

# DENTAL INSURANCE

Dental treatments can cost from \$300 per year just for hygiene visits to \$25,000 or more for restorative treatments. To combat these costs, it is wise to purchase dental insurance for you and your family.

## The Basics of Dental Insurance

There are many insurance options for individuals and families that are designed to offset the costs of important dental care. Most of these plans have limitations on the number of visits, x-rays and treatments that are covered throughout the year, and some procedures may even be excluded.

### Dental Insurance Plan Options

- **Indemnity plans** allow you to pick your own dentist and are considered a fee-for-service plan. They come with limitations and co-payment stipulations, meaning that you pay a flat fee for your visit to the dentist and have an annual limit on dental spending coverage. There may also be specific limits for individual procedures.
- **Self-insurance plans** are similar to indemnity plans, but you may not be able to pick your own dentist.
- **Closed panel plans** limit you to only a few facilities and dentists to receive care.
- **Capitation plans** designate certain dentists for a schedule of treatments. Dentists will receive payment regardless of whether the treatment was required.
- **Preferred provider organizations** limit you to only a few dentists who can provide care at a discounted cost.
- **Dental care service plans** are groups of dentists who create a nonprofit organization, providing care at set fees.

### Tips for Selecting a Dentist

Once you have insurance, you must select a dentist that meets your needs. Consider the following when selecting a general or family dentist:

- Find out how long the dentist has been practicing and the extent of the dentist's training in the areas where you need the most assistance.
- Ask about the type of emergency care offered.
- Inquire about patient comforts during procedures (e.g., nitrous oxide, medication).
- Make sure the staff is friendly and the office is close to your work/home!

## Know Your Policy

When purchasing a dental insurance policy, you should read it carefully to determine what is covered.

To understand what charges may be coming your way when getting the filling that you want, read through your policy to determine if you have to pay any additional fees.

## We're Here to Help

To learn more about our insurance solutions, contact us today at (703) 739-9300 to learn more.

**The CIMA Companies, Inc**  
www.cimaworld.com  
(703) 739-9300

