

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.¹

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

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.²

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.²

¹Salinas, 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.

²Mayo 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.

Access: Nationwide

The Kansas City Life Dental Alliance, comprised of multiple national and regional networks including Connection Dental and Zelis, has more than 114,999 unique providers. A complete list of providers may be found at www.kclgroupbenefits.com/DentalProvidersSearch.

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 www.kclgroupbenefits.com, click *Employees*, *File a Claim*, download and fill out the dental claim form.

- **Email** to dentalclaimskcl@boonchapman.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.

Policies referenced: PJ135/CJ135 and PJ143/CJ143

*Dedicated to excellence.
Your partner in employee benefits.*



KANSAS CITY LIFE

GROUP BENEFITS

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