

Benefits Spotlight

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Boost your benefits offering with legal insurance

Creating a well-rounded benefits package is essential for all employers, but how do you achieve that nowadays? If your goal is to attract prospective employees and retain your current ones, you need to think beyond the traditional health, retirement and time-off perks. With that in mind, Delta Dental of Iowa is partnering with ARAG® Legal Insurance to offer a comprehensive legal insurance and Identity Theft Protection benefit.

All Delta Dental of Iowa groups with less than 250 employees are eligible to add this important benefit.

Why add legal and Identity Theft Protection

Your employees have busy lives and diverse interests outside of work. They get married and have children. They buy houses, sell houses and rent apartments. They get divorced. They get speeding tickets. And in addition to these everyday matters and life events, they need to plan the future, like making a plan for retirement and creating a will.

Having a licensed attorney on your side can make life's big concerns and occasions feel much more manageable. And you may be surprised to learn that these events happen more often than you think – 85% of Americans surveyed experienced a legal event in the last three years.¹

In addition to providing legal coverage, the benefit also includes Identity Theft Protection for all enrolled employees. This protection includes single-bureau credit monitoring, full-service identity restoration, internet surveillance, child identity monitoring, change of address monitoring and a \$1 million identity theft insurance policy.²

How it works

This legal benefit works much like other types of insurance: An affordable monthly premium gives employees access to ARAG's network of thousands of experienced, licensed attorneys across Iowa and the United States.

When an enrolled employee has a need for legal counsel, they can call, go online or use the ARAG Legal app to get the process started. An ARAG Customer Care specialist can help the

enrolled employee find a network attorney nearby who can provide legal advice and consultation, review or prepare documents and even represent the enrolled employee in court. Depending on their preferences, enrolled employees can work with an attorney over the phone, online or in person.

How it benefits your employees

According to ARAG plan members who were surveyed, 39% were Not Stressed At All when understanding their options to resolve a legal issue, compared to 14% for those using an attorney without a legal plan. Having legal expertise a phone call away gives your employees peace of mind. Plus, your employees won't get any surprise legal bills – network attorney fees are 100% paid in full for most covered matters.

How it benefits employer groups

Adding a legal and Identity Theft Protection component complements existing employee benefits like long-term care, disability and life insurance, setting you apart from employers who might only offer traditional benefits. This tells current and prospective employees that you have an above-and-beyond investment in them.

Moreover, when your employees have the backing of a network attorney to sort through life's biggest or more challenging moments, they have the mental space to be more present and productive in their work life.

Not only does this new legal insurance and Identity Theft Protection support the well-being of your employees, it keeps things simple for you. As a current Delta Dental of Iowa group, you don't need to worry about any new billing or enrollment paperwork or process. We will seamlessly incorporate this new benefit into your established offerings.

How to add legal and Identity Theft Protection to your benefits package

Call your agent or Delta Dental at 877-423-3582 to add legal insurance and identity protection to your Delta Dental of Iowa plan. You can also learn more about the benefits of this offering – both for employees and their employers – at <https://www.deltadentalia.com/employers/legal/>.

¹ ARAG Stress Research Study, October 2022.

² Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

Myth or fact: Does toothpaste erase acne?

Can toothpaste pull double duty as a teeth cleaner and acne eraser? If you believe the old wives' tale, then a dab of toothpaste on a pimple might zap the zit overnight. But a closer look shows that toothpaste may do more harm than good.

Toothpaste for acne: How it started

Toothpaste used to contain a substance called triclosan to reduce gum disease. Because triclosan was used to fight the bad bacteria that leads to gum disease, people also wondered if the ingredient might also kill the bacteria that causes acne.

In 2017, the Food and Drug Administration banned triclosan as an ingredient in toothpaste and other oral health products.¹ But people still link toothpaste to helping eliminate acne because toothpaste contains drying ingredients that can dry out pimples and reduce their appearance on skin.

What the experts say about using toothpaste for pimples

No scientific evidence supports the use of toothpaste as an effective tool against acne. The American Academy of Dermatology (AAD) also has a clear stance against using toothpaste for acne. The AAD recommends that people avoid using toothpaste on skin, as toothpaste typically contains ingredients including hydrogen peroxide, menthol and baking soda that can irritate your skin and clog pores.²

Still reaching for toothpaste for acne? Follow these tips:

If you're still using toothpaste to help with the occasional pimple, follow these tips:

- *Pick paste, not gel:* Gel toothpastes aren't as good at drying out the zit.
- *Choose a natural toothpaste:* Natural toothpastes contain ingredients like essential oils or witch hazel, which may be more soothing on skin.
- *Avoid whitening toothpastes:* Whiteners can irritate skin.
- *A little goes a long way:* Apply a thin layer of toothpaste over the zit and do not rub it in.
- *Give it time:* Let the toothpaste sit on the zit overnight, or at least 1 hour. If the toothpaste makes your skin burn or itch, remove it immediately.
- *Don't over do it:* Toothpaste is not a long-term pimple remedy. If acne keeps popping up, it's time to see your doctor.

The best way to bust blemishes

If your acne won't go away, you need to understand what's causing it. Scheduling an appointment with a dermatologist will help you understand the root issue, and your doctor can recommend both over-the-counter and prescription medications that have proven benefits for treating acne.

Also, don't forget that healthy hydration and dietary habits help both your skin and oral health, so take stock of your eating and drinking habits. Drinking more water and eating a nutrient-filled diet will free up your toothpaste to do what it does best – clean your teeth.

REFERENCES:

¹ [Good RX Health](#)

² [American Academy of Dermatology Associates](#)