

TIPS AND TRICKS SERIES

Using Dental Insurance: 10 Smart Tips

Dental insurance can help make dental care more affordable, but every plan is different. These simple tips can help you get the most from your benefits.

Before Your Appointment:

- Know your benefits. Review what your plan covers before scheduling treatment.
- Keep your insurance information current. Let the dental office know if your insurance or employer has changed.
- Call your dental office or insurance company to ask if your dentist is in your plan's network and if it could save you money.
- Ask about costs before treatment. Request an estimate of what insurance may pay and what you may owe, like co-pays or deductibles.

During the Year:

- Don't skip preventive care. Regular checkups and cleanings may help prevent more costly treatment later.
- Use benefits before they expire. Many plans reset each year, and unused benefits usually do not roll over.
- Understand your plan's limits. Insurance may not cover every procedure or the full cost of treatment.
- Keep your Explanation of Benefits (EOB). Review it to see what your insurance paid and what you may still owe.

If Problems Come Up:

- Ask questions if a claim is denied. The dental office or your insurance company can explain the reason and discuss your options.
- Make decisions based on your oral health—not just your insurance. Insurance helps pay for care, but it should not determine what treatment you need.



Did you know?

Dental insurance is designed to help pay for dental care—not cover every cost. Most plans have yearly maximums, deductibles, co-pays, and other limits, so you may still be responsible for part of your treatment costs.

Learn More:

Learn more about dental insurance terms and what they mean by visiting our website.