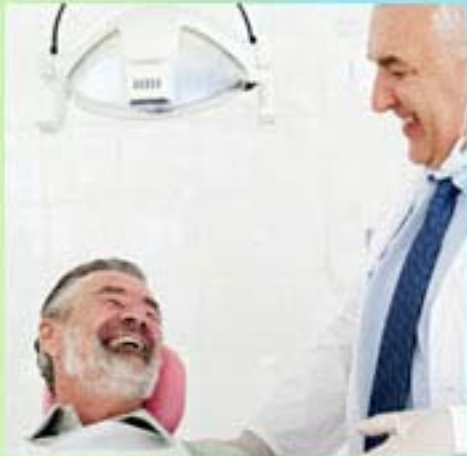


**Your smile, your  
health and how  
they have a great  
impact on your  
quality of life.**



**Universal Dental Plan**  
A DISCOUNTED DENTAL PLAN

# Areas covered



- Seniors today and some of the challenges you face.
- Common dental problems amongst Seniors.
- Your mouth and how it effects your health and well being.
- The biggest dental problems and how to solve them.
- How to get the best possible care at prices everyone can realistically afford.

# Not enough money for most retirees



- Currently 33% of Americans over the age of 65, count on Social Security for 90% of their income.
- Social Security accounts for 42% of the income for the average retiree over the age of 65.
- 20% of all retirees feel they are barely making ends meet.



Source: AARP, 2005

# But the times are changing



- In February 2004, Alan Greenspan (The Federal Reserve Chairman) stated flatly that in his opinion, benefits for Social Security recipients in the future would have to be slashed.
- Why is this important?

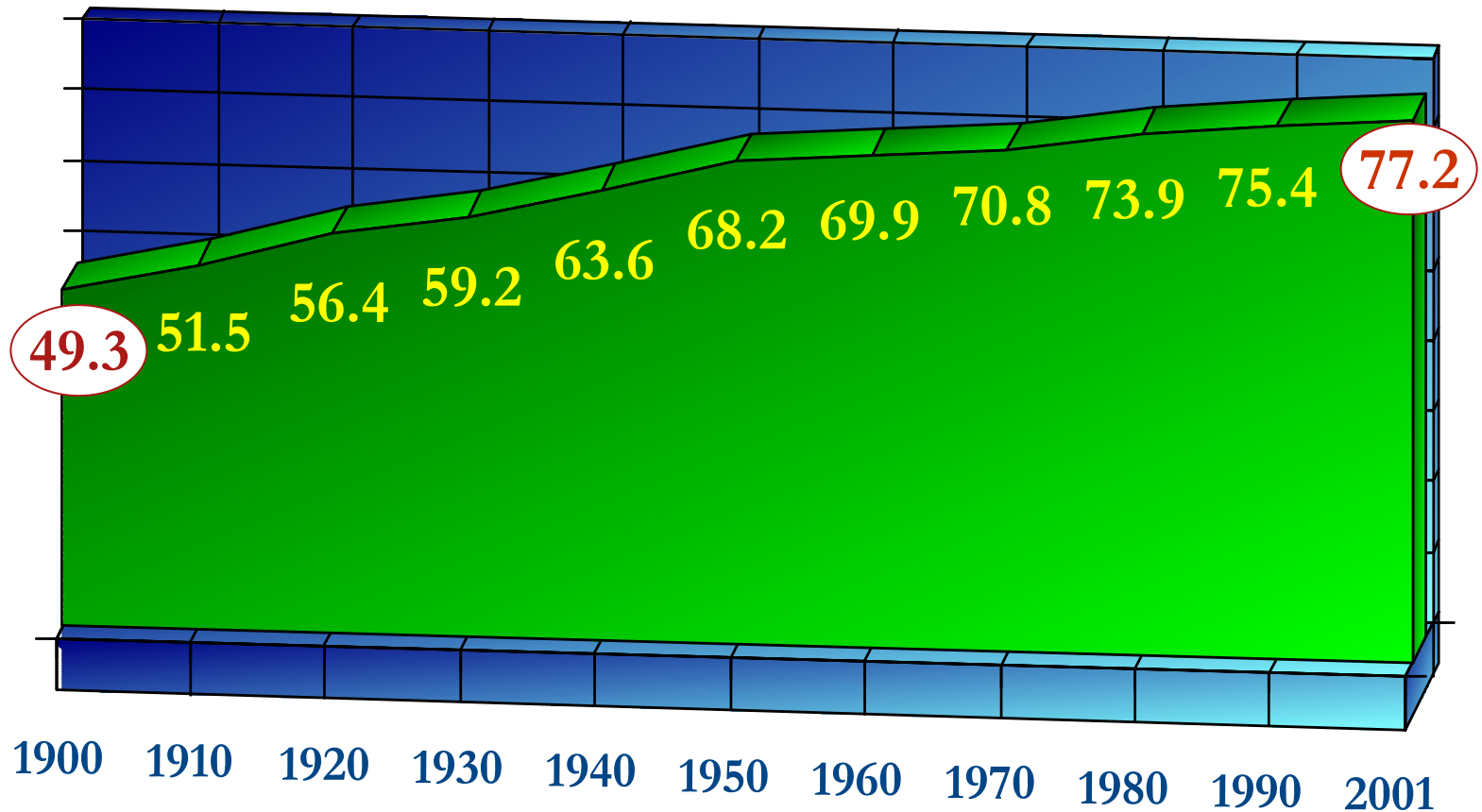
Source: CNBC 2004 broadcast



# We are living longer than ever



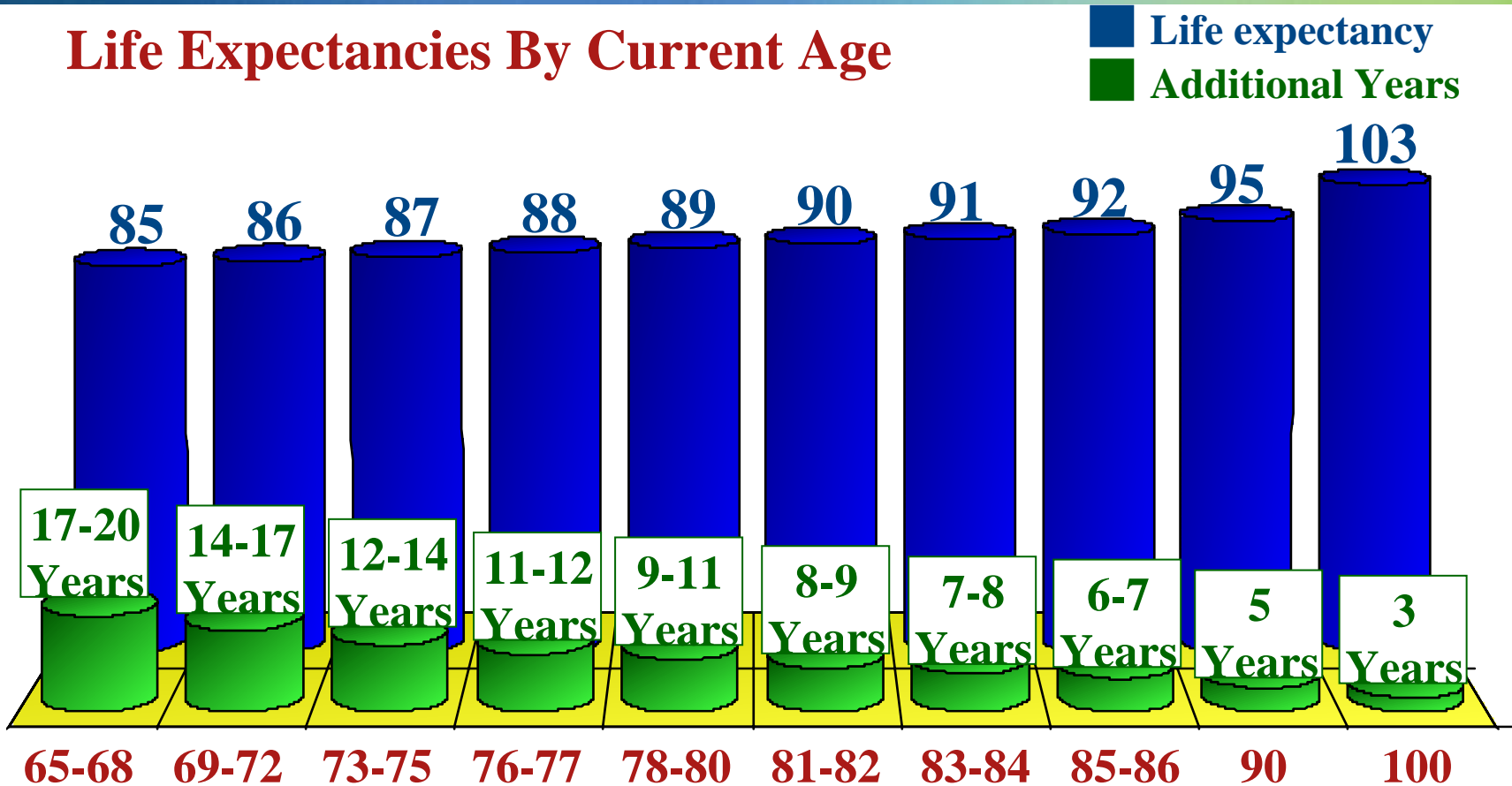
## U.S. Life Expectancy In Years



# You'll be around longer than you think



## Life Expectancies By Current Age



So what is the last thing that most retirees worry about?

# Your oral health



## Does this sound familiar?

- Many people notice wear or chipping on their teeth, and don't know what to do about it.
- Others wake up every morning with a tight, sore jaw – they don't realize that this is a warning sign of future damage.

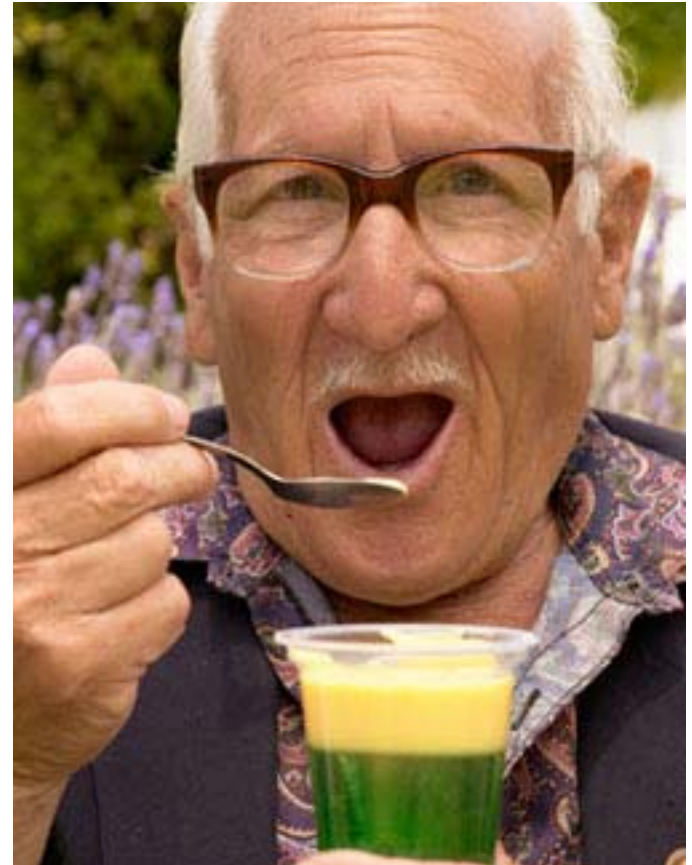


Source: Center for Disease Control, 2005

# Your mouth is your protective barrier



- Your mouth is made up of teeth, gums, mucus membranes, and salivary glands.
- They all work together to protect your body and your health.



Source: Oral Health in America: A report of the Surgeon General, 2000

# A variety of problems



- There are many problems that can go wrong with your mouth:
  - Cavities
  - Bad breath
  - Oral pain
  - Gum diseases
  - Skin diseases
  - Physical injury
  - Fatal cancers...

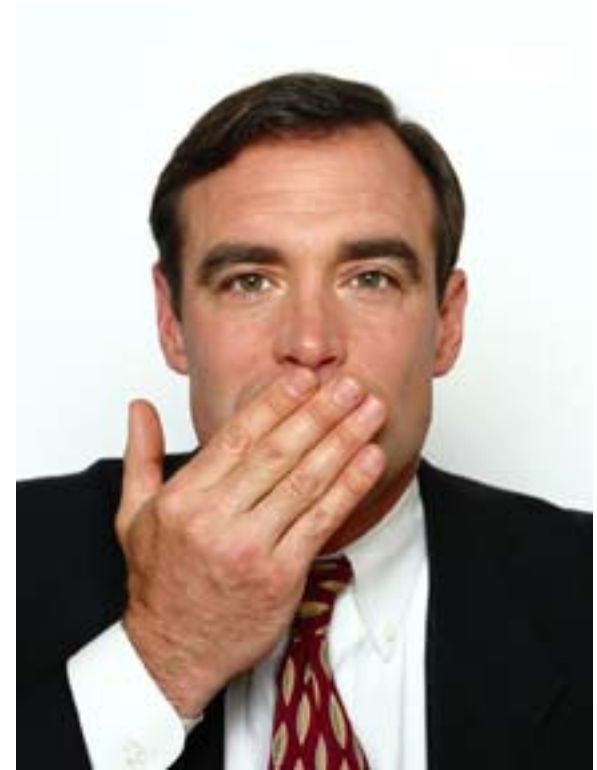


Source: Oral Health in America: A report of the Surgeon General, 2000

# Bad breath



- More than 90 million people suffer from bad breath; the most common cause is poor oral hygiene.

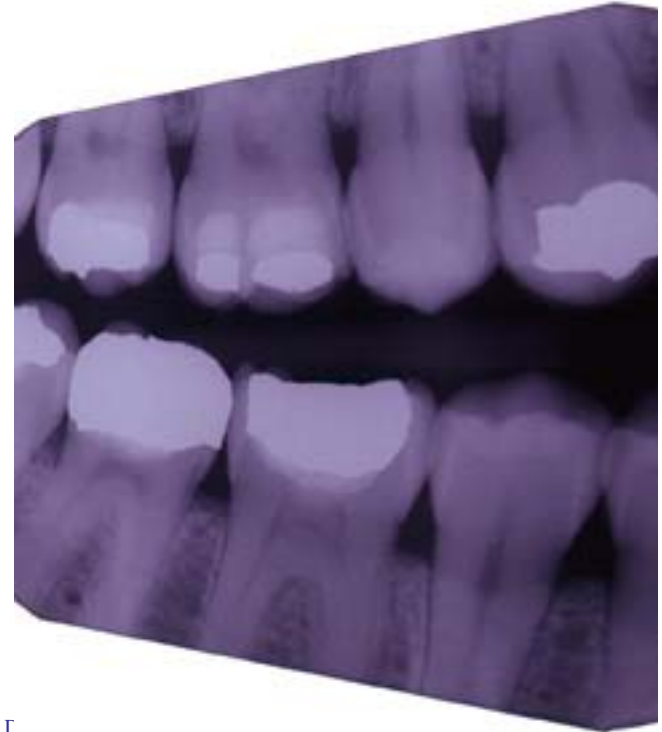


Source: Oral Health in America: A report of the Surgeon General, 2000

# Poor oral hygiene



- 95% of all adults suffer from tooth decay.
- 95% of adults have dental cavities.
- More than 1 in every 3 adults suffer from gum disease.
- Almost 1 out of every 4 adults suffer from oral-facial pain.



Source: Center for I

American Academy of Periodontology, 2006

Source: Oral Health: Preventing Cavities, Gum Disease, and Tooth Loss At A Glance, Surgeon General, 2005

# Oral pain



- 55% of the population has sleeping problems due to oral pain.
- Approximately 10 million women in the USA suffer from chronic face or jaw joint pain, a condition which can be fixed.

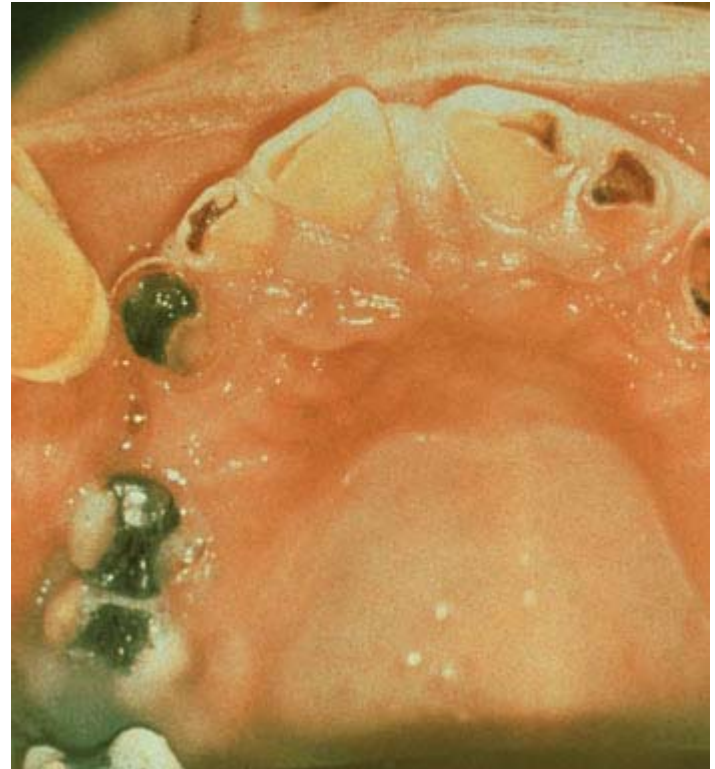


Source: Oral Health in America: A report of the Surgeon General, 2000

# Long term effects



- Over time, pain and suffering from untreated oral diseases can lead to problems in speaking and eating.
- In fact 1 out of EVERY 4 adults over 60 have lost all of their teeth.

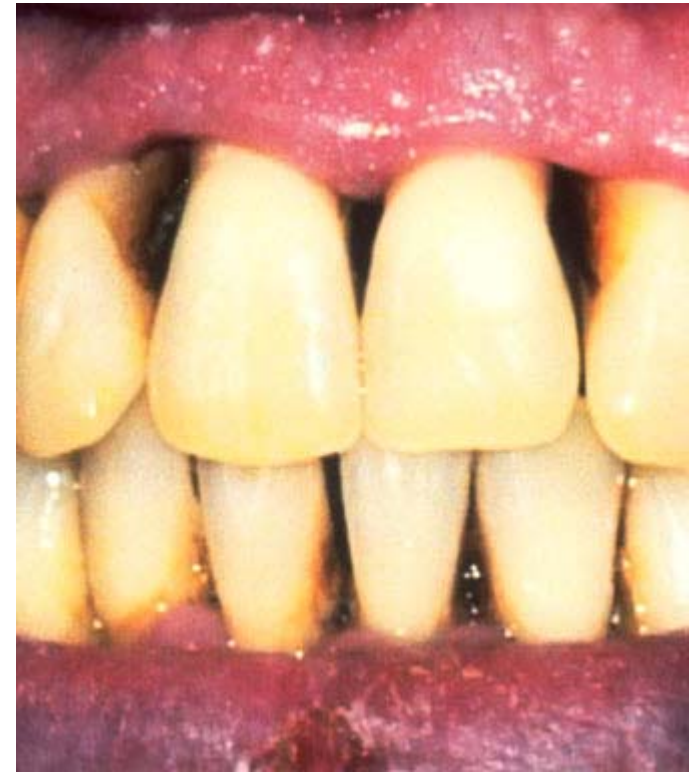


Source: Center for Disease Control, 2005

# Diseases are living in your mouth



- An estimated 82% of American adults has Gingivitis or worse gum disease.
- Studies indicate that older people have the highest rates of gum disease
- Periodontal diseases range from simple gum inflammation to serious painful disease that results in major damage to the soft tissue and bone that support the teeth.
- In the worst cases, teeth are lost.
- Gum disease has no symptoms until the severe/final stages.



Source: Oral Health in America: A report of the Surgeon General, 2000

# Gingivitis



- The longer plaque and tartar are on teeth, the more harmful they become. The bacteria cause inflammation of the gums that is called "gingivitis."
- In gingivitis, the gums become red, painful, swollen and can bleed easily.



Source: Oral Health in America: A report of the Surgeon General, 2000

# Periodontitis



- When gingivitis is not treated, it can advance to periodontitis.
- Your gums pull away from the teeth and form "pockets" that are infected.
- Your body's enzymes fighting the infection actually start to break down the bone and connective tissue that hold teeth in place.
- Receding gum tissue affects the majority of older people
- At least half of non-institutionalized people over age 55 have advanced gum disease

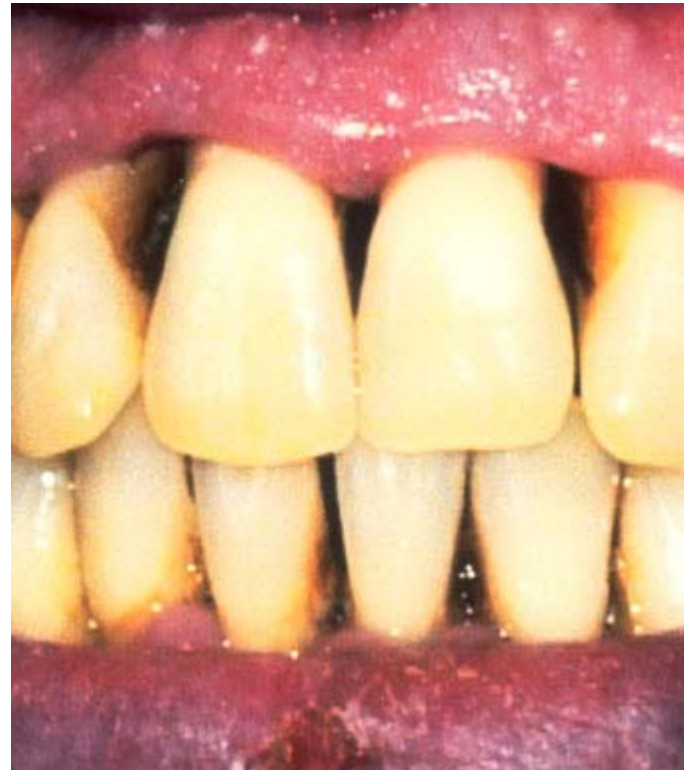


Source: Oral Health in America: A report of the Surgeon General, 2000

# More on periodontitis



- 30% of adults over 54 years old have severe detachment on one tooth or more.
- If not treated, your bones, gums, and connective tissue that support your teeth are destroyed.
- Your teeth may eventually become loose and have to be removed.



Source: Oral Health in America: A report of the Surgeon General, 2000

# Tooth loss



- Tooth loss is **not** an inevitable result of aging, but of disease or injury.
- Gum disease and tooth decay are the leading causes of tooth loss in older adults
- In fact 30% of all adults over 65 have lost all of their teeth.
- 25% of people with tooth loss avoid relationships for fear of rejection.

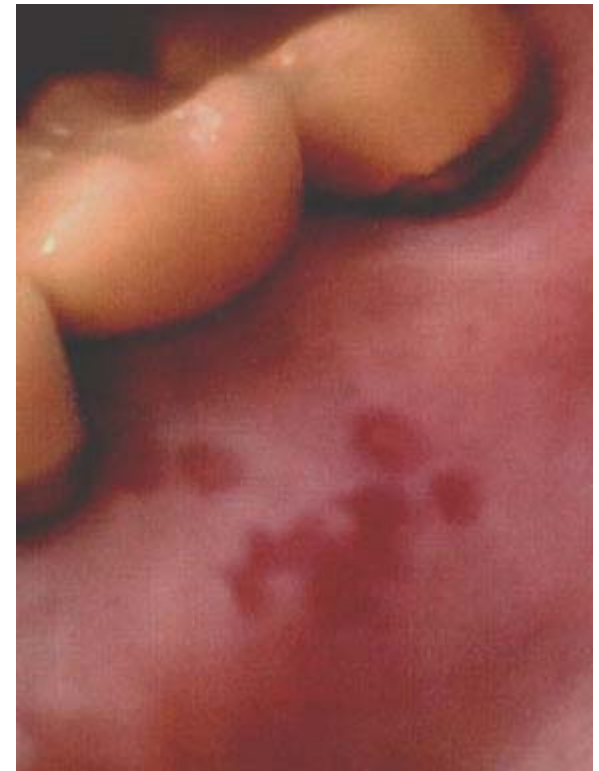


Source: Oral Health in America: A report of the Surgeon General, 2000

# Oral lesions / Canker sores



- There are several forms of oral lesions that can affect you.
- 33% of adults who have at least one full denture are afflicted with this often acutely painful disease.
- Canker sores are small painful ulcers that appear in the front of the mouth and on the tongue.
- They can last up to 2 weeks, and can make eating and speaking difficult.



Source: Oral Health in America: A report of the Surgeon General, 2000

# Physical injury



- Falls are a major cause of trauma to teeth. Unlike bone fractures, fractures of the crowns of the teeth do not heal or repair.
- Complications can develop later due to damage to the tooth.



Source: Oral Health in America: A report of the Surgeon General, 2000

# Oral cancer



- Over 1.2 million people every year develop cancer, over 40,000 cases are oral and throat cancers.
- 8,000 people die from oral and throat cancers each year.
- Early detection can improve survival rates up to 80%.
- Only 13% of adults over 40 have been examined for oral cancer.



Source: Center for Disease Control, 2/7/05

# Gum disease can attribute to much worse illnesses



Gum disease increases your chances for:

- Heart disease - **168%**
  - (70.1 million Americans are affected with heart disease)
- Osteoporosis - **200%**
- Stroke - **300%**
- Diabetes - **300%**
- Respiratory infection - **500%**
- **You can even spread gum disease to other family members and loved ones.**



Source: CDC 2002  
Academy of General Dentistry (AGD) 2006

# Gum disease can cause further complications



- Individuals with artificial joints and heart valves are at an increased risk of suffering a serious infection when bacteria from gum disease enter the bloodstream



Academy of General Dentistry (AGD), 2006

# Special concerns for older women



- Recent studies suggest that estrogen deficiency places post-menopausal women at higher risk for severe gum disease and tooth loss
- Hormonal changes may result in discomfort in the mouth, including:
  - Dry mouth
  - Pain and burning sensations in the gum tissue
  - Altered taste, especially salty, peppery or sour.

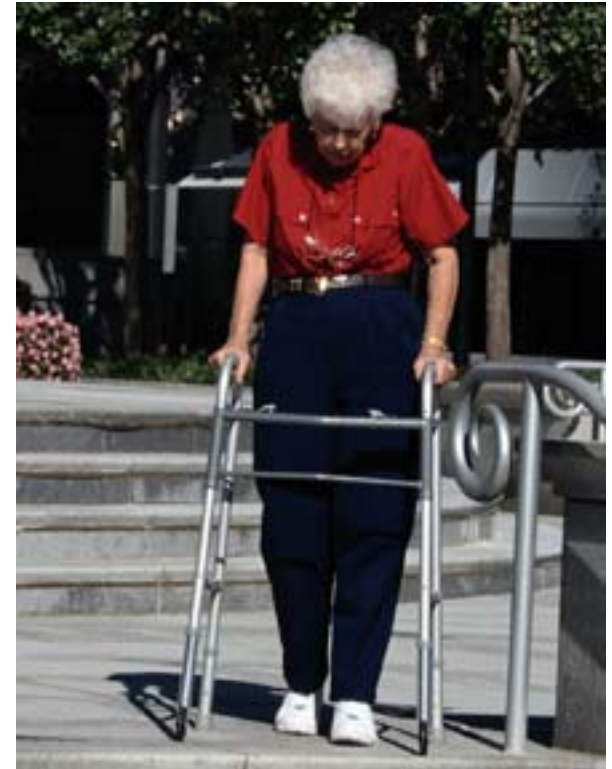


American Academy of Periodontology, 2006

# Osteoporosis



- An estimated 77% of US women and 27% of men ages 50+ are threatened with Osteoporosis.
- Receding gums and bone loss around teeth are key indicators of osteoporosis.
- Osteoporosis increases the risk factors for tooth loss and periodontal disease and many other dental problems.



Source: National Osteoporosis Foundation, 2002  
Oral Health in America: A report of the Surgeon General, 2000

# The importance of keeping your teeth



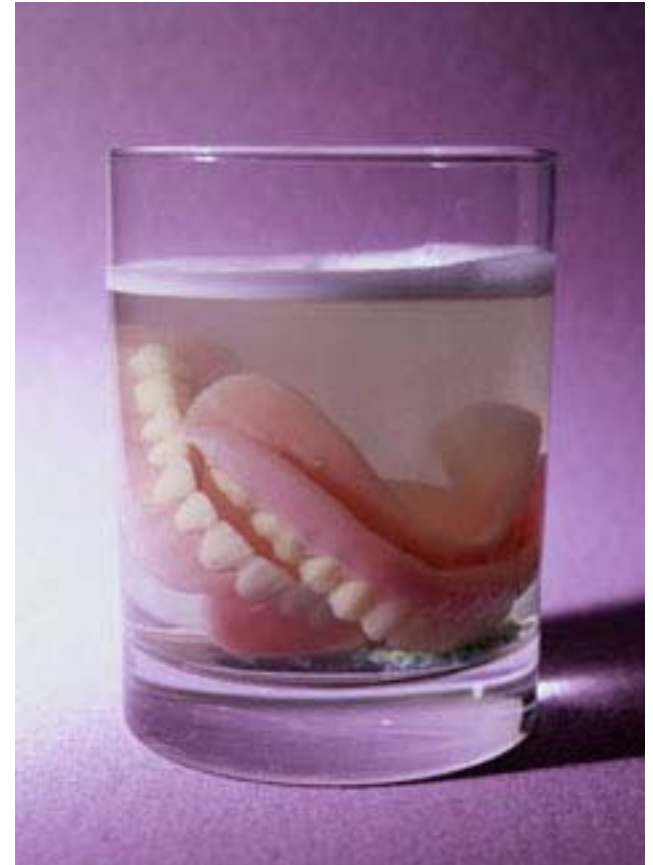
- Loosing your teeth can create various problems:
  - difficulty eating and chewing leading to digestive and speaking problems
  - Increase possibilities for disease.
- Many elderly think that dentures are a simple solution...



# Problems with dentures



- DENTURES aren't made for 20 years, they should be replaced every 5-7 years
- Your mouth is constantly changing, ill fitting dentures can cause:
  - Mouth sores
  - Difficulties eating and chewing which leads to digestive problem
  - Difficulty speaking

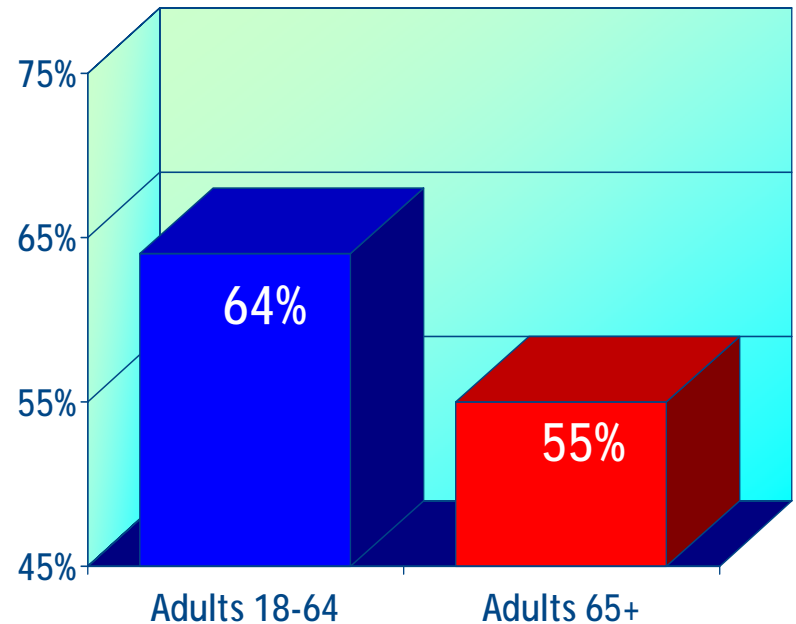


# Yet with all these concerns, fewer seniors see dentists than any other age group



- 64% of adults age 18-64 have seen a dentist in the last year
- Senior citizens who have seen a dentist in the last year—only 55%
- Why is that?

## Percent of Adults Visiting the Dentist At least Once Per Year



Oral Health in America: A report of the Surgeon General, 2000

# The biggest problem facing the elderly today



## COST

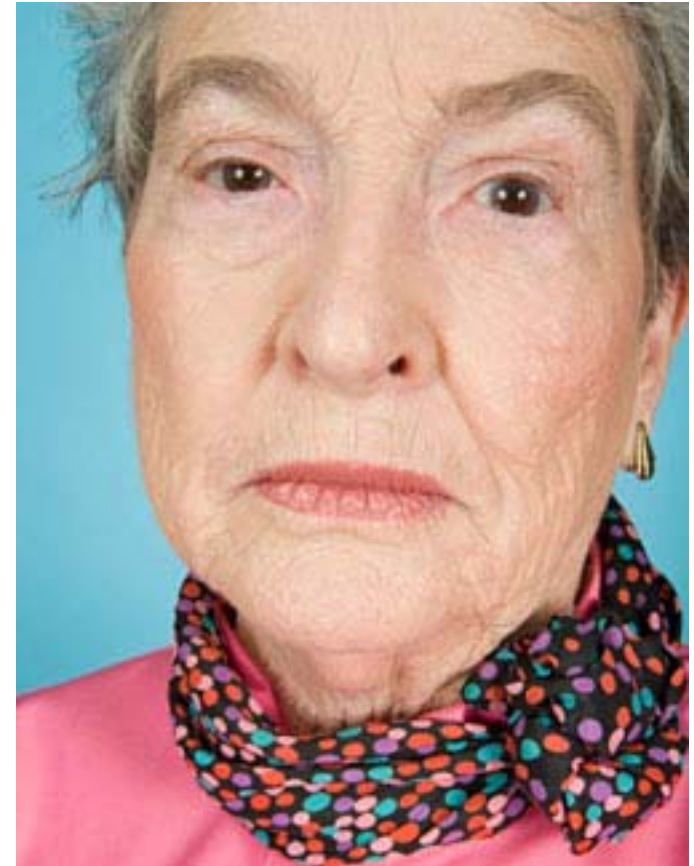
- After age 65, most elderly no longer have access to the traditional dental insurance that they may have had when employed.
- In many cases they no longer qualify for any dental insurance plans.



# Medicare only offers so much



- Medicare is covering less and less. The cost of treating people over the age of 65 is four times higher than the cost of treating the rest of the population.
- Seniors now pay twice as much for prescription drugs as they did just eight years ago.
- The biggest issue with Medicare/Medicaid is... You don't get dental care.
- Yet preventative dental care is critical for saving money...



Source: Health Care Financing Administration, 2006

# Costs of Dental Care: Preventative vs. Restorative



- Putting off dental care increases costs dramatically:
- Average cost in Massachusetts for preventative care:
  - **Cleaning and exam**      **\$93**
- Average cost in Massachusetts for restorative care:
  - **Root Canal - Molar**  
**\$1,030.00**
  - **Porcelain Crown**      **\$1,248.00**



Rich Masel and Masel Industries, Inc, July, 2004

# Preventative care makes all the difference



- Unlike medical disease, which can be both unpredictable and catastrophic, most dental ailments are **preventable**
- The key to maintaining your oral **health—preventative care**, including regular checkups and cleanings
- With regular visits to the dentist, problems can be diagnosed early and **treated without expensive testing and procedures**



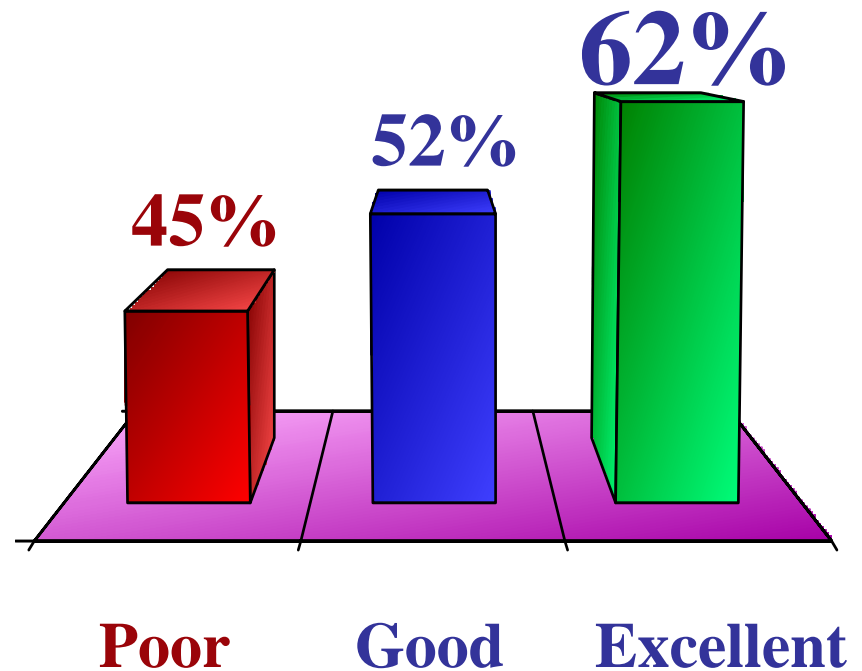
National Institutes of Health, Consensus Development Conference Statement, March 26-28, 2001

# Your health and dental health



- A national study asked people to rate their overall health status, and if they had been to a dentist in the last 12 months;
- Of those in excellent health, 62% had visited their dentist.
- Good health only 52%
- Poor health just 45%

## Overall Health VS Yearly Dental Visits



Source: Oral Health in America: A report of the Surgeon General, 2000

# What can you do?



- **Prevention is the key – Here are the basics everyone should know**
- **For maximum oral health, everyone should:**
  - **Brush 3 times a day.**
  - **Use a fluoride toothpaste.**
  - **Floss.**
  - **Replace your toothbrush every 3 months.**
  - **Get your teeth cleaned every 3 months.**
- **Most important: visit your dentist.**



# Why is a dental visit so important?



- Dental problems often remain silent, creating pain only after your teeth are already damaged

A regular exam allows your dentist to:

- Keep your mouth in tip-top shape
- Watch for developments that may point to problems elsewhere in your body
- Pick up on poor nutrition and hygiene, growth and development problems and improper jaw alignment
- Most dentists counsel patients on home care for special oral health care needs



The Academy of General Dentistry (AGD), 2006

# Keeping your teeth healthy for years to come



- Many elderly have never properly been taught how to clean their teeth.
- Our dentists teach you how to clean your mouth effectively and efficiently.



# Feeling anxious about going to the dentist?



- Since going to the dentist before an emergency arises makes perfect sense...
- Besides cost what holds so many people back?
- Some people feel more anxious about visiting their dentist than seeing their regular doctor.
- Fears such as...
  - “Will it hurt?”
  - “Will the anesthetic work right?”
  - “Will I lose control?”



Academy of General Dentistry (AGD), 2006

# Comfort is our main concern



- We know that many patients are apprehensive about receiving dental care.
- Our main concern is making this as pleasant an experience as possible.
- First, our dentists listen to your concerns.
- They discuss different methods for making you as comfortable as possible.
- Together, they lay out a treatment plan that will meet your needs.
- No matter what your needs we will work with you to create the most pleasant experience possible.



# 4 things you can do to improve your experience

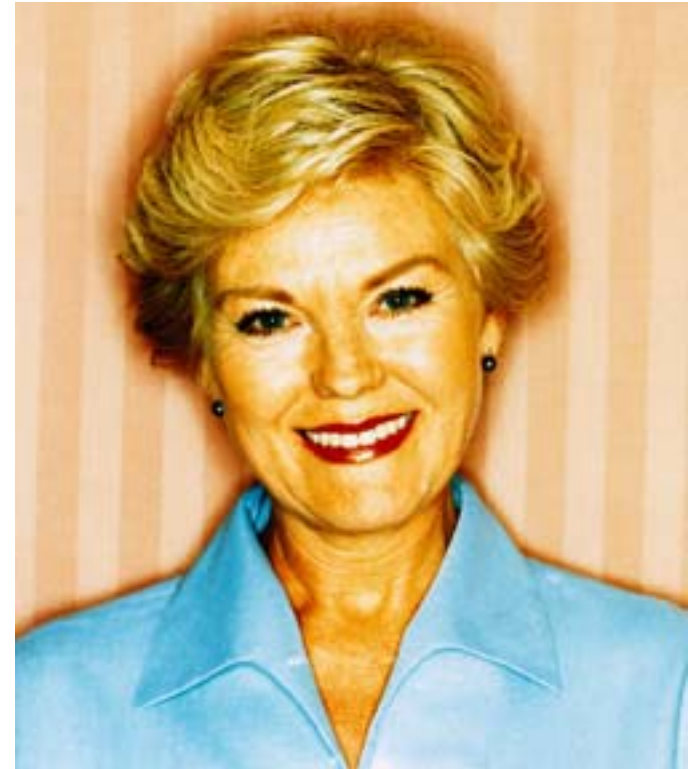


## Before a dental appointment...

- Avoid sugar and caffeine
- Eat high-protein foods to calm yourself

## During the procedure...

- Don't hold your breath!
- Focus on breathing regularly and slowly



Academy of General Dentistry (AGD), 2006

# *Post - Treatment Comfort*



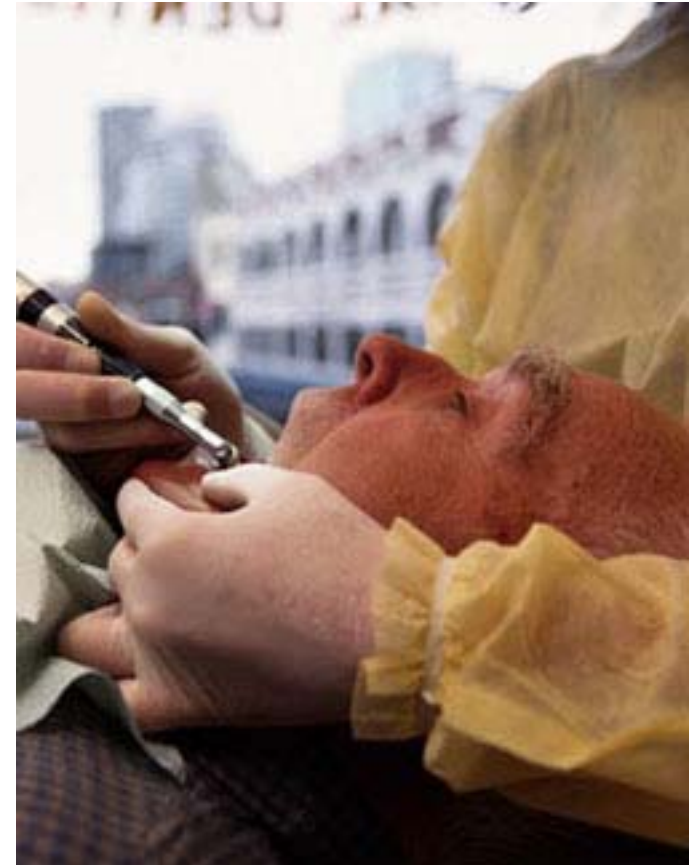
- We also want you to be as comfortable as possible after your care.
- Our dentists often send our patients home with a supply of non-narcotic analgesics to relieve any post treatment discomfort.
- These include aspirin, acetaminophen and non-steroidal anti-inflammatory drugs such as Ibuprofen.
- For more involved procedures, a narcotic analgesic may be prescribed for your comfort.



# What it comes down to for most seniors is cost!



- As we said before most seniors do not have a lot of spare money to spend on medical needs, let alone dental.
- Preventive care though is critical:
- Average cost in Massachusetts for preventative care:
  - **Cleaning and exam**      **\$93**
- Average cost in Massachusetts for:
  - Removing Upper teeth    **~\$3,000.00**
  - Dentures                      **\$1,350.00**
  - Porcelain Crown            **\$1,248.00**



•FEES VARY WIDELY AMONG DENTISTS—  
•Rich Masel and Masel Industries, Inc, July, 2004

# Sample Costs of Care: Preventative vs. Restorative



<u>SERVICE</u>	<u>AVERAGE FEE*</u> In Boston, MA	<u>HIGHEST FEE</u> 95th percentile
<b>Silver Amalgam Fillings, Permanent teeth</b>		
1 surface	\$138.00	<b>\$162.00</b>
4 surfaces	\$183.00	<b>\$226.00</b>
<b>Endodontics (root canals)</b>		
Initial Endodontic consultation	\$93.00	<b>\$140.00</b>
Root canal - molar	\$1,030.00	<b>\$1,358.00</b>

\* FEES VARY WIDELY AMONG DENTISTS—Rich Masel and Masel Industries, Inc, July, 2004

# Sample Costs of Care: Preventative vs. Restorative (cont'd)



<u>SERVICE</u>	<u>AVERAGE FEE*</u> In Boston, MA	<u>HIGHEST FEE</u> 95th percentile
<b>Periodontics (gum disease)</b>		
Periodontic diagnosis and x-rays	\$276.00	\$400.00
Full perio case	\$6,273.00	\$7,189.00
<b>Crowns and Bridges</b>		
Porcelain on gold crown	\$1,248.00	\$1,574.00
<b>Oral Surgery</b>		
Initial surgical consultation	\$93.00	\$140.00
Surgical extraction	\$270.00	\$326.00
General anesthesia - per unit	\$220.00	\$279.00

•FEES VARY WIDELY AMONG DENTISTS  
 •—Rich Masel and Masel Industries, Inc, July, 2004

# What are my options?



- Time has shown huge advantages to people who maintain dental care like clockwork throughout their life cycle
- A window to your well-being, the health of your mouth affects every aspect of your life
- Are rising medical and dental costs keeping you from getting the care you need?
- For people without dental insurance, there is a solution...



# Introducing the Ultimate Dental Savings Plan



## Meet Universal Dental Plan:

- **Universal Dental Plan (UDP)** is a discount dental plan offered through a dental network.
- **Universal Dental Plan (UDP)** is not dental Insurance.
- **Universal Dental Plan (UDP)** offers immediate access to affordable dentistry—This includes all dental procedures from cleanings to crowns, braces to root canals
- Best of all, it allows you to find a quality dentist without breaking your bank!
- Here is how it works...



**BBB Member in  
Good Standing  
Since 1993**

# An easy to use plan



- A member selects a dentist from the **UDP Network Directory** who will charge according to the **UDP Fee Schedule**.
- The member makes the discounted payment directly to the dentist at the time of service unless the member and the dentist have made other arrangements.

There are:

- **no deductibles**
- **no yearly maximums**
- **no waiting periods**
- **no age limitations**
- **no pre-existing conditions**
- **no claim forms**



# Discounted fixed rates



- All the network dentist fees are fixed **so there is no guess work on pricing.**
- All the network dentist fees are discounted **so, they are affordable.**
- The discounted fees are between 20% and 50% off the dentists regular fees
- Our fee schedule shows exactly what each procedure costs with network dentists and what the usual charge is and the respective savings.
- (e.g.: a crown with our network dentist maybe \$865 and usual rate is \$1200 so your savings is \$335)



# Do I get the same care?



## Members receive:

- 20% to 50% off on ALL dental procedures
- You get the same care, the same treatment and attention, all at a discounted price.



# Everyone benefits



## Benefits to patients:

- Patients benefit by receiving quality private care at substantial savings.
- Affordable membership rates
- No restrictions on treatment
- All procedures are discounted even cosmetic
- Savings from 20% to 50% on all dental procedures
- Free to choose and switch any dentists from the network
- Everyone is eligible
- Money back guarantee

## Benefits to dentists:

- Dentists benefit by increasing their patient base
- No paperwork, no claim forms, so dentists are able to contain their expenses and are able to pass on the savings to our members.

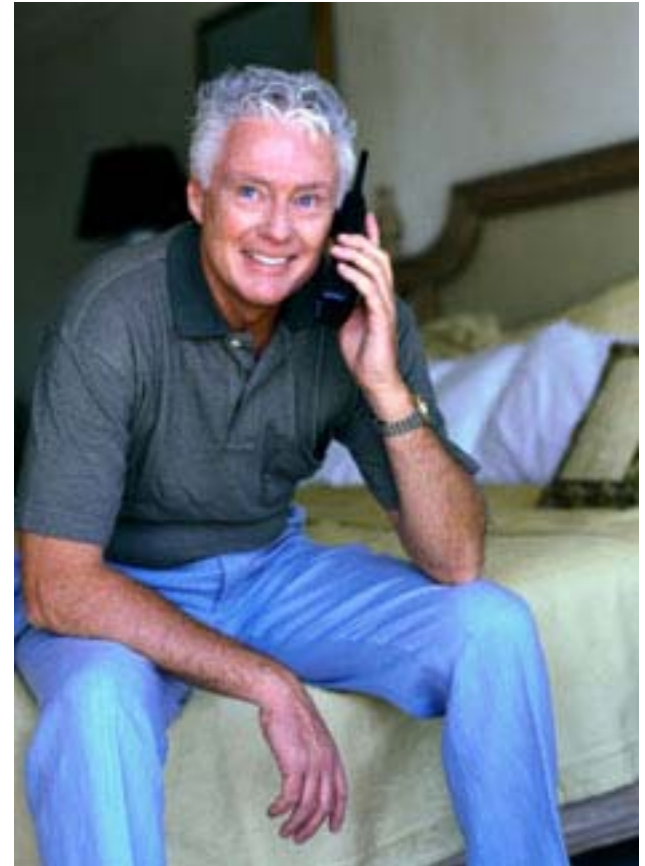


# Don't take our word for it...



- “Since my retirement, I didn’t qualify for dental benefits. Universal Dental Plan offers me the comfort and peace of mind knowing that I qualify for this great plan and at the same time, I can be assured that I will receive quality dental care that is cost-efficient on my limited budget.”

David Higgins  
Boston, MA



# Don't take our word for it...



- “I am retired and work a part-time job. I am not eligible for benefits through my employer and that’s when I found Universal Dental Plan. Not only am I eligible for this wonderful dental savings plan, I also save a fortune!”

Connie White  
Springfield, MA



# Don't take our word for it...



- **“When my dentist told me I needed extensive periodontal work, I didn't know where to turn. He recommended Universal Dental Plan. It is a great plan. I saved a lot of money and recommend all my friends to join.”**

**Alice Carlson  
Worcester, MA**



# Don't take our word for it...



- “As a senior citizen and member of Universal Dental Plan, I saved over \$400 on my periodontal work”.

Karen Hart  
Stoneham, MA

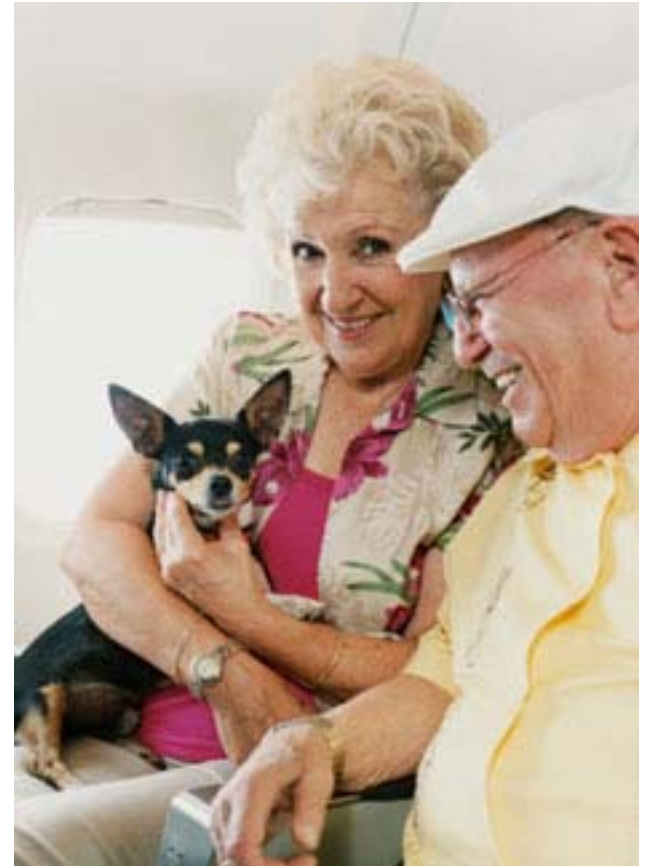


# Don't take our word for it...



- “My wife and I saved over \$500.00 on new dentures on our Universal Dental Plan. We are very happy with the great savings this plan offers.”

Kate & Andrew White  
Arlington, MA



# Summary



- 95% of all adults have oral problems, problems that can often be prevented.
- Medicare doesn't cover what you need and dental insurance is just not available to most elderly.
- You need a cost effective solution to keep yourself teeth healthy and you happy in your golden years.



# Universal Dental Plan offers you that cost effective solution



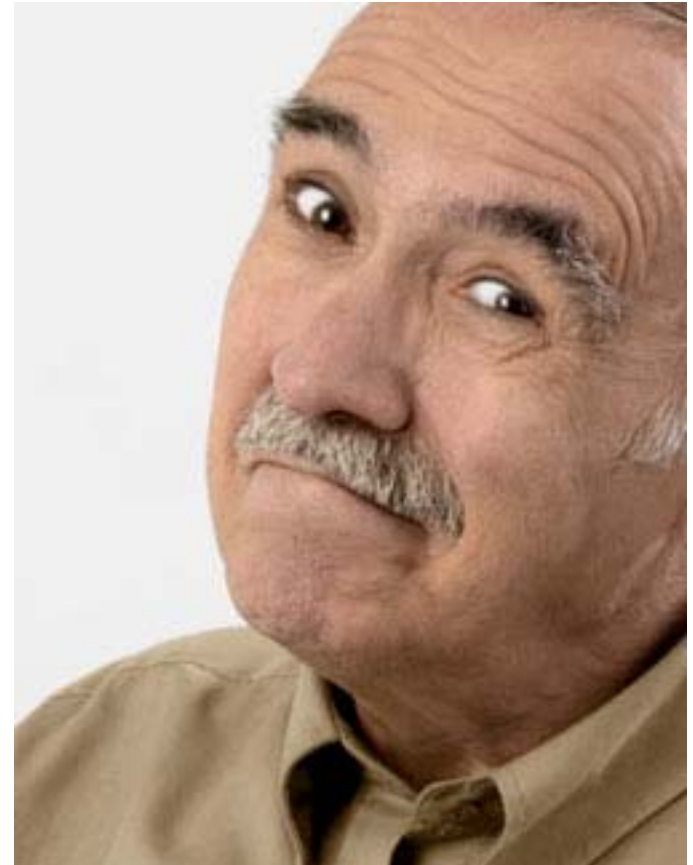
- We will provide the best dental care possible for you, all for a significantly discounted rate.
- Only with the proper patient and dentist partnership will your teeth stay healthy and happy. Universal Dental Plan can make that happen within your budget.
- The best way to prepare for the future is to take care of your oral health today.



# Smile, you're worth it!



- When you add up all the benefits and enormous savings with Universal Dental Plan—it makes perfect sense!
- Don't you deserve control over your dental care now?
- Don't you deserve a healthy mouth and happy smile?
- Choose Universal Dental Plan to provide the savings you need from highly skilled dentists in a location convenient to YOU!



**Your perfect smile is waiting!**

**“Always a live person to answer your call”**

**Phone: 617.859.1777**

**Toll Free: 800.894.8984**

**Fax: 617.859.1441**

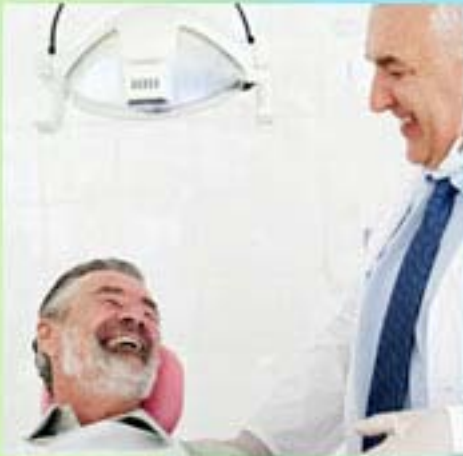
**896 Beacon Street**

**Boston, MA 02115**

**[www.universaldentalplan.com](http://www.universaldentalplan.com)**

**“No Questions Asked”**

**Enrollment Refund Policy**



**Universal Dental Plan**  
A DISCOUNTED DENTAL PLAN