

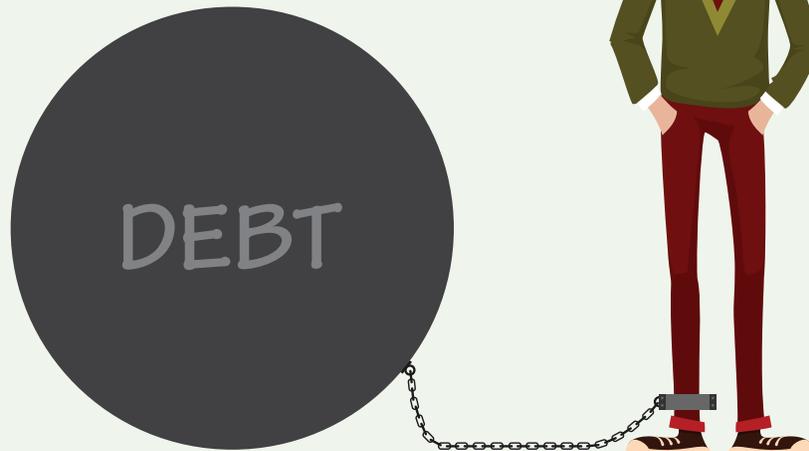


Dental

AND THE MILLENNIAL



Millennials, Americans born between 1980 and the mid-2000s, are the largest generation in the U.S. They represent one-third of the total U.S. population in 2013. With the oldest of the Millennials only in their early thirties, most members of this generation are just starting their careers.



If you're a Millennial, finances may be weighing heavily on your mind. You may be looking for ways to save a few bucks here and there. Dental insurance, however, should not be something you cut out of your budget. In this e-book, you will learn the following:

- ✓ Why you shouldn't try to cut corners with dental insurance when feeling overwhelmed by student loan debt and other expenses. 3
- ✓ How discount dental plans might work for you, and how caring for your teeth saves you money in the long run. 6
- ✓ How a healthy smile helps you in job hunting and your personal life. . . . 8



CHAPTER 1

Have Student Loan Debt? Don't Cut Corners with Dental Insurance

Student loan debt is overwhelming. You have finished college and are trying to get on your feet but you may be starting out with significant debt. An entry-level job may not provide an income level that gives you confidence that you will be able to pay off the debt and afford living expenses.

You are not alone. According to U.S. News and World Report almost **70 percent** of college graduates have over **\$25,000** in student loan debt. Although the actual amount of loan debt varies greatly state to state and college to college, the end result is that graduates are often overwhelmed by the amount they owe.

In order to afford to make loan payments, graduates may need to look into ways to cut other expenses. Although you may think cutting dental insurance is a wise choice, **it isn't**. The short-term savings may result in long-term costs. Consider the following reasons you should keep this insurance and make sure you properly take care of your teeth.

Cost of Insurance is Relatively Minimal

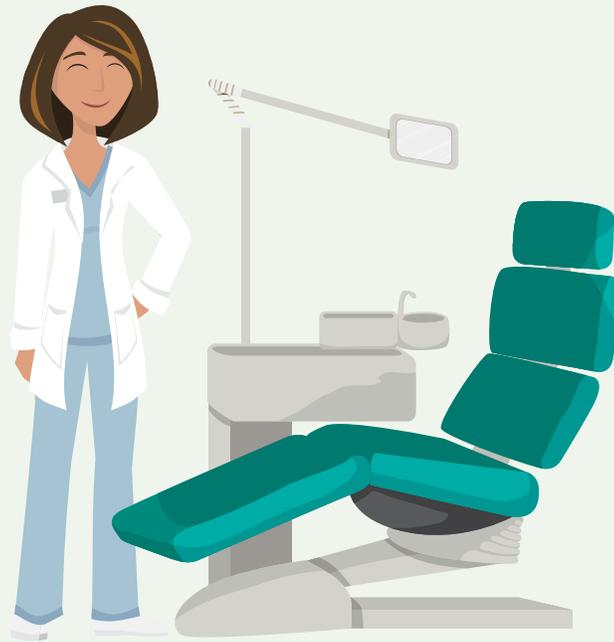
The cost of this insurance is generally not very expensive. For most employees it is literally a few bucks out of each paycheck. So, even if you choose to eliminate it, **the savings will be insignificant.** Therefore you won't be able to make a big dent in your student loan by cutting out dental insurance anyway. It is best to find a more significant source of savings.

Cost of Major Dental Issues is High

The expense of dental work can be very high. So, if you find yourself in need of a filling, crown, bridge or other dental repair you are looking at an expensive procedure. Keep in mind that many dental procedures are actually a minor surgery. With dental insurance, the out-of-pocket cost will be reduced, **making it easier to afford.**

Dental Issues Happen

If you are thinking that you won't need dental work because you will do a good job of brushing and flossing your teeth, **think again.** Dental work is necessary for a variety of reasons and not all of them are related to how well you take care of your teeth. Genetics play a part in how healthy your teeth are. In addition, accidents happen. If you fail to wear a mouth guard when you participate in sports, you may find you end up with an oral injury that requires dental work. Therefore you can't count on brushing and flossing preventing you from needing dental treatment.



Don't Skip Your Check-Ups Either

It is important that you go to the dentist **every six months** for a cleaning and checkup as recommended. Built up plaque will be removed in the professional cleaning which will prevent issues down the road. In addition, if any small problems are observed, they can be taken care of before they become big problems. Skipping your six month cleaning to save a few dollars could wind up costing you hundreds in the long run.

While it may seem that cutting corners with dental insurance will help if you have student loan debt, it won't. In fact you may be creating a long-term problem with your short-term solution. The cost in the long run may be **hundreds or even thousands** of dollars more than the immediate savings. Look for other ways to save money so you can pay down your debt. Don't cut your dental insurance!



CHAPTER 2

Discount Dental Plans Just May Do the Job

Guess what? You could be putting yourself at greater financial—and physical risk—by not going to the dentist. If you wind up needing major dental work, you'll be paying a ton for it. And, a study found that poor oral health increases your risk of heart disease by **180 percent**, risk of stroke by **300 percent** and risk of respiratory infection by **500 percent**.

Those are high percentages. And, the choices you make when you're younger really do affect you later in life—especially when it comes to your health.

There is an affordable alternative for you to consider. Take a look at discount dental plans.

These plans are not insurance. Instead, they offer access to services by participating dentists at a discounted rate. So, in return for the monthly fee, you can choose among a network of dentists who will typically give **10 to 60 percent** rate reductions for certain services. For example, a \$1,000 crown might only cost \$600 for a member of a discount dental plan.

Here are some other features:

- ✓ They usually cost less than traditional dental insurance.
- ✓ You pay for the service in full, or negotiate a payment plan with the provider.
- ✓ There is no claim paperwork to fill out, since there is no reimbursement.
- ✓ Typically there aren't any restrictions on how many procedures you can get at a discounted price annually. Some traditional dental plans, however, limit coverage.
- ✓ These plans generally run for a year, so you can switch plans if you need something different. If you have a dentist already, find out if he or she takes the plan. If not, you'll need to find one who does.

Many discount dental plans include elective services, which are usually not covered by traditional insurance plans. For example, cosmetic procedures like tooth whitening **are included** in many discount plans' schedules of services.

Discount plans may throw in freebies—like vision benefits, for example.

Sounds pretty flex, right? It's worth looking into. Taking good care of your mouth is so very important. . . **yes, even when you're young!**



CHAPTER 3

Your Smile & Your Professional and Personal Life

No matter how we feel about first impressions, it's hard to argue that our appearance does impact how people see and respond to us. That's why taking good care of your teeth is a top priority. In fact, a super smile can help with job prospects and your personal life (think about all those selfies you're taking!).

Landing a Job. A big part of your appearance is your smile, an asset that can increase your chances of landing your dream job. So, here are a few ways your smile improves your job prospects:





Whiter Teeth Improves Your Chances at Getting Hired

According to a study, *The Impact of Whiter Teeth on Key First Impression*, people who have whiter teeth have a higher chance of being hired, as well as being offered higher salaries. In fact, in the simulated job interviews, **58 percent** of the people who participated were hired and **53 percent** got offered higher salaries after they whitened their teeth. Is it time to consider whitening your teeth?

Straight Teeth are Seen as Smarter and More Successful

People with straight teeth are seen as smarter and more accomplished; this increases their chances of landing a job. What's more is that in this perception study, two-thirds of Americans indicate they are more likely to remember someone with attractive features, **such as nice teeth**, more so than someone with features they don't find attractive. Being remembered is certainly a good thing when you're competing with a lot of other job seekers.

Having a Full Smile Leaves Positive Impressions

Having all your teeth, especially those that are visible, results in people seeing you in a positive way, which is always a good thing when you want to impress a potential employer. The first benefit is that you feel confident when you speak and smile, not embarrassed or self-conscious. You also appear to be a picture of health and wellbeing to potential employers. Therefore, they are comfortable with you meeting clients and being the face of their organization.

You have a small window of time to make a **positive impression**. So as you prepare for your job interview, consider a smile makeover because having a healthy smile can be the edge you need to get your dream job.

Selfie-Ready Smile. There has never been a time in history where everyday life has been recorded as much as it is today. Everyone walks around with a cell phone or tablet – ready to snap a picture of the next interesting thing they do or see – which in some cases, might be a picture of themselves. The mass use of Facebook, Twitter and Instagram have made the “selfie” a way of life. Any given day, your family, friends, acquaintances, and even strangers can now see you because posting a “selfie” has become a popular thing to do.

Of course, it’s important to know you are looking your best in your selfie – **starting with your smile**. Hey, you never know who might see it—especially if you’re in the dating game. But how do you make sure your smile is “selfie” ready? Here are tips to make sure you’re on the right track.



1. **Brush your teeth every day.** It's a pretty simple idea, but the best smiles begin with simple care.
2. **Floss.** Many people floss in the mornings or in the evenings before bed, but flossing after meals ensures that you're not taking a picture with the broccoli you had at lunch on full display for the world to see.
3. **Use an antibacterial mouthwash.** Antibacterial mouthwash will help to keep your gums healthy and prevent swelling and redness. You can have perfect teeth, but if your gums are not healthy your smile will look pained and unnatural.
4. **Check the color.** People love their coffee, tea, and red wine. Unfortunately, they do not love us. If your teeth are yellowed and stained, it may be time to consider a professional whitening treatment. A good rule of thumb is the color of your teeth should match the whites of your eyes.
5. **Wet your teeth.** It may sound silly, but wetting your teeth right before a photo can help give you a more sparkling smile. Some models swear by smearing just a tiny bit of petroleum jelly on their teeth to give the perfect shiny, smooth smile.



6. **Lipstick.** For ladies, the right shade of lipstick does wonders. Wines, berries, and rosy pinks accentuate a smile. Blue or pink-based undertones can help to hide yellowing teeth. Avoid coral-ish colors that will bring out the yellow tones in your teeth's enamel.
7. **See your dentist regularly.** Brushing twice daily is important, but a thorough professional cleaning every 6 months will keep your mouth clean and healthy. A healthy smile is a beautiful smile.
8. **Work on your posture.** If you slouch or bend your head forward too far, you can give yourself the appearance of a double chin. Try turning your head ever so slightly and dropping your chin so you do not face the camera directly.
9. **Practice.** Let's face it, models take the best pictures because they practice. It's their job. You may never grace the cover of a magazine, but a little practice can go a long way. Play around in the mirror to find your best smile and angle.
10. **Have fun!** Remember the most important part of the word "selfie" – self. It's all about being yourself. Be natural, snap away and enjoy posting! ■