

Routine checkups with your dentist are vital for good oral health

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By Chad Troutman

Remember all those lessons your parents taught you growing up? Respect your elders, always be polite, practice good table manners, and how supplemental insurance works. Ok, they may have missed an important lesson or two.

This article is part four of a six article series that will have the insurance conversation with you that your parents may have skipped over. You will learn about specific types of supplemental insurance, what the benefits cover, what makes a good policy, if you need insurance, and much more. The series continues with a review of supplemental dental insurance.

Dental Insurance

Dental insurance is designed to help cover some of the costs associated with dental care like routine checkups, cleanings, and restorative dental procedures such as dental implants and crowns.

It's common for employers to provide regular health insurance but fewer also provide dental insurance. As the cost of healthcare has increased, more employers are dropping dental coverage or transferring most of the premium costs to their employees. As this trend continues, it will be crucial to understand how dental insurance works and what coverage is right for you.

Should I buy dental insurance?

The answer depends on the amount of coverage you want to obtain, the monthly premiums you can afford, and the amount of dental work you typically need each year. In addition, you need to consider what unexpected dental work you may need such as crowns or root canals.

If you have children, then you will need to consider dental insurance that includes orthodontia as inevitably may children need braces. As an adult, you will need dental insurance in order to have teeth whitening procedures to remove the effects of staining over the years.

What to look for in a dental policy?

A side-by-side comparison is crucial to getting the best benefits at the best price. When looking at these coverage options there are three key benefit advantages you should review.

Dental Insurance vs. Discount Program

Dental insurance charges monthly premiums for your coverage and generally covers 100% of preventive services after you meet your deductible. In contrast, discount programs give discounts off standard out-of-pocket prices to members on a variety of basic dental services. With a discount plan, you typically pay a monthly fee and must find a dentist who

participates in the program.

The Provider Network

Your dental insurance should be accepted by a variety of dental care specialists. Check to see if policies have reduced coverage for seeing specialists that are out-of-network. You want a policy with flexibility when shopping around for dental care providers.

Percentage of Coverage

Be sure to compare the percentage of coverage as cheaper plans may not pay for themselves if they only take care of a small part of procedures.

What is the value of dental insurance?

The main value of dental insurance is the same as health insurance: protect yourself from big bills for unexpected problems. The cost of fixing a major tooth or gum problem with a crown or root canal can easily exceed a thousand dollars.

Another benefit of dental insurance is that it usually covers routine cleanings, X-rays and checkups in full. This alone could save you \$200 to \$400 a year, depending on what your dentist charges.

Real Needs

You don't have to have an undeniable sweet tooth to get a nagging tooth ache. Over time that tooth ache pulsates stronger and stronger until eventually you can hardly get through a meal without groaning in pain. It turns out that your once simple tooth ache has turned into a full blown cavity that requires a crown. With dental insurance you can reduce the cost of the procedure as well as have routine checkups to avoid the problem before it gets out of

control.

Taking Action

If you are interested in purchasing dental coverage, talk to your employer to see if this benefit is offered. Organizations that offer supplemental dental insurance may give you the option to pay through convenient payroll deductions or a pre-tax flexible spending account.

When shopping around, be sure to do side-by-side comparisons as this is a great way to decide on a policy and an insurance company.

Once you have decided on a dental plan you can submit an application over the phone or may be able to fill one out online. While speaking with an insurance agent to verify your application information, take the time to ask any questions you may have. Once your coverage is approved you will receive comprehensive information about your policy.

The Bottom Line

Investing in dental insurance is a smart decision that can save you a lot of money by covering everything from routine checkups to major oral surgery. Losing the ability to smile confidently or chew your food with ease are among the many reasons why it is important to make sure a dental benefit is part of your insurance package.

If you have any additional questions regarding basic dental coverage, you can contact a reputable insurance company to speak with a specialist.

This series was brought to you by Collateral Educator Services. For more information and to see other articles in this series visit www.aeabenfits.com

What Does Dental Insurance Cover?

Dental insurance may pay for the following:

- routine cleanings
- X-rays
- checkups fillings
- root canals
- crowns

Procedures like orthodontics, whitening or veneers are considered cosmetic and are usually only covered through higher tier plans