

Dental Insurance

From Nippon Life Insurance Company of America®



**HAPPINESS
IS RIGHT
UNDER
YOUR NOSE!**

Keep Your Smiles Bright & Healthy

Regular dental care is one of the most important ways to protect the smiles you love. But the cost of today's dental care can quickly add up. That's why your employer has added dental insurance from Nippon Life Benefits to your employee benefit package.

Adding dental coverage to your benefits can pay off in **two ways**:

- 1.** You will get preventive care benefits for **regular exams, cleanings, fluoride treatments, sealants** and **x-rays** – all working together to help keep your teeth in tip-top shape.
- 2.** Then, if something goes wrong, you'll have additional benefits to help cover the costs for **crowns, oral surgery, implants, fillings, dentures, bridges**, and more.

Plus, the plan's exceptional network gives you a wide choice of highly-respected dentists – each delivering great dental care at special discounts. Want to find out if your dentist is included in our network? Go to Nippon Life Benefits' [*Provider Search*](#) page.

Saving Your Smile & Your Budget

With the average cost of a dental visit hovering around \$600¹, many people put off dental care because they are worried about expensive bills.² But studies have proven there's a tie between taking care of your teeth and taking care of your overall health.

Diseases like **diabetes, heart disease, complications of pregnancy, pneumonia and certain cancers have been tied to gum disease and poor oral health.**³ As a result, it just makes sense to take good care of your smile.

**Enroll in our dental insurance today!
Let's take care of your teeth and
make you smile!**

Why Nippon Life Benefits?

Commitment.

For more than 25 years we have built a reputation for putting people first and providing excellent insurance coverage. We believe in treating you and your family the same way we'd want our own to be treated.

Exceptional Service.

Multi-lingual customer service is available so we can take your questions in English, Japanese, Korean or Spanish. You can count on knowledgeable answers from our highly trained benefit experts as well as rapid and accurate claims processing.

Financial Strength.

We are the U.S. subsidiary of Japan-based Nippon Life Insurance Company, one of the world's largest mutual life insurance companies, with \$520 billion in assets (as of 3/2015).

We are bringing Humanity back to health care.

Did you know?

- Approximately **1 out of every 2** American adults aged 30 and over has periodontal disease.⁴



- About **18%** of preterm, low birth weight babies born in the United States each year may be attributed to oral infections.⁵



- 1 in 3** Americans admit to delaying dental care because they're worried about costs.²



- On average, elementary children missed **2.1 days** per year due to dental problems. And parents missed an average of **2.5 days** of work per year to care for children with dental problems.⁶



(REFERENCES)

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- Herman Ostrow School of Dentistry of USC, Poor Oral Health Can Mean Missed School, Lower Grades

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