

#DM2002-24

“DENTAL INSURANCE”

DENTAL INSURANCE IS OFTEN INCLUDED IN EMPLOYEE BENEFIT PLANS. MANY DENTAL PLANS COVER 50% TO 80% OF DENTAL SERVICES. TO DETERMINE WHICH PLAN IS RIGHT FOR YOU, HERE ARE SOME IMPORTANT QUESTIONS TO ASK BEFORE ENROLLING OR MAKING A CHANGE TO YOUR PLAN.

ARE PREVENTIVE SERVICES, LIKE SEALANTS AND FLUORIDE TREATMENTS COVERED? WHAT ABOUT PRE-EXISTING CONDITIONS? DOES THE PLAN COVER IMPLANTS OR TREATMENT OF TEMPOROMANDIBULAR DISORDERS?

IS THERE COVERAGE FOR CROWNS AND BRIDGES? HOW ABOUT REGULAR DENTAL EXAMS, CLEANINGS AND FULL-MOUTH X-RAYS? HOW ARE EMERGENCY TREATMENTS COVERED? WHO DECIDES WHAT TREATMENT IS RIGHT FOR YOU, YOU AND YOUR DENTIST, OR IS IT YOUR DENTAL PLAN?

BE SURE YOU KNOW WHAT YOUR DENTAL PLAN HAS TO OFFER BEFORE ENROLLING, IT COULD PLAY AN IMPORTANT ROLL IN YOUR OVERALL DENTAL CARE.

IF YOU HAVE ANY QUESTIONS, CONTACT THE INSURANCE COMPANY OR YOUR HUMAN RESOURCES DEPARTMENT.

FOR THE ADA DENTAL MINUTE, I'M DR. MARIA LOPEZ HOWELL.