vs. visiting a non-Delta dentist.

Content adapted from materials provided courtesy of Delta Dental and WebMD.
Stay up-to-date on the 82nd Legislative Session

The 82nd Session of the Texas Legislature began on January 11, 2011 and will continue through May 30, 2011. Legislators have until March 11, 2011 (60th day of the session) to file most bills. Throughout the session, they will consider proposed laws and resolutions and appropriate funds for the operation of state government.

The role of the University of Texas System and the Office of Employee Benefits is to analyze all bills which could potentially impact the group insurance and retirement programs. During the upcoming months, OEB will communicate changes to the group programs for Plan Year 2011-2012 via the OEB “A Matter of Health” newsletter and/or targeted communications so that UT employees and retirees can make informed benefits elections during the 2011-2012 Annual Enrollment period. Topics to be highlighted in the communications include possible plan design changes, premium rate information, Annual Enrollment resources (online presentations), and more.

For those who are interested in following the 82nd Legislative Session online, go to http://www.capitol.state.tx.us/Home.aspx. There are a number of available resources to help you navigate the Texas Legislature website including a section titled “How Do I…” where you can find a list of filed bills, follow the status of a bill, view the schedules for hearings, and see how legislators voted on legislation of interest to you.

As the end of the Legislative session nears, the Office of Employee Benefits will increase its communications and information will become more specific. It is important for employees and retirees to keep contact information up to date, especially email addresses. If you know of other employees or retirees who are not receiving this newsletter electronically, please encourage them to contact the HR office at their institution to update their email address.
Keep your Beneficiary Designations Up to Date

It is important to review and update your beneficiary designations regularly and especially following life changes to ensure your benefits are distributed according to your wishes. Often we think that beneficiary designations are only important for life insurance, but your retirement plans should not be overlooked.

- If you are a member of the Teachers Retirement System (TRS), valuable death benefits can include lump sum amounts of twice your annual salary up to $80,000.00, or valuable annuity payments dependent on your years of service. Download the TRS beneficiary designation form and return the form directly to TRS by visiting the TRS website at [http://www.trs.state.tx.us/](http://www.trs.state.tx.us/).

- If you are a participant the Optional Retirement Program (ORP), or you contribute to the voluntary UTSaver Tax Sheltered Annuity (TSA)or UTSaver Deferred Compensation Plan (DCP), you should ensure a current beneficiary is on file for those retirement accounts. Please check directly with your approved provider to ensure your beneficiary information is up to date. You can locate your provider contact information be visiting our website at: [http://www.utretirement.utsystem.edu/providers.htm](http://www.utretirement.utsystem.edu/providers.htm)

- In addition to your beneficiary for your retirement account, your Life Insurance beneficiary designations should also be reviewed. You can now easily and quickly designate or change your Life beneficiaries online at Dearborn National’s secure website. To learn more, read the article titled ‘Keep Your Beneficiary Designations Up To Date’ in the September 2010 edition of this newsletter at [http://www.utsystem.edu/benefits/newsletter/10sep.htm](http://www.utsystem.edu/benefits/newsletter/10sep.htm). If you have any questions, contact Dearborn National customer service toll free at 1-866-628-2606. It is important to review and update your beneficiary designations regularly and especially following life changes to ensure your benefits are distributed according to your wishes. Often we think that beneficiary designations are only important for life insurance, but your retirement plans should not be overlooked.
The Best Defense Against Diabetes: A Strong Offense

More than 26 million people in the U.S. have diabetes – and many don’t even know it. Some of these cases are Type 1, which cannot be prevented, but it can be properly managed with diet, exercise, and medication. Type 2 diabetes, on the other hand, can likely be prevented by living a healthy lifestyle.

Find out if you’re at risk for Type 2 diabetes:

- Understand the signs, which can include increased thirst, frequent urination, increased hunger, tingling of your hands or feet. There can also be no symptoms at all.
- Have your doctor perform a blood glucose test.
- Know that older age, obesity, previous history of gestational diabetes, and physical inactivity will put you at risk for the condition.
- Take the Diabetes Assessment located within the Living Well Health Manager powered, by WebMD. Go to www.webmdhealth.com/ut to learn more.

If you’re concerned about your risk or want to better manage an existing condition, the UT System “Living Well: Make it a Priority” program can help. For more details, go to www.livingwell.utsystem.edu.

This information is provided by The University of Texas System, Office of Employee Benefits and is not intended to replace the medical advice of your doctor or health care provider. Please consult your health care provider for advice about a specific medical condition.
Healthy Tip of the Month

7 Healthy Diabetic Desserts for Your Diabetes Diet

Chocolate mousse pies, parfaits, luscious cakes topped with fruit. If you have diabetes, you'll have to bid farewell to such desserts, right?

Wrong, says Lara Rondinelli, RD, CDE, diabetes center coordinator at Rush University Medical Center in Chicago.

"At diagnosis, people think that their life's going to change, and in many ways it does," she says. But embarking on a strange new diet, dull and devoid of pleasures, isn't one of them, she says.

In fact, deprivation can backfire, says Rondinelli, author of the American Diabetes Association cookbook Healthy Calendar Diabetic Cooking.

"If people are too restrictive and don't allow themselves any sweets or favorite foods, they can get frustrated and go on binges," she says.

"It's a matter of balance," Amy Jamieson-Petonic, RD, a spokesperson for the American Dietetic Association, says of desserts and sweet treats. "They can fit into your meal plan when you work with a diabetes educator."

Diabetes-Friendly Desserts

So the next time your sweet tooth beckons, try a few of these tasty temptations:

- No-sugar hot chocolate with a sprinkle of cinnamon on top
- A low-calorie parfait made of sugar-free pudding alternately layered with sugar-free whipped topping
- Sugar-free gelatin made with fresh fruit or canned fruit packed in extra light syrup

Here are some more ideas for delicious, diabetes-friendly desserts.

Fruit Treats

Fruit is naturally sweet, and it's easy to dress it up as a healthy treat for your entire household. Here are a couple of ideas:

- **Melon Salad:**
  - In a medium bowl, combine 3 cups of cubed cantaloupe and 3 cups of cubed honeydew melon. Sprinkle with 1 tablespoon chopped mint leaves and 1 tablespoon honey. Toss gently to coat. Makes 6 servings.
• Fruit Salad With Yogurt Dressing:
  o In a medium bowl, toss together 2 cups of sliced strawberries, 1 cup of blueberries, and 2 cups green grapes.
  o In a small bowl, whisk together 1/2 cup plain, fat-free yogurt; 1 tablespoon honey; 1 tablespoon lemon juice, and 1/4 teaspoon vanilla extract. Pour this dressing over fruit and toss gently. Makes 5 servings.

For Chocolate Lovers and Banana Fans

Looking for a special dessert to serve at a celebration? Try Rondinelli's recipes for banana fans and chocolate lovers.

• Banana Split Cake

Ingredients:
  o 6 1/2 graham cracker sheets (two 1 1/2-inch squares per sheet)
  o 1 ounce sugar-free, instant vanilla pudding mix
  o 2 cups fat-free milk
  o 8 ounces light cream cheese
  o 10 ounces canned, crushed pineapple packed in juice, drained
  o 4 medium bananas, sliced
  o 8-ounce container light whipped topping
  o 3 tablespoons pecans, chopped

Preperation:
  o Cover the bottom of a 9x13-inch pan with graham cracker sheets.
  o In a medium bowl, prepare pudding with 2 cups fat-free milk, according to package directions. Add cream cheese to pudding and whip together. Spread pudding mixture over graham crackers.
  o Spread the crushed pineapple over the pudding layer and top with bananas, then spread whipped topping. Sprinkle pecans on top.

Exchanges: 1 fat, 1 1/2 carbohydrate (makes 16 servings, 156 calories per slice)
Ingredients:

- 1 9-inch prepackaged pie crust
- 1 1.4-ounce package of sugar-free, fat-free chocolate pudding mix
- 1 2/3 cups fat-free milk
- 1 8-ounce container of fat-free whipped topping, divided
- 2 tablespoons mini semi-sweet chocolate chips

Preparation:

- Preheat oven to 400 degrees. Bake pie crust according to package directions. Remove from oven and cool thoroughly.
- In a medium bowl, whisk pudding mix and milk. Fold half (4 ounces) of whipped topping into pudding mixture and fold until fully blended.
- Spread pudding mixture into pie crust and top with remaining whipped topping. Sprinkle top with chocolate chips.

Exchanges: 1 fat, 2 carbohydrate (makes 8 servings, 194 calories per slice)

From Healthy Calendar Diabetic Cooking. Reprinted with permission from the American Diabetes Association Inc.

Have a healthy recipe?

Share it with us at livingwell@utsystem.edu

Resources Available to You and your Dependents:

- **What are your Health Goals?** WebMD HealthQuotient (HQ) helps you identify your personal health risks, provides recommendations for improving those risks, and informs you of the easy-to-use tools to help make healthy lifestyle changes. Complete the WebMD HQ, go to www.webmdhealth.com/ut.

- **Stress Management Lifestyle Improvement Program** teaches you about how stress can affect your life and gives you tools and tips for managing and reducing the impact it has on your health. Learn more at our Living Well Health Manager powered by WebMD.

- **Lifestyle Improvement Programs** gives you the support and tools you need to stop smoking, eat healthier, manage your weight, improve your fitness, and even manage stress. Learn more at our Living Well Health Manager powered by WebMD.

- **Emotional Health Lifestyle Improvement Program** A positive mood is an important key to continued emotional health and well-being. Changing your lifestyle to maintain a positive mood takes time and real effort. But, with the help of this program, you can do it. And it's worth it: Achieving and maintaining a positive mood can help you lead your daily life with more happiness and well-being, improve your immune system, help prevent illness, reduce stress, and help you stay mentally sharp.
This program contains valuable information about simple but effective techniques that can really help you keep your mood up and your depression risks as low as possible. Learn more at our Living Well Health Manager powered by WebMD.
Resources available to you and your dependents to help you incorporate exercise into your busy schedule

- NEW Gym Membership Discount
- Health & Wellness Programs available at Your Institution
- Exercise at Your Desk
- Living Well Health Manager: Lifestyle Centers "Exercise"

Learn more about Laura's Health & Wellness Success Story.

1. What health behavior did you change?
   After the birth of our 3rd child I decided to become more physically active.

2. Why did you decide to make this change?
   I wanted to become healthier and be a healthy role model for my family.

3. How did you accomplish your success?
   I began running with a neighbor. We started with the Couch to 5k program. In the 2.5 years since then I have completed multiple half marathons and 3 full marathons.
4. How did the University of Texas System Living Well: Make it a Priority or your Institutions resources and tools help you?
Rolando Roman at the UT Systems office has been a great mentor.

5. What goals and obstacles did you have?
Goals: completing Marine Corp, Baltimore, and Mississippi Blues Marathon My biggest obstacle is TIME! I had to make a huge effort to plan my training around family and work. It really helped out that my family and friends supported me.

6. Who supported you during this experience?
Family, friends, and coworkers.

7. What advice do you have for others who want to make this change?
Try to make small healthy changes instead of going "cold turkey" with your efforts. If you make small changes (e.g. taking the stairs, walking with a friend) it seems easier to incorporate in your everyday life.