

# Dental Insurance?

A PSA From Your Friends At Southport Family Dental

## Don't Miss Out On Unused Insurance Dollars

Don't miss out! You might have unused benefits remaining for your dental insurance this year, and unless you use them quickly they will be gone. Unused dental benefits don't roll over to the next year, so now's the time to make sure that you get your money's worth — any appointments scheduled next year would also first have to meet your insurance's deductible before any benefits are paid out.

If you have been putting off a dentist visit (don't worry, we understand), **now is the time to schedule an appointment and make the most of your dental insurance.** Give us a call and we can check to see if you have any unused insurance benefits remaining for this year. We also offer flexible payment plans and financing options.

Do you have dental insurance through your employer? Check out our handy dental insurance cheat sheet below, or give us a call and let us help.

## Confused About Your Dental Coverage?

### Coverage Types

**In-network** means that your insurance provider has an existing arrangement with the dentist and covers their normal percentage of services. (We are in-network with Guardian, United Healthcare, Delta Dental and Met Life).

**Out Of Network** means that your insurance may cover less of the dentist's services than they normally would.

### Maximum?

This is the highest amount of money that your insurance will pay out each year. If you don't use it up by the end of the year, it does not apply to the next year — any unused money disappears.

### Insurance Types

**HMO Plans** require you to stay in-network at all times, and will not cover any costs for dentists that are out of your network.

**PPO Plans** let you choose between in-network and out of network dentists, but may cover less when seeking treatment with dentists that are out of your network.

### Deductible?

This is the amount of money that you need to pay per year *before* your insurance starts paying. Most plans don't make you pay any deductible for routine preventative care like teeth cleanings.

# Insurance Coverage Cheat Sheet

Want an example of how all this works? This chart shows some of Connecticut's biggest employers and their typical insurance plans (yours may be a little different).

Don't see your insurance or employer? Don't worry — these are just some examples, and you can always give us a call a (203) 437-6483 to see if you are covered.

Insurance	Delta Dental	Delta Dental NJ	Met Life	Met Life	Met Life	Met Life	Met Life	Met Life
Employer	Walgreens	Yale New Haven Health	JP Morgan Chase	GE	Bridgewater Assoc.	HSBC	Ernst & Young	Citigroup
Maximum insurance pays/yr	\$1,200	\$1,700	\$1,500	\$2,500	\$2,000	\$2,000	\$1,250	\$3,000
Deductible you pay/yr	\$50	\$50	\$25	\$50	\$50	\$75	\$50	\$50
Cleanings <i>Preventative</i>	100%	100%	100%	100%	100%	100%	100%	100%
Fillings <i>Restorative</i>	80%	80%	80%	80%	90%	80%	85%	80%
Crowns	50%	50%	60%	80%	60%	60%	60%	50%
Root Canals <i>Endodontics</i>	80%	80%	80%	80%	90%	80%	85%	80%
Gum-Related <i>Periodontics</i>	80%	80%	80%	80%	90%	80%	85%	80%
Dentures <i>Prosthetics</i>	50%	50%	60%	50%	60%	60%	60%	50%
Extraction <i>Oral Surgery</i>	80%	80%	80%	80%	90%	80%	60%	80%

## Clean For Free and Avoid Paying Later

Notice anything interesting about these common insurance plans?

They all have a whopping **100% coverage for teeth cleanings** — this means that they cover the entire process for you. Even better, most insurances don't even require you to use your deductible for preventative processes like cleanings.

A dentist's chair might not be your favorite way to spend an afternoon, but a couple quick afternoons of insurance-covered teeth cleaning each year could end up saving you a sizable amount of money, time, and potential discomfort.