

Insurance Newscast

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6. AlwaysCare Benefits Enhances its Dental Benefits

Oral Cancer Screenings, pre-natal, diabetes and implant benefits available

Baton Rouge, LA, September 4, 2008- AlwaysCare Benefits, Inc., a Starmount Life Insurance company, announces new dental plan enhancements, including coverage of oral cancer screenings as well as prenatal and diabetic cleaning benefits. The features are available to Members at minimal or no additional cost starting September 1, 2008.

"We are enhancing our dental program to offer stronger preventive care for our high-risk members," said Erich Sternberg, President of AlwaysCare. "With cancer screenings and a unique pre-natal benefit embedded within our plans at no additional cost, we have increased the value of our plans in a meaningful way."

According to Dr. Gene Sherman, AlwaysCare's Senior Vice President of Business Development and Professional Relations, "These new plan elements address important needs directly affecting the long term health of our Members and the potentially devastating impact on their quality of life, families and medical costs."

Oral cancer strikes an estimated 35,310 Americans each year and claims the lives of more than 21 percent of those diagnosed with the disease, according to the American Cancer Society. Early diagnosis has a significant effect on 5 year survival rates. Members age 40 and older, who demonstrate risk factors for oral cancer and/or suspicious lesions, will be entitled to one adjunctive, pre-diagnostic test per year.

Pregnant women who have periodontal disease may be seven times more likely to have a baby that is born too early and too small, according to the American Academy of Periodontology. With AlwaysCare's Prenatal Dental Care Plan enhancement, women who are in their second or third trimester of pregnancy will be eligible for an additional cleaning, which includes either a prophylaxis, or if they have been previously treated for periodontitis, a periodontal maintenance.

The cancer screenings and pre-natal benefits will be included at no additional cost for new groups with effective dates beginning on September 1, 2008 and will be added to existing groups on their renewal date.

In addition, AlwaysCare now offers a buy-up option for employers who want to offer incremental diabetes-related benefits. Diabetes increases the risk for mouth infections, especially periodontal disease, which can then make it hard to control blood glucose, according to the National Institute of Dental and Craniofacial Research. Control of blood glucose levels can also have a significant impact on quality of life and medical cost. Members whose groups have elected this feature, and who have been both diagnosed by a physician with diabetes mellitus and with periodontal disease by a dentist, will be eligible for up to two additional cleanings in a 12-month period. The additional cleanings may include either periodontal maintenance or prophylaxis.

Finally, since March 1, 2007, AlwaysCare Members (both existing and new) have had the option of choosing an Endosteal Implant to replace a missing tooth instead of a conventional fixed, 3-

unit bridge, when a 3-unit bridge is approved for coverage. Crowns placed on such implants are also covered.

About AlwaysCare Benefits, Inc and Starmount Life Insurance Company:

AlwaysCare Benefits is an affiliate of Starmount Life Insurance Company and both are family-run businesses. Known for reliable service and customer satisfaction, AlwaysCare Benefits is a leading provider of group dental and vision benefits marketed nationally as AlwaysDentalSM and AlwaysVisionSM. AlwaysCare is proud of its 95% overall customer satisfaction rate. For more information visit www.AlwaysCareBenefits.com or contact us at 888-729-5433 x2013.

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