



# Resource Connections

## Employee Benefits Supplement or Sink!

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At present, most employers are caught in a sinking ship when it comes to healthcare costs. They have bailed and bailed and still cannot save their employees from rising premiums and copayments. Sound familiar?

Your employees' salaries are probably stretched to the max, and some may even drop their healthcare coverage because they simply cannot afford it. This is not what you had in mind for your staff, but you have taken on as much cost as you can, and the benefits boat is sinking fast.

One solution often overlooked by health insurance agents is voluntary supplemental insurance. Supplemental insurance provides cash for your employees when they are hurt or sick; it is very affordable and 100% employee paid with no employer matching. This additional insurance is also a wonderful compliment to the health insurance plan you already have in place.

The cash provided by supplemental insurance can be used to meet rising deductibles and copayments; the extra cost of going to a medical provider not in your approved network; charges beyond what is reasonable or customary; travel-related expenses, including airfare, hotels, and meals; and everyday living expenses like mortgage (or rent) payments, car notes, groceries, or utility bills. Most importantly, this additional insurance provides the cash needed to replace lost income.

Supplemental insurance creates a win/win scenario for everyone

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## The Importance of Oral Cancer Screening

Oral cancer strikes three times as many victims as cervical cancer. It is one of the few types of cancer that has not seen a significant reduction in incidence over the past thirty years, and recent research has shown a strong association with Human Papilloma Virus (HPV), which can be sexually transmitted. For this reason, many oral health care professionals now believe that all individuals over the age of 15 should have at least an annual comprehensive oral examination, and ideally at every dental hygiene visit.

The FDA and Health Canada in April of 2006 cleared the VELscope® System for assisting dentists and hygienists in

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## LOOSE LIPS

*Tidbits of wisdom that may or may not be loosely related to dentistry*

### Important Back to School Tips

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It's that time of the year, it is time to not only think about school supplies, but also the social and physical health of your children in the school setting.

**Emergency Contact - No Matter** the age of your child, be sure the school has up-to-date contact information in case of an emergency.

**Separation - Kids** are resilient and adaptive. Their anxiety is usually gone by lunch time.

Should your student continue to struggle, be sure to talk to the school staff. They can share a wealth of ideas and suggestions to help you and your child adjust.

**Bullying - If you suspect** your child is being bullied, or is the bully, please talk to your principal so the matter can be addressed and corrected before someone gets hurt.

**Exposure to Illnesses - Influenza,** swine flu, rotavirus, pneumonia and the common cold are a constant at schools across the country. Teach your children to wash their hands often and refrain from touching their faces. The old saying, "keep your hands to yourself" is the best medicine to control the spread of germs.

The school year is a time not only for learning but for making lasting memories and relationships. Encourage your children to get involved in school activities as these are once-in-a-lifetime opportunities that can assist you in raising a healthy, well-adjusted member of society♦



## *Kudos Korner*

Area Winners Announced  
Dental Assistants Recognition Week  
March 1 - 7, 2009

*"One Team - One Goal - Improving Oral Health"*

Duval County: Donna Cullum nominated by Dr. Cowie  
Clay County: Trish Venter nominated by Dr Myers

No matter what the setting or the location, assistants enhance the delivery of quality dental health care and are critical members of the dental team. March 1-7, 2009 was designated by the American Dental Assistants Association and the American Dental Association as the perfect time to acknowledge and recognize this versatile, multitalented member of the dental team!

Dental Temps of Northeast Florida sponsored this annual event in the greater Jacksonville area, awarding each winner with \$50.00 cash prize, commemorative certificate and flowers delivered to the office♦

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discovering cancerous or precancerous growths that may not be apparent to the naked eye. A screening with the VELscope® System adds only one or two minutes to a conventional examination, is completely free of any pain or discomfort, and is affordably priced. More and more insurance companies are covering the cost of the screening and cost per screening is only \$2.10.

Oral cancer is typically discovered in late stages, when the five-year survival rate is only 22%. If detected in early stages, however, the five-year survival rate is 80% or higher. The VELscope® System can also help discover abnormal growths before they become cancerous. Dental professionals have always conducted an annual comprehensive oral cancer screening for all of their patients, but now the VELscope® System will help them see things they might have missed previously. By detecting potential problems earlier, VELscope users will be providing patients with the best health care currently available.

For more information regarding the VELscope® System, visit [www.velscope.com](http://www.velscope.com) or contact Brandon Bergman the Southeastern Regional Manager at (505) 385-1934 ♦

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involved. It allows your employees to choose plans with higher deductibles, which translates to lower health insurance premiums and lower matching fees for the employer. Because of the lost income replacement, supplemental insurance also gets you out of the loan business.

So stop bailing and repair your benefits boat with a good supplemental plan ♦

## RDH Recognition Award October 2009 Information will be coming in the mail soon!

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*Connecting to bring you strategies  
for enhancing your practice!*

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*Employee Benefits - Supplement or Sink!..See page one inside.*

**Offer a more attractive  
benefits package ...**

without creating a less  
attractive bottom line.



**Voluntary Benefits\***

**For more information, contact:**

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\*Aflac insurance policies are sold on a voluntary basis at the worksite.

## **DENTAL TEMPS OF NORTHEAST FLORIDA**

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**STAFF:** person or thing that supports or sustains.  
**ABSENT:** not present, out, off, elsewhere, on holiday.  
**PRODUCTIVITY:** the quality or state of being productive.  
**STRESS:** a demand on physical or mental energy.



*Call Today... we've got you covered*

Contact Kim Knapp

904-220-4459

[www.dentaltempsofflorida.com](http://www.dentaltempsofflorida.com)