

Impressions

2017 Campbell Dr. * Torrington, Wyoming 82240 * (307) 532-4448

2018

Dental Insurance

Many people compare dental insurance to medical insurance; however, there is not much these two have in common. Medical insurance deals with coverage for catastrophic events which can reach hundreds of thousands of dollars and usually have a deductible amount before payments from the insurance company kick in.

Dental insurance deals with fixed amounts covered annually and caps off at \$1,000 to \$1,500 per year in payments from the insurance company. For people who have little care needed (example- exam, cleaning, xrays, and a filling or two) it would cost more in premiums than to pay out of pocket for your care.

Most dental insurances cover preventive care (exam, cleaning, and radiographs) at 100%, fillings at 80% and more expensive procedures such as crowns and dentures at 50%. Insurance companies determine the fee they choose to cover. This does not reflect what the dentists fees actually are. Some procedures, such as implants, are considered a luxury and will not be covered at all. They may or may not agree with the treatment the patient and the dentist have chosen and have the right to not pay for any procedure.

In 1975 when crown fees were around \$175, the yearly insurance maximum was \$1,500. Today as crown fees approach \$1,500 the yearly maximum is still \$1,500. So in 1975 you would have coverage for 10-15 crowns per year and today you only have coverage for 2-3 crowns per year. The interesting note is that insurance premiums have escalated over the years. Reason would have it that since dentistry is non-catastrophic in nature, one would be better off to save that amount each month and put it into savings to pay out of pocket for dentistry.

Most companies that provide dental insurance to their employees have chosen to use PPO (Preferred Provider Organization) plans. These are plans that dentists have chosen to sign up for, that provide care at a lower fee in order to save employees and their companies money. Some dentists choose not to sign up for these plans and therefore are not listed as a preferred



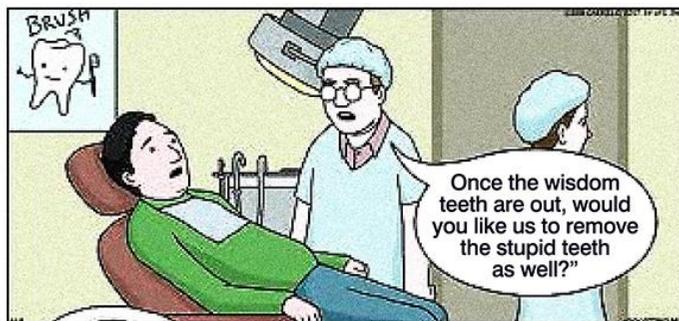
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provider to their employees. Employees choosing to go to their dentist of choice(out of network) will have to pay a little more for their treatment than if they choose a preferred provider. For example, a patient going to a preferred provider (in-network) would pay 35% for their crown and if going to a non-provider would pay 50% for their crown.

Overhead costs in dentistry are around 65% so some dentists find it hard to adjust that much off of their fees as required by PPO plans. Here at Pieper and Marsh Family Dentistry, we try to accommodate the major companies providing PPO packages to their employees. However, our focus remains more on our patients and providing up-to-date quality care rather than reduced quality for the masses. Our goal is to provide comfortable, individualized care for each patient, which requires more personalized treatment plans and also more time.

Sometimes the PPO fee schedule and personalized care options don't agree with each other. We at Pieper and Marsh Family Dentistry always present the optimal patient care options and this is not always the PPO option.

If you have questions regarding your dental insurance, our highly trained and qualified insurance experts are always available to answer your questions and will work to get the insurance benefit you deserve under your plan.



Boost Your Dental Knowledge

- *People don't chew up and down; they chew side to side just like cows chew.
- *Until the 18th century during the European Age of Enlightenment, cavities and other forms of tooth decay were thought to be caused by a "tooth worm."
- *Teeth are harder than bone and are the last part of the body to be broken down. Enamel is the hardest substance in the human body.
- *An obscure law in Vermont requires women to obtain written permission from their husbands to wear dentures.
- *Every day your body produces about a quart of saliva which comes out to about 10,000 gallons over a lifetime.
- *Unlike bones or other parts of the body, teeth are incapable of self-repair. This is why receiving fillings and other dental work is necessary to protect teeth from further damage.
- *48% of young adults have untagged themselves from a photo on Facebook because of their smile.
- *The first toothbrush with bristles was made in China in 1498. Bristles from hogs, horses, and badgers were used.

Is Snoring Affecting Your Health??

Snoring is a sound that occurs during sleep when soft tissue in the upper airway vibrates as you breathe. Loud and frequent snoring is a common sign of obstructive sleep apnea. Approximately 25 million adults in the US have obstructive sleep apnea (OSA), which can cause them to stop breathing hundreds of times a night for anywhere from a few seconds to more than a minute. OSA is a chronic condition that occurs when your muscles relax during sleep, allowing soft tissue to collapse and block the airway. As a result, repeated breathing pauses occur, which often reduce your oxygen levels. These breathing pauses are followed by brief awakenings that disturb your sleep. Common signs of OSA include snoring and gasping or choking sounds during sleep. Like snoring, OSA is more common in men, but it can occur in women too, especially during and after menopause. Having excess body weight, a narrow airway or misaligned jaw all increase the risk. Treating OSA is incredibly important to your health. When left untreated, OSA often causes excessive daytime sleepiness or fatigue, as well as morning headaches and memory loss. Untreated OSA raises your risk for serious health problems. These include high blood pressure, stroke, heart disease, diabetes, chronic acid reflux, and erectile dysfunction. Severe untreated OSA even increases your risk of death. Your sleep doctor can discuss treatment options with you but some options include PAP therapy such as bi-pap and c-pap machines, oral appliance therapy that uses a mouth guard-like device worn only during sleep to maintain an open unobstructed airway, or surgical options for severe cases. If you believe you may have symptoms of sleep apnea, we are able to provide our patients with an overnight pulse oximeter to monitor oxygen levels, occurrences of decreased oxygen and the duration oxygen levels are lowered. With this information we can either refer you to the right health care provider or start the process of making a sleep appliance to help open up your airway.

COOKS CORNER

Shrimp & Spinach Salad with Hot Bacon Dressing



Ingredients

1-1/2 pounds uncooked shrimp (31-40 per pound), peeled and deveined
1 teaspoon Montreal steak seasoning
4 bacon strips, chopped
1 shallot, finely chopped
1/3 cup cider vinegar
1 tablespoon olive oil
1 teaspoon Dijon mustard
1/2 teaspoon sugar
1/2 teaspoon salt
1/4 teaspoon pepper
1 package (10 ounces) fresh spinach
3/4 cup roasted sweet red peppers
1/4 cup sliced almonds

Directions

1. Sprinkle shrimp with steak seasoning. On four metal or soaked wooden skewers, thread shrimp. Grill, covered, over medium heat or broil 4 in. from heat until shrimp turn pink, 2-3 minutes on each side.
2. Meanwhile, in a large skillet, cook bacon over medium heat until crisp, stirring occasionally. Remove with a slotted spoon; drain on paper towels. Discard all but 1 tablespoon drippings. Add shallot; cook and stir over medium heat until tender, 1-2 minutes. Stir in next six ingredients; bring to a boil. Remove from heat.
3. In a large serving bowl, combine spinach and dressing; toss to coat. Layer with shrimp and pepper slices; top with cooked bacon and almonds. **Yield:** 6 servings.

Office hours and Address area

Meet Jamie



To some of you I may have a familiar face and to others this may be the first time introducing myself. My name is Jamie Cowan and I am the “new” hygienist here at Family Dentistry. I have actually been filling in for the hygienists at Family Dentistry for the 8 years prior to becoming a permanent fixture here in May 2017. Another reason you may recognize me is because I grew up in the area but may recognize my maiden name of Barthel instead of my married name Cowan. After graduating from Morrill Jr-Sr High School, I continued my education at Chadron State College as well as taking classes at Western Nebraska Community College. After finishing my prerequisites, I attended dental hygiene school at Laramie County Community College where I graduated in 2006. After graduation I practiced in Laramie for a few years before coming home. I started working for The Wyoming Department of Health as well as returning to my alma mater to become an adjunct instructor as well. I feel privileged to be working here at Family Dentistry where I have also been a patient for the past 10 years. I now call Guernsey home along with my husband Jason, and our three children, Garrett, Aubree, and Nolan. In my free time I enjoy participating and reliving my youth in rec league sports and spending as much time as possible at Guernsey State Park enjoying the lake.

Staff Corner:

Continuing Educations

Since our last newsletter we have continued on with our educational journey to enlighten and educate ourselves so we can better serve our community and patients. As a group we traveled to Cheyenne for the annual Wyoming Dental Association meeting where we learned about sleep apnea, treatment, and appliances we can offer patients as a treatment option. Then we were off to Denver in January for the Rocky Mountain Dental Convention. While there the staff enjoyed classes on systemic health, tooth whitening, dry mouth, enamel erosion, abrasion, and abfraction, connecting the front office and the back office, endodontics, pediatric dentistry as well as many other interesting topics. Dr. Pieper and Dr. Marsh were able to attend the American Academy of Restorative Dentistry and the American Equalibration Society in Chicago where they were updated in everything new in dentistry as well as total health for our patients.

