

“benefits in kind”. And although on group schemes, the insurer may cover certain pre-existing conditions, there can be problems with continuation of cover if switching to an individual policy.

Mr Collins notes that the young and healthy might be penalised for claims made by others. “The directors will probably be on all-singing, all-dancing cover — sneeze and you go and see a specialist — while the rank and file will have excesses and restrictions... The right policy for the bosses might not be the right one for some of their staff.” He approves of the flexibility in larger schemes to split provision into groups, so that the fit and youthful and maybe less well-remunerated do not lose out.

At M&N Insurance, independent financial adviser Doniel Ormonde says a company scheme can be set up with as few as two employees, although the greater the number, the more competitive the premium. There is the valuable option of adding a spouse and children, at half the employee's premium. “Once you have paid for the first child, the remaining children are free.”

Both experts have a warning for those who club together to form “company” schemes to gain competitive premiums. The big insurers are investigating these and may, at point of claim, ask for proof of employment. Without this, they can refuse to pay and the scheme can be cancelled, with implications for future cover of those with pre-existing conditions.

Five secrets of a happy smile

BY PROFESSOR ANDREW EDER

GIVEN THE importance of oral health — but recognising we all lead busy lives — here are my top toothcare tips.

1. Brush teeth twice a day for at least two minutes, using fluoridated toothpaste. Follow with floss or an interdental brush to clean between teeth before bed. This helps prevent the build-up of plaque, which contributes to tooth decay and gum disease.

2. Chew sugar-free gum after eating or drinking to stimulate saliva. Saliva contains proteins and minerals to help protect teeth against the bacteria that can cause tooth decay/gum disease.

3. Some of the foods and drinks that we consider healthy can damage teeth. For example, fruit juices, sports beverages and diet fizzy drinks, yoghurt, honey and quinoa, cause acid erosion (wear), which can affect how teeth look and cause pain. To help prevent tooth erosion, limit fruit juice to once a day; avoid fizzy drinks and rinse the mouth with water for 15 to 30 seconds after con-

suming acidic foods or drinks.

4. Don't go to bed feeling stressed. Stress can manifest as tooth clenching and grinding in our sleep, which can result in visibly damaged teeth, as well as tooth sensitivity, problems chewing, headaches and neck ache. Do something relaxing before bed, such as yoga, reading or having a bath.

5. Visit your dentist and hygienist every six months, or as often as your dental healthcare professional recommends, so any problems are caught as early as possible. Preventive dentistry is the key to a happy smile, as it allows you to form a maintenance plan, to avoid the damaging pattern of fillings and tooth extractions. Your dentist will also check for conditions such as mouth cancer, which might otherwise go undiagnosed.

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