

# Dental

## KANSAS CITY LIFE INSURANCE COMPANY

**Kansas City Life Insurance Company offers dental coverage you need at a price you can afford. When you receive dental benefits from Kansas City Life, you will also receive the professional customer service you deserve and expect from an insurance provider.**

### Coverage: A necessity

Did you know when proper oral care is neglected, it may lead to problems with your overall health? By enrolling in dental coverage through Kansas City Life, you will have the opportunity to positively affect your oral health and possibly prevent future health problems that could derive from lacking oral care. Consider some of the findings from recent studies regarding the relationship between oral hygiene and your total health.

#### Oral Health Facts

Research suggests that periodontitis is associated with an increased risk of developing heart disease and that people with chronic gum disease have increased thickness of their neck blood vessels.<sup>1</sup>

Studies suggest that oral bacteria and the inflammation associated with periodontitis – a severe form of gum disease – might play a role in some diseases.<sup>2</sup>

Other conditions that might be linked to oral health include eating disorders, rheumatoid arthritis, head and neck cancers, and Sjogren's syndrome – an immune system disorder that causes dry mouth.<sup>2</sup>

Certain medications – such as decongestants, antihistamines, painkillers, diuretics and antidepressants – can reduce saliva flow. Saliva washes away food and neutralizes acids produced by bacteria in the mouth, helping to protect you from microbial invasion or overgrowth that might lead to disease.<sup>2</sup>

<sup>1</sup>Salinas, Thomas, D.D.S. "Will taking care of my teeth help prevent heart disease?" *Mayo Clinic Health Letter*. October 2015. [www.mayoclinic.org/healthy-lifestyle/adult-health/expert-answers/heart-disease-prevention/faq-20057986](http://www.mayoclinic.org/healthy-lifestyle/adult-health/expert-answers/heart-disease-prevention/faq-20057986).

<sup>2</sup>Mayo Clinic Staff. "Oral health: A window to your overall health." *Mayo Clinic*. April 2016. [www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475](http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475).

Policies referenced: PJ135/CJ135 and PJ143/CJ143.

### Access: Nationwide

The Kansas City Life Dental Alliance is comprised of multiple national networks including Connection Dental (primary) and Zelis (secondary). To locate a provider, visit [kclgroupbenefits.com](http://kclgroupbenefits.com). At the bottom right corner, under *Locate a Provider*, click to find a participating provider in the Kansas City Life Dental Alliance.



### Claims: An easy process

At Kansas City Life, our state-of-the-art claims system provides assurance your dental claims will be handled promptly and accurately. On average, the turnaround time for dental claims is four days. We accept claims by mail, fax, email or EDI. Many dental providers will file dental claims on your behalf. However, below are instructions should you need to file a claim.

Visit [kclgroupbenefits.com](http://kclgroupbenefits.com), click *Service Center*, *Employee Services*, *File a Claim*, download and fill out the dental claim form.

- **Email** to [cfl@kclife.com](mailto:cfl@kclife.com);
- **Fax** to 512-233-7719; or
- **Mail** your claim to:  
Kansas City Life Insurance Company  
P.O. Box 9040  
Austin, TX 78766-9040
- **EDI WEBMD**: CX058
- **Call** 800-874-5254, ext. 6045, for more information regarding dental claims.

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Your partner in employee benefits.*



**KANSAS CITY LIFE**

**GROUP BENEFITS**

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