

DENTAL INSURANCE

DENTAL POLICIES

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WITH MANY STANDARD POLICIES, INSURANCE COVERS MINOR RESTORATIVE DENTAL PROCEDURES (80 PERCENT COVERED AFTER DEDUCTIBLE). THESE PROCEDURES INCLUDE THE FOLLOWING:

MINOR SERVICES

- Cavity Fillings: Dental fillings are used to fill minor detail cavities (decaying teeth)
- Emergency X-rays: Any additional X-rays (more than twice a year) may not be fully covered by insurance.
- Emergency Dental Care: Emergency dental care covers mouth injuries resulting in knocked out, fractured or damaged teeth.
- Tooth Extractions: Teeth sometimes need to be non-surgically or surgically removed due to severe decay injury, or disease. Surgical tooth removal may be partially covered.

MAJOR SERVICES

STAND POLICIES ALSO PARTIALLY COVERS INVASIVE RESTORATIVE PROCEDURES (50 PERCENT COVER AFTER DEDUCTIBLE.

- Root canal Treatment: Root canal therapy restores infected dental pulp in the roots of teeth and also relieves dental pain.
- Scaling and Root Planning: Scaling and root planning involves the removal of plaque and calculus (hardened plaque) above and below the gum line.
- Dental Crowns: Crowns are placed over chipped, broken, or damaged teeth. They can also cover weak teeth, typically caused by severe decay.

MORE MAJOR SERVICES

- Dental In-lays and On-lays: In-lays and on-lays are indirect restorations, which means they are made outside of the mouth in a dental lab. They are typically used when a patient's cavity is too large for a filling.
- Dental Bridges: A dental bridge is a fixed resotration that replaces one or more missing teeth
- Dentures: Dentures are artificial subs that replace some or all of a patients natural teeth and surrounding tissues.

DENTAL PLAN COVERAGES

You may want to get dental insurance to help you pay for the cost of your dental care. You can purchase dental insurance as part of a medical insurance health plan or as a seperate dental policy through an insurer. There are many factors to consider prior to selecting dental insurance options. Which kind of dental care will you require?





...More Major Services

- **Dental Restoration Repairs:** Repairs are covered by most insurance plans if they are needed more than 12 months after placement.
- **Oral Surgery:** Many oral surgeries are covered by insurance. This includes surgical tooth extractions, such as impacted wisdom teeth removal.
- **Dental Anesthesia:** Anesthesia alleviates pain and discomfort during a dental procedure. Local anesthetic (limited to one area) is used for more minor procedures. Sedation may be used for more extensive treatment or treatment in those who cannot tolerate dental procedures with only local anesthetic.

Dental insurance allows for less out-of-pocket costs on needed dental care. Dental insurance plans often distinguish between three kinds of procedures:

- Regular preventive care: such as routine cleanings and exams.
- Basic procedures: which include fillings and root canals.
- Major procedures: like dental implants and crowns.

DENTAL CARE IS PREVENTIVE CARE

Policies vary, but preventive care is the most likely category to receive full coverage. Basic procedures may have substantial partial coverage, while major procedures tend to have the least coverage.



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