



Dental Insurance or Dental Benefits?

Dental Benefits are NOT really *insurance* in the classic sense.

If you have needs other than healthy cleanings, your care will require an investment beyond what your "insurance" will cover. Your benefits will assist you in the maintenance of your dental health but were never designed to be all you need.

It's not news that employers have reacted to the rising costs of health care benefits by shopping carefully for the policies that they offer their employees. Benefits are down, restrictions and exclusions are up. Our patients share their resulting frustration with us every day. Adding to the frustration is the fact that dental benefits are often represented as being comparable to other types of insurance. "Insurance", by definition, is protection against unpredictable or catastrophic loss. But most dental benefit plans specifically exclude extraordinary needs. The things offered as benefits are not only predictable, but expected, such as routine exams, x-rays, healthy cleanings, etc. Further, most policies that do offer benefits for other common services, such as crowns and treatment for gum disease, provide them at a much lower percentage of the actual cost of providing that care, and with a low dollar limit per year.

Your dental benefit plan is an excellent maintenance assistance program that will help you protect your investment in your dental health, and we're happy you have that assistance!

Another common misrepresentation is that dental "insurance" covers all of the things that you need. We believe this can be a danger to your health, because it implies that if it isn't covered, you don't need it. Insurance companies are in business to make money. This is no secret and it's not bad or wrong. Their responsibility to their shareholders is to provide the benefits they can while still creating profit within the investment your employer has chosen to make in dental health. You cannot count on a dental benefit plan to determine what you need; that's your responsibility. It's our responsibility to advise you regarding your health. The fact is, unless you have excellent dental health, your needs will require that you make an investment.

We invest in what we value. Home improvement, education, vacations, are all examples of things we pay for, by choice, because we value them. We don't presume to know where dental health fits in your value system. That's for you to decide. It's important for us that you know we think you're worth the investment, and we'll work with your benefit plan to see that you receive the maximum benefits in assisting you with the maintenance of your health.

We work with and welcome ANY questions about your dental benefit plan.