

Website:

Phone:

Broker ID:

Dental Savings Plans and Dental Insurance Making an Informed Decision

Dental savings plans are the affordable alternative to dental insurance, offering savings of 10%-60% off typical rates for dental care and treatment. Below is a comparison guide between Dental Savings Plans and dental insurance to help you choose the option that best fits your needs.

Some of the features of Dental Savings Plans include:

- ✓ No annual limits or payment “caps” - plan members enjoy discounts on most dental care services all year long.
- ✓ No waiting - most dental savings plans activate within 3 business days.
- ✓ No tiresome paperwork hassles - plan members simply present their membership card at a participating dentist office for on-the-spot discounts on most dental services.
- ✓ No health restrictions – get the treatment you need, when you need it, and still save.
- ✓ Many savings plans include discounts on dental services that insurance doesn't always cover, such as cosmetic dentistry.
- ✓ Consumers pay one low annual membership fee for access to a network of dentists offering discounts on most dental procedures.
- ✓ Dental savings plans include discounts on vision and hearing care, prescriptions, and other health and wellness services.
- ✓ Available directly to individuals, families, businesses and groups.

Some of the characteristics of Dental Insurance include:

- ✗ Good coverage for basic, preventative care.
- ✗ Limitations, deductibles and annual maximums on benefits.
- ✗ Waiting periods for major dental procedures.
- ✗ Tedious and time-consuming written claims process.
- ✗ Limitations/exclusions on pre-existing conditions.
- ✗ Certain dental specialties, such as cosmetic dentistry, are rarely covered.
- ✗ Consumers pay monthly premiums for defined coverage.

Even if you already have dental insurance, the discounts offered by our dental savings plans may be used after your dental insurance plan maximum has been reached, or for services that your insurance won't cover.

Please consult with a participating dentist or dental care specialist before beginning treatment.

Savings plans are NOT insurance and the savings will vary by provider, plan and zip code. These plans are not considered to be qualified health plans under the Affordable Care Act. Please consult with the respective plan detail page for additional plan terms. The discounts are available through participating healthcare providers only. To check that your provider participates, visit our website or call us. Since there is no paperwork or reimbursement, you must pay for the service at the time it's provided. You will receive the discount off the provider's usual and customary fees when you pay. We encourage you to check with your participating provider prior to beginning treatment. Special promotions including, but not limited to, additional months free are not available to California residents. Note – not all plans and offers available in all markets.