



## Q&A with Dr. Chad: Vision Basics

Seeing clearly isn't always clear cut. You may have perfect vision, but you still need to take preventive steps to protect the long-term health of your eyes.

Here, Delta Dental of Iowa's Dr. Chad Overman, Director of Vision Benefits, gets back to the basics of optimal eye care by answering our top vision questions below.

**Q: How often should I see my eye doctor if I use corrective lenses? How often should I go if my vision is perfect?**

**Dr. Chad:** Regardless if you have good vision, you should see your eye doctor every year. Many eye and vision issues can be detected in very early stages if you get an annual eye exam. And, the earlier you find a problem, the easier it is to treat and correct.

**Q: Why would I see an eye doctor if I don't need vision correction?**

**Dr. Chad:** Most eye health-related issues do not initially cause pain or blurriness, so it is possible to have a health condition without even really knowing it. You may not have any vision complaints, but your eye doctor will check you for those conditions that do not cause blurriness or obvious vision problems initially.

**Q: I have vision loss in my family history. What steps should I take to ensure I have healthy vision as I age?**

**Dr. Chad:** Knowing whether you have a family history of vision loss is important, as vision loss may be inherited. The best way to preserve healthy eyesight is to schedule your yearly eye examinations with your eye doctor to monitor any vision changes you may have as you age.

**Q: What happens if I wear my disposable contact lenses past the recommended timeline?**

**Dr. Chad:** Wearing your disposable contact lenses past their recommended timeline doesn't just make your contact lenses feel less comfortable, it also deprives your cornea (the clear layer at the front of the eye) of much-needed oxygen. The older the contact lenses are, the less oxygen passing to the cornea. This can lead to cornea swelling and eventually painful sores and/or scarring. Follow the recommended disposal schedule for your contact lenses to keep your eyes healthy.

**Q: What do I need to know about the different types of eye care professionals (optometrists, ophthalmologists, opticians)?**

**Dr. Chad:** Optometrists perform most routine eye examinations and may refer you to an ophthalmologist (a provider with advanced medical training) if you require additional treatment or surgery. Opticians will help fit you properly with glasses but do not perform eye exams.

**Q: What types of vision problems warrant a call to the doctor?**

**Dr. Chad:** Any sudden changes in vision should be reported to your eye doctor, along with flashes of light or floaters that suddenly appear. Blurriness, double vision, pain and headaches also warrant a call to your eye doctor, who will investigate further and rule out anything serious.

**Q: What other advice can you share on general ways to protect the long-term health of your eyes and vision?**

**Dr. Chad:** Every day, wear your sunglasses outdoors, keep your lids and lashes clean, limit the number of hours you look at a digital device, eat healthy foods with plenty of green, leafy vegetables and fish oil (fish oil supplements are good, too). And, each year, keep your eye appointment to ensure any issues are caught early!

## Retirement and Dental Insurance: What You Need to Know

As you prepare for retirement, you probably have a long checklist of things to consider to make sure you're ready for this next exciting life milestone. An important item that should be on any soon-to-be-retiree's to-do list is enrolling in dental insurance.

### As You Age, Your Oral Health Requires More Care

People are living longer, healthier lives – and staying connected to your healthcare teams is essential to keeping your later years vibrant and active. This is especially true when it comes to your dentist, because oral health problems increase as you get older.

Although it's an unfortunate truth that aging increases the risk of dental problems, including oral cancer, the good news is that keeping your twice-yearly preventive dental visits goes a long way toward identifying problems early on, when they are easier and less costly to treat.

People who have dental insurance are more likely to see their dentist for preventive visits than those who do not have insurance<sup>1</sup>, and when problems do arise, people with insurance pay less for treatments.

### The Deal with Medicare and Dental Coverage

If you're looking ahead to retirement, you may currently have your health and dental benefits through your employer, but that will change once you're no longer an employee. This is where Medicare typically comes into play.

Retirees often rely on Medicare for health insurance, but it's important to understand that Traditional Medicare does not cover most dental procedures, including preventive dental cleanings, X-rays, fillings and dentures. That means if you only have Medicare and need to see a dentist, you will pay the entire cost of the visit.

Medicare Part A covers some dental procedures if they are performed in a hospital and are considered a medical procedure instead of a dental one. If the dental procedure is performed at a dental office, then it is not a covered service.

Because of Medicare's gaps in coverage, it's important to think through the ways you can supplement – and dental insurance is one of your options to protect your financial and oral health.

### **Ready to Enroll? Start Here**

Shopping for dental insurance can be overwhelming, which is why Delta Dental of Iowa has made it easy to compare our different plans for seniors so you can select the one that meets your health and financial needs. Through our online quote tool, we guide you through the different plans and provide transparent cost and coverage information. Once you find one that is a fit for you, you can enroll online or call xxx=xxx=xxxx.

Questions you should ask to find the best plan for you:

- How do I intend to use my dental insurance (for example, do you see it primarily for preventive care or do you expect to need procedures like crowns, fillings, etc.)?
- What is the plan deductible?
- Does the plan have a waiting period before it begins to cover certain dental procedures?
- Does the plan have a maximum spending limit?
- How much will I pay out of pocket for certain procedures?
- Is my dentist in network?

Retirement brings a lot of mixed emotions – and just when you settle into the idea of well-deserved relaxation, there's a long list of considerations to take care of before you can truly enjoy this time of your life. Enrolling in dental insurance is an important way to protect your oral and financial health, affording you the peace of mind to fully enjoy a happy and healthy retirement.

### **REFERENCE:**

<https://health.gov/healthypeople/objectives-and-data/browse-objectives/health-care-access-and-quality/increase-proportion-people-dental-insurance-ahs-02>

### **SOURCES:**

<https://www.danvilledentalcare.com/retirement-dental-insurance/>

<https://www.deltadentalia.com/individual-family/retirees/>

<https://www.medicare.gov/coverage/dental-services>

[https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult\\_older.htm](https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult_older.htm)