

How to Choose a Dental Plan



There are a variety of dental carriers and plans to select from. Consider these tips to help narrow down your options.

Evaluate your needs.

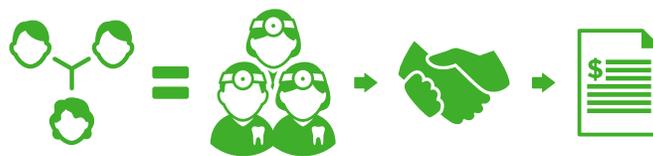


Everyone has different dental health needs - including you and the dependents covered under your plan. Individuals with risk factors, such as tobacco use or prior cavities, will have different needs. Families with children will likely have different dental care needs than an older couple or a young individual. Make sure you take everyone's needs into consideration as you assess plans.

Know the value of dental plans.



There are monetary benefits to dental plans, of course. Not only do dental benefits save you money by lowering the cost of dental treatments and sharing expenses with the carrier, but you can save even more money by using an in-network dentist.



That's because in-network **dentists have agreed to accept pre-established costs for services**, often at reduced rates.



In-network dentists also cannot "balance bill" you - asking you to pay for the difference between what they normally charge for a given procedure and the agreed-upon fee.

Know the value of dental plans. (cont'd)



However, there's more to consider about dental benefits than the monetary value they provide. Studies have shown that people who have dental benefits are more likely to go to the dentist, and people who visit the dentist regularly are more likely to report a **healthy mouth and better overall well-being than those who don't.**



Dentists may also screen for a number of health problems during regular appointments. Early detection of these diseases is key to treating them and keeping them from becoming more severe — and more costly to treat.

Look for enhanced benefits.



In addition to typical coverage, **some carriers offer enhanced benefits.**



Enhanced benefits offer extra oral health care for people who may benefit from additional dental services because of specific health issues. For example, people with diabetes, heart conditions or oral cancer risks may benefit from additional cleanings.



Some dental plans may also include add-ons, such as benefits for orthodontics.

For more information, visit deltadentalil.com.