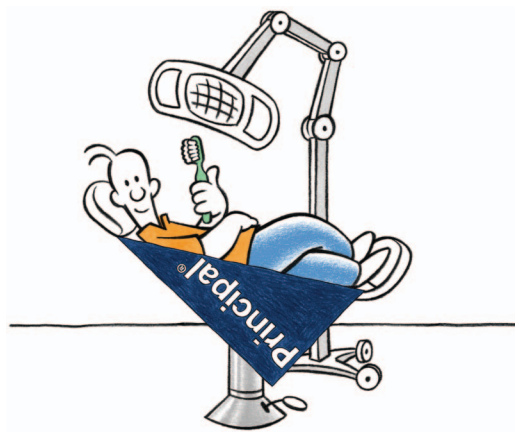


A Healthy Smile Means a Healthier You!





Healthy teeth and gums make for a great smile, but they also contribute to the overall health of our bodies. In fact, 90% of medical illnesses have oral manifestation¹. Regular dental check-ups not only detect teeth and gum problems, they prevent other diseases before they become serious, costly health issues.

According to the U.S. Surgeon General², a strong link between oral health and overall health is found in people who are pregnant or who have diabetes, heart disease, oral cancer or respiratory ailments.

Pregnancy

Gum disease may also trigger increased levels of the biological fluids that induce labor. However, periodontal treatment during pregnancy reduces premature births by 84%³.

Pregnant women with periodontal disease may be seven times more likely to have a baby born premature³.

Diabetes

Diabetes sufferers are more likely to have gum disease, and it may make it more difficult for diabetics to control their blood sugar. And because of lowered resistance and a longer healing process, periodontal diseases often appear to be more frequent and more severe among persons with diabetes⁴.

Heart Disease

People with gum disease may be at a higher risk for heart disease – and may be at twice the risk of having a fatal heart attack⁵.

In fact, 85% of heart attack patients have periodontal disease⁶.

¹"The importance of oral health," Academy of General Dentistry, www.agd.org, September 2006

²"Oral Health in America; a Report of the Surgeon General," 2000

³"Baby Steps to a Healthy Pregnancy and On-Time Delivery," www.perio.org, March 2005

⁴Diabetes and Your Oral Health, www.ada.org/public/topics/diabetes_faq.asp, March 2007

⁵American Academy of Periodontology, 2005

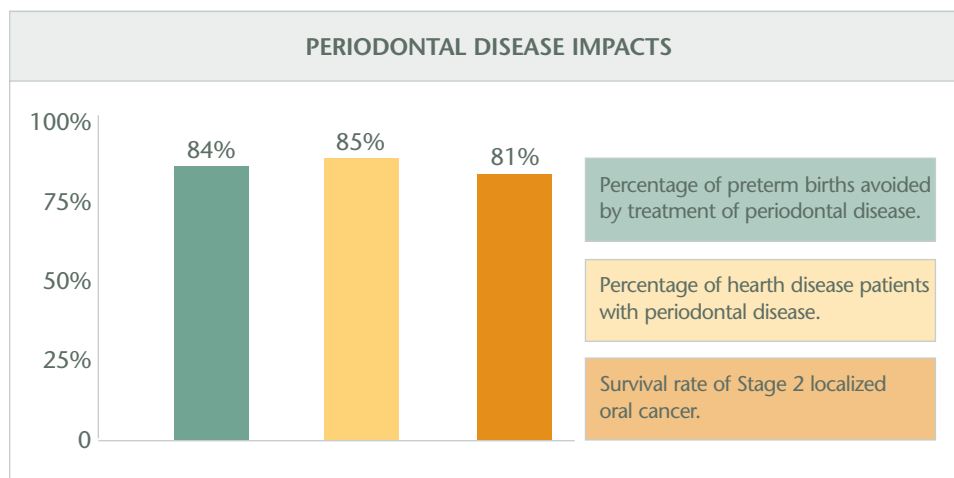
⁶A.D.A.M. Healthcare Center, 2003

Oral Cancer

More than 30,000 people in the United States are diagnosed with oral and throat cancer each year – more than 8,000 will die. But the survival rate of oral cancer is 81% if detected at Stage 2 localized. Cancer survival is directly related to the stage at diagnosis making an oral exam performed by a trained dentist even more important⁷.

Respiratory Ailments

The bacteria that grow in the oral cavity can travel to the lungs, causing respiratory disease such as pneumonia, especially in people with gum disease.



Other links

More and more research is supporting the link between oral and overall health. Studies have also shown a possible link between periodontal disease and osteoporosis. Also, men with a history of periodontal disease have a 63% higher risk of developing pancreatic cancer relative to men without periodontal disease⁸.

Dental care for a healthy you

As the third largest dental carrier⁹, we've taken dramatic steps to enhance our dental benefits including our periodontal program, which provides additional benefits for patients who are pregnant, or who have diabetes or heart disease. And we've been encouraging our members to seek regular, preventive dental care for more than 30 years.

And our flexible dental benefit designs promote cleanings and other preventive procedures as a way to keep costs down for employees, as well as help maintain good oral health. We do this because we realize the advantages of good oral health and the effect it truly plays in reducing significant health risks.

⁷The Dental, Oral and Craniofacial Data Resource Center, Oral Health U.S., 2002

⁸Health Professionals Follow-up Study, Dr. Dominique S. Michaud, et al, Harvard School of Public Health, 1986-2006

⁹LIMRA International, New Sales and Inforce Report, 2005

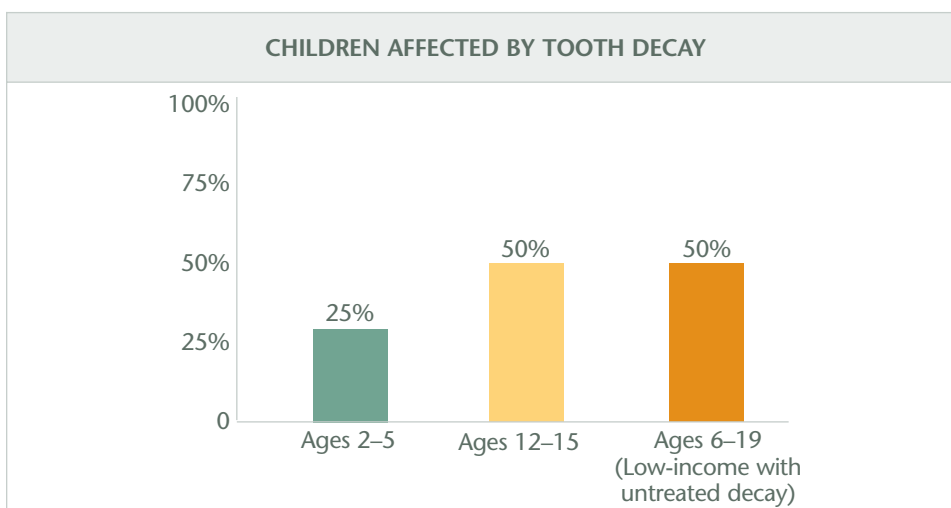
Oral and overall health by the numbers

The impact of dental ailments and periodontal disease on the workforce¹:

164 million	work hours lost each year
12.7 million	days workers are placed on restricted activity
6.1 million	days of disability

According to the American Dental Hygienists Association, for every \$1 spent on preventive procedures, \$8 to \$50 is saved in future treatments.

For children, cavities are a common problem that begins at an early age. Tooth decay affects more than one-fourth of U.S. children ages 2–5 and half of those ages 12–15. Low-income children are hardest hit: about half of those ages 6–19 have untreated decay².



At Principal Life Insurance Company, we understand the advantages of good oral health, as well as its effect on overall health. Principal Life has the tools you need for better overall health.

FOR MORE INFORMATION

Contact your local sales representative or visit www.principal.com.

¹Tips on Selling Voluntary Dental and Eye Care Plans," www.calbroker.com, June 2005

²"Oral Health: Preventing Cavities, Gum Disease and Tooth Loss," Centers for Disease Control and Prevention, At A Glance 2007



WE'LL GIVE YOU AN EDGESM

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

This material is provided for your general information only and is not intended as medical advice. For more information and answers to health concerns, consult your physician or other health care professional.