



# Start Saving Money at the Dentist

Your Whole Body Will Thank You

How we care for our pearly whites can directly affect the health of our whole body. In fact, a dentist can be the first medical professional to detect warning signs of serious health problems in patients — like heart disease, diabetes and osteoporosis.

Yet, more companies are dropping dental insurance for retirees, so many older Americans don't have coverage for proper dental care.

## Save on the Care You Need

The good news is, there are two common ways to save money on dental bills — so you can get the care you need and deserve. You can either:

1. buy an individual dental insurance policy, or
2. enroll in a dental discount plan.

The not-so-good news is, many people simply do not understand the difference between **real dental insurance** and **dental discount plans**.

Among other things, the amount of money you can save and the freedom to choose your own dentist will be different depending on which option you choose. So, before you pick one over the other, it's important to learn a little bit about how each works.



## Dental Insurance vs. Dental Discount Plans

Individual dental insurance is “real” insurance. In other words, you pay a monthly premium to an insurance company that, in turn, pays benefits for covered services. If you plan to buy dental insurance, here are a few things to look for:

- **No deductible** — this reduces the amount you pay out of pocket.
- **No waiting period** — to give you fast access to dental services, some insurance policies don't have a waiting period for preventive care, like exams and cleanings. (More complex services can have a small wait of three months to a year.)
- **Freedom to choose any dentist** — some insurance policies allow you to keep going to your current dentist or use any dentist you like.

Be sure to consider all of these features, as well as how many services are covered, when looking at dental insurance.

Dental discount plans differ from dental insurance because they do not pay any dental benefits. Instead, they enroll you in a program that offers you access to a network of dentists who agree to reduce the price of their services. Your dentist may or may not be on the list, so be sure to find out ahead of time.

It's important to remember there are no guarantees a dentist will continue to provide discounts for the

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entire time you are enrolled in the discount plan. Also, because discounts can vary from service to service, as well as dentist to dentist, you may not know the discount ahead of time.

### Which Option Is Right for You?

Because the two are so different, make sure you read all the information about the insurance or discount plan in which you are interested. That way, there are no surprises when you go to the dentist.

Remember these key differences: Dental insurance pays you benefits, while a dental discount plan simply offers you reduced prices.

Some questions to ask as you consider your options are in the sidebar to the right.

### Next Steps

For more information, talk to an insurance professional who can explain all of your options.

## Comparing Dental Insurance and Dental Discount Plans

Consider these key questions when choosing the option that's right for you.

### Cost vs. Savings

- How much does each cost?
- Which will save me more money, the dental discounts or the amount of cash benefits I can receive with dental insurance?
- Will the discount plan lower the price of my bill enough so I can afford to pay the balance?

### Services

- What services are included in the discount plan?
- What services are covered under the dental insurance?
- Which option covers the services I will need and use the most?

### Choosing my Dentist

#### For dental insurance:

- Does the insurance allow me to see any dentist I want?

#### For dental discount programs:

- Which dentists are included in the network? (Discount plans require you to see certain dentists to receive lower prices; your dentist may not be included.)
- How much of a discount does each dentist offer? (Discounts can vary between dentists).

Information from:  
"What is Dental Insurance?" The Academy of General Dentistry,  
[www.knowyourteeth.com](http://www.knowyourteeth.com), January 2012.