



**Your
Guide
to
DENTAL
Insurance**



Your Guide to Dental Insurance

Tired of paying out of pocket every time you go to the dentist? Concerned about the health of your teeth down the road? Dental insurance may be the answer you're looking for.

What is dental insurance?

Dental insurance is insurance that provides coverage for services relating to the care and treatment of your teeth and gums. Typically, it provides coverage for some or all of the following dental services:

- *Diagnostic procedures*
- *Semiannual checkups (including cleanings) and periodic X rays*
- *Procedures that restore teeth*
- *Oral and maxillofacial surgery (teeth extraction and oral surgery)*
- *Periodontics (treatment of bone and gum diseases)*
- *Prosthodontics (fillings, dentures, bridges, and crowns)*
- *Orthodontics (repositioning of the teeth)*
- *Oral surgery*
- *Root canal therapy*

What does it cost?

Dental insurance is typically inexpensive. The annual cost is often less than you spend eating at fast-food restaurants over the course of a year. If you have employer-sponsored dental insurance, the cost to you will be even less because your employer probably pays all or part of the premium.



How does it work?

Dental insurance may provide direct payment to the dentist for the dental care and treatment that you receive. Or, you may be required to cover your dental expenses out of pocket at the time of service and then file a claim for reimbursement. It depends on the specific plan. The dental plan may also have a list of preapproved dentists, like a health maintenance organization.

With group dental insurance, deductible and co-payment features usually come into play, though the deductible may not apply to routine cleaning and oral examinations. In addition, you may have to pay a separate coinsurance percentage for orthodontia and certain other procedures. Most plans also place a limit on the total amount of dental benefits that you can receive each year. Finally, if you've just enrolled in a dental plan, be aware that there may be a waiting period before your coverage kicks in.

Where do you get it?

Dental insurance has become more common in recent years. Of the roughly 55 percent of Americans who have dental insurance, most receive their coverage through their employer.

Employer-sponsored dental insurance may take the form of a health insurance plan that includes dental coverage or a separate dental plan. It could also be benefit choices under a cafeteria plan.

Health insurance plans are usually limited to routine cleaning and oral examinations. Separate dental plans usually cover additional dental procedures but place restrictions on amount and price of dental benefits for specific dental treatments.

If you don't have access to employer-sponsored coverage, you can buy coverage for yourself and your family.



Who should have dental insurance?

If your employer offers dental insurance, you should probably enroll in the plan because the benefits usually outweigh the cost to you. If coverage is not available through your employer, you should weigh your options carefully.

As mentioned, individual dental insurance is usually inexpensive. Buying your own dental insurance might be a good idea if you've had a history of dental problems and expect to have more, if you smoke (which can cause yellowing and/or decay), or if you're over 40 (age-related decay). If any of these describes you, consider seeking out individual dental coverage.

Dental insurance and taxes

Taxes, like death, are inevitable. But why pay more than you have to? The trick to minimizing your federal income tax liability is to understand the rules and make the most of your tax planning opportunities. Personal deduction planning is one aspect of tax planning. Here, your goals are to use your deductions in the most efficient manner and take all deductions to which you're entitled.

The medical and dental expenses deduction is an itemized deduction that you may take (within certain limits) for unreimbursed medical and dental expenses you paid during the year for yourself, your spouse, and your dependents.

You may be surprised to learn which medical and dental expenses are deductible and which are not. Many expenses qualify for this deduction, including acupuncture treatments, crutches, eyeglasses, and prescription drugs.

You should obtain [IRS Publication 502, Medical and Dental Expenses](#), for an authoritative list of eligible and nondeductible expenses. If you don't review this list, you may miss out on some important tax-saving opportunities.

Note: You can take this deduction only to the extent that your unreimbursed medical expenses exceed 10 percent of your AGI.



Does dental insurance cover braces?

Some policies cover orthodontia (including braces) and others don't. You should carefully read through a dental insurance plan before selecting it if you think a member of your family may need orthodontic services.

If your dental policy covers orthodontia, there may be a waiting period before the coverage kicks in. Also, your policy may contain a maximum annual benefit limit for orthodontic work. And keep in mind that most plans offer orthodontic treatment to children only, not to adults. One more word of caution: If your child has a pre-existing dental condition, it may be excluded from coverage, depending on the policy provisions.

A dental plan's orthodontic benefits may be treated differently from other dental benefits. Normally, the plan will pay for a certain percentage of orthodontic treatment. The co-payments and deductibles may also differ from standard dental care.

Is dental care covered under Medigap?

It's doubtful. None of the standard Medigap plans available in most of the states offer dental care as a covered service. Federal law does permit the states to allow Medigap insurers to add new benefits to the standardized plans, so it's possible your Medigap policy might now cover dental care. To find out for sure, read your policy or ask your insurer.

Other options for dental care might still be available to you even if your Medigap policy doesn't cover it. Are you or your spouse still working? If so, you might be able to get group dental coverage through one of your employers. In addition, dental insurance is often offered to members of group associations or organizations, and some group health plans may include limited dental coverage (e.g., coverage for reconstructive dental work due to an accidental injury). Finally, consider purchasing private dental insurance, particularly if you know you'll be needing some costly dental work in the future.



Dental Insurance Quote Request

Your Information

Name: _____

Email: _____

Phone: _____

Mobile

Home

Work

Preferred method of contact: _____

Best time to contact: _____

Dental Insurance Details

Zip code: _____

How many people do you want to cover:

Self

Self & Spouse

Whole Family

Please return this form to your insurance agent to see a range of quotes for dental insurance providers in your area.