

Dental Insurance vs. Discounted Dental Plans

Oral health and maintenance of the same is a very important part of a healthy lifestyle. Prevention and correction of dental problems on time is essential to stem the damage to one of the most important organs of the human body. Many people do not realize the importance of maintaining their oral health. Most Americans who do are without effective dental coverage. This is mainly due to cutting costs by major businesses effecting employee dental benefits. People who are used to regular maintenance of dental health are looking at options where they can get dental benefits. One main question on their minds today is “How benefits differ between Dental Insurance and Discount Dental Plans?”

Dental insurance is not available for individuals and families. Is traditionally a coverage offered by employers to their employees who pay monthly premiums for fixed coverage. This kind of coverage has drawbacks – ceiling on spending, deductible or non-reimbursable issues, and waiting periods for certain kind of dental procedures, limitations and care or disease exclusions. This kind of coverage also involves submission of claims. Dental Insurance traditionally covers preventive dental services like cleaning and routine examinations at 100% after deductibles are adjusted (they may vary from \$20-\$50 annually per individual). However, the choice of the dentist is up to the individual and premium is about \$30 a month for individuals and \$100 a month for families.

Discount dental plans on the other hand offer dental benefits to everyone and are designed to give access to the dentist networks at discounted rates. They are also known as reduced fee dental plans or affordable dental plans. They are easy to join and does not involve any paperwork. Discount dental plans are generally membership programs that provide coverage on an annual basis with monthly membership fee. Consumers get secured discounts on dental services like exams, routine cleanings, extractions, root canals, fillings, dentures, and braces. They save the consumer 10-60% percent off standard fee of visiting a participating network provider or dentist.

The traditional dental insurance and discounted dental plans can also be clubbed together in certain situations to maximize savings.

About the Author

Anthony Stai is a proud contributing author and writes articles on several Dental related topics including dental plans. You can see more of Anthony's other articles on his [Self-Improvement eBooks](http://www.self-improvementresources.com) informational web site located at <http://www.self-improvementresources.com>

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