

Pros and Cons of a Dental Savings Plan

PROS

Low Premiums



Savings plans generally have low premiums compared to standard dental plans.

Discounted Fees



Members experience discounts ranging from 30 percent to 40 percent off the general dentist's usual fees.

Purchase Anytime



Unlike dental insurance that must be purchased during certain time periods, dental saving plans can be purchased year round.

Immediate Access



Plan members can access dental savings when they need them instead of waiting for an effective date.

D.I.Y Plans



Plan members have the freedom of not being locked in to benefits that an employer or group has settled for.

CONS

Higher Fees



Members pay higher out-of-pocket fees because they do not have the benefit of cost sharing, obtained from group rates.

Self Payment



Members must actively remember to pay their fees monthly instead of having them deducted from their paychecks.

In Network



To receive discounts, members must see a participating provider.