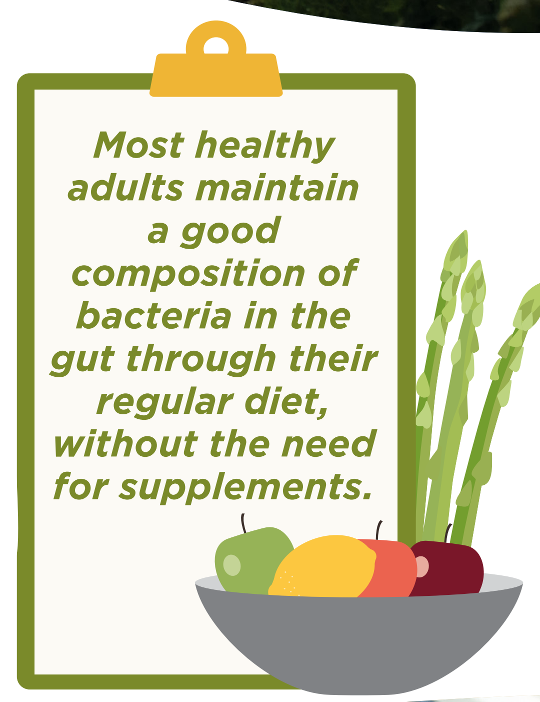
AUGUST
LIFESTYLE BENEFITS

Pre- vs. Probiotics

Though the words are nearly identical (and you may have heard them used interchangeably), probiotics and prebiotics are not the same thing. Probiotics are good-for-your-gut bacteria that help you break down food and keep inflammation at bay. Prebiotics, on the other hand, are what makes probiotics work. Essentially, they're the "food source" that keeps probiotics alive.

Probiotics are found in fermented foods, like yogurt, kombucha, or kimchi, while prebiotics come from a more diverse array of foods, including fruits, vegetables, and wheat. Together, probiotics and prebiotics help to improve your immune system, quicken digestion and metabolism, fortify your gut barrier, and ease mental health symptoms. Conversely, poor gut health can cause bloating, abdominal pain, or an increased risk of developing chronic conditions.



Maintaining a healthy balance of pre- and probiotics is easier than you would think. Simply making sure to eat your fruits and vegetables (and adding in the occasional fermented food) will help you experience all the benefits that probiotics and prebiotics have to offer.

BENEFIT SPOTLIGHT

Orthodontia

Not all dental plans are created equal, and not all dental plans cover orthodontics. If you or one of your children are looking to start braces, it's best to double-check your policy before going forward. Most dental plans cover preventative care and may partially cover basic and major procedures. Orthodontia is a separate category that is usually only covered on more full-coverage plans.

- Cigna offers orthodontic coverage on select plans. Some Cigna plans have waiting periods, which means you can't start using the plan's benefits immediately. For basic procedures, you may need to wait 6 months before the coverage applies, while major and orthodontic services may require you to own the policy for at least a year.
- Guardian covers orthodontics on several different plans. Each of their plans have a waiting period of 1 year before the coverage applies. It's also important to note that Guardian's orthodontic coverage only applies to children under the age of 19.
- Anthem plans are more expensive but have much shorter waiting periods. Depending on the plan, waiting periods can vary from none at all to 6 months. Orthodontics are only covered on select plans.
- If you qualify for Medicaid, your child's braces may be covered if they are deemed medically necessary.

Supplemental orthodontic insurance allows you to add coverage for braces and other related services to an existing dental plan. However, not all insurance companies offer supplemental insurance, so check with your provider to see if this is an option for you.

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