



SEPTEMBER 2022

PEARLY WHITES

It's easy to see photos of celebrities and models with brilliant white teeth and want that for ourselves. There are many methods that purport to lift the color of our teeth by removing stains, but some of them are safer – and more effective – than others.

Brush your teeth with a paste made of baking soda and water (or use a toothpaste that contains sodium bicarbonate). After a few weeks, the baking soda will gently remove stains from your teeth. Limiting intake of staining beverages such as coffee, tea, and red wine will help your teeth stay whiter.

There are many charcoal-based products to lighten teeth. However, a recent study shows that charcoal does not remove tooth stains. **Charcoal can actually harm your teeth** over time by wearing down the top layer of your enamel.

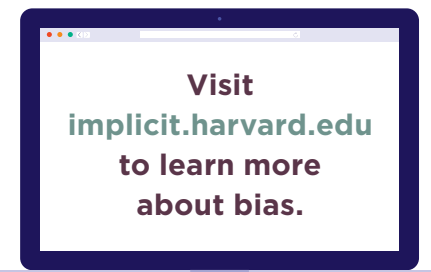


There are also over-the-counter toothpastes and whitening trays that contain hydrogen peroxide, which gradually whitens your teeth. Look for products that contain the American Dental Association's seal of approval and follow the instructions for the best results. Possible side effects include sensitive teeth and gum irritation.

Professional teeth whitening is also an option, and likely the safest and most effective bet. Talk to your dentist about what option is best for you.

PUSHING PAST IMPLICIT BIAS

None of us like to think of ourselves as prone to bias – subconscious or conscious judging others based on stereotypes we have internalized. Nevertheless, it is important for a fair, healthy, and functioning society (and workplace) for us to think about the way that we think about others. While race and sex tend to be the best-known types of biases, bias can be based on personal appearance, age, religion, and many other factors.



Bias does not equate to moral failure. We all have unconscious biases. This stems in part from the human need to sort things into different mental boxes. This organization is not in itself inherently good or bad, but it can lead to us unfairly associating certain traits with certain people based off stereotypes or ideas by which we make judgments.

To overcome our implicit individual biases, we must recognize that we have implicit biases and uncover what they are specifically. Experts in the field note that we are more likely to act on our implicit biases when things are moving quickly. Taking a moment to think about why you feel a certain way about someone is crucial to unraveling bias.

BENEFIT SPOTLIGHT

AGING OUT: FINDING INSURANCE AT 26

If you have employer-sponsored health insurance that offers dependent child coverage, your child has until the end of the month that they turn 26 to sign up for a plan of their own. If you have a child who is nearing 26, now is the time to help them take steps toward getting their own benefits.

If you have employer-sponsored health insurance, your child has until the end of the month that they turn 26 to sign up for a plan of their own. There are several options for your child:

Where do you live? Some states allow your adult child to apply for a **health insurance rider**, which would allow them to remain on your insurance a while longer. Requirements and extensions vary by state.

Employer-sponsored coverage: If your child works full-time, they are likely eligible for their own company's health insurance plan.

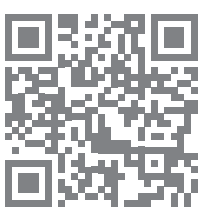
School coverage: Many universities offer student health insurance coverage.

Private health insurance: Your child can check out any healthcare provider to see what private plans they offer, though these can be more expensive than employer- or state-sponsored plans.

State/federal health insurance: Your child may seek coverage through their state health insurance marketplace or the federal marketplace. After turning 26, they will have a special enrollment period of 60 days to sign up for a plan through their state health insurance marketplace.

BONUS ARTICLE:

UPS AND DOWNS: UNDERSTANDING BIPOLAR DISORDER



LDBLIFESTYLEBENEFITS.COM