5 Reasons to Maximize 2015 Dental Insurance & Benefits

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This year is quickly coming to a close…NOW is the time to review any remaining benefits available on your dental insurance plan for 2015. Most insurance plans have an annual maximum benefit available. If you do not use this maximum amount, the remaining balance is lost at the end of the year. It does NOT roll over to the next year.

We are "in-network" with many major dental insurance plans meaning nearly a 30% discount and hassle-free claim filing. Major in-network providers include: Delta Dental, Blue Cross Blue Shield, Humana, MetLife, Guardian, Aetna, Assurant, GEHA, Dentemax among **many** others.

Call Gina today to help you figure out what you have left and how to make it work for you!

Five Reasons to Use Your Dental Insurance Before the End of the Year

Did you know that you could actually save hundreds of dollars by using your dental benefits before the end of the year? While some dental insurance plans run on a fiscal year, most run on a calendar year. If your dental insurance plan is on a calendar year, these five reasons will show you why you should make a dental appointment now.

1. Yearly Maximum The yearly maximum is the most money that the dental insurance plan will pay for your dental work within one full year. This amount varies by insurance company, but the average is around $1,500 per year, per person. The yearly maximum usually renews every year (on January 1 if your plan is on a calendar year). If you have unused benefits, ***these will not rollover.***

2. Deductible The deductible is the amount of money that you must pay to your dentist out of pocket before your insurance company will pay for any services. This fee varies from one plan to another and could be higher if you choose an out-of-network dentist. However, the average deductible for a dental insurance plan is usually around $50 per year. Your deductible also starts again when your plan rolls over.

3. Premiums If you are paying your dental insurance premiums every month, you should be using your benefits. Even if you don’t need any dental treatment, you should always have your regular dental cleanings to help prevent and detect any early signs of cavities, gum disease, oral cancer and other dental problems.

4. Fee Increases Another reason to use your benefits before the end of the year are possible fee increases. Some dentists raise their rates at the beginning of the year due to the increased cost of living, materials and equipment. A fee increase can also make your copay higher.

5. Dental Problems Can Worsen By delaying dental treatment, you are risking more extensive and expensive treatment down the road. What may be a simple cavity now, could turn into a root canal later. Call your dentist and schedule an appointment to use those benefits.

Taking care of needed treatment today can alleviate emergency dental visits, prevent missed time from work and school, and prevent dental problems from developing into more costly dental procedures. In many cases, we can assist you in utilizing your maximum benefits for 2015. Early planning will allow you to maximize your dental insurance coverage.

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