



know the signs

Oral cancer's most common symptom is a sore in the mouth that bleeds easily and does not heal. Another common sign is pain in the mouth that doesn't go away. Other signs and symptoms include:

- a lump or thickening in the cheek
- a white or red patch on the gums, tongue, tonsil or lining of the mouth
- a sore throat or a feeling that something is caught in the throat
- difficulty chewing, swallowing or moving the tongue or jaw

source: American Cancer Society
www.cancer.org

Note: The American Cancer Society does not endorse our products or company.

type 2 coverage for oral cancer screening

Early detection is critical to beating oral cancer. In fact, according to the American Cancer Society, when oral cancer is found in its earliest stages, the five-year survival rate exceeds 80%.

In May, we started offering Type 2 (Basic) coverage for oral cancer screening for people age 35 and older. At Ameritas Group, we believe in the importance of preventive care and oral wellness education. We're pleased to share some information from the American Cancer Society about oral cancer.

oral cancer and its signs

Cancer can affect any part of the oral cavity: lips, tongue, mouth and throat. There are two kinds of oral cancer: **oral cavity cancer**, which starts in the mouth, and **oropharyngeal cancer**, which develops in the area of the throat just behind the mouth (called the oropharynx).

Many of the signs and symptoms of oral cancer described at left may be caused by other cancers or by less serious problems. The American Cancer Society advises people to see a doctor or dentist if any of these conditions lasts more than two weeks.

prevention and detection

Prevention. Most oral cancers can be prevented by avoiding risk factors, primarily tobacco and alcohol use. Smoking, smokeless tobacco and alcohol substantially increase the risk of developing oral cancer. Quitting tobacco and limiting alcohol use significantly lower the risk of developing these cancers, even after many years of use. In addition, eating a healthy, balanced diet with at least five servings of fruits and vegetables every day may provide some protection against oral cancer. Finally, lip cancers can be prevented by avoiding unprotected sun exposure as well as pipe and cigar tobacco.

Detection. The American Cancer Society recommends that primary care doctors and dentists examine the mouth and throat as part of a routine checkup. They have the opportunity to spot abnormal tissue changes and to detect cancer at an early, curable stage. Many doctors and dentists also recommend that people, especially those at higher risk, take an active role in the early detection of these cancers by doing monthly self-exams. This means using a mirror to check for any of the signs and symptoms of cancer in the mouth and throat.

valuable coverage for good health

Having coverage that helps pay for oral cancer screening encourages people to have regular screenings. And thanks to new technology combined with conventional exams, it's now easier than ever for dentists to detect oral cancer in its earliest stages.

Dental Rewards® takeover credits

An industry first, our Dental Rewards has become a runaway hit, offering an increasing annual maximum feature that allows people to “earn” additional money toward future years’ annual maximums.

With annual maximum rollover benefits similar to Dental Rewards becoming increasingly common, we’re pleased to offer a simple, effective method for transitioning the carryover credits from another plan.

Groups with a program similar to Dental Rewards on their previous plan may be eligible for our Dental Rewards takeover credits.

Your Ameritas Group or First Ameritas representative will be pleased to provide more information about the takeover credits.

COBRA premium assistance expanded

Enacted on February 17, 2009, the American Recovery and Reinvestment Act has expanded COBRA premium assistance for certain employees.

The Act provides a federal subsidy of 65 percent of the COBRA continuation coverage premiums for qualified beneficiaries receiving COBRA due to the covered employee's involuntary termination of employment between September 1, 2008, and December 31, 2009.

For details on how the subsidy affects policyholders and insureds, talk to your sales representative.

You can also find additional information about COBRA and the subsidy at www.dol.gov.

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group dental, eye care and hearing care products nationwide. In New York, products are offered through First Ameritas Life Insurance Corp. of New York (Suffern, N.Y.), a UNIFI Company. Some plan designs are not available in all areas.

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