



DENTAL INSURANCE DECODED:

Why your dental plan shouldn't have a waiting period



 Some insurance companies **require** a certain amount of time to pass before you can start using your benefits.

 This is called a **"waiting period"**. In some insurances, this period can last as short as six months and as long as two years.

 Even though **dental wellness** is essential to overall health, many go uninsured, or need to find individual dental insurance.

 Some providers worry that people will only purchase this insurance when they have a **dental emergency**.

 To prevent this **"buy, use, cancel"** cycle, providers of dental insurance **impose a waiting period**.

Five things to know about dental insurance waiting periods:

1 Usually, there is no wait for routine preventive services. These include check-ups, X-rays and cleanings. These services prevent more serious oral problems, which is why they are covered right away.

2 Basic procedures may require waiting a partial period of approximately six months. This includes fillings, having a tooth pulled, and treatment for gum disease.

3 Major services, like dentures or dental implants, are more costly. Because of this, these procedures typically have the longest wait time. Depending on your provider, it could take up to twelve months for coverage.

4 In some cases, the longer you wait, the lower the premium for the insurance.

5 Not all insurance companies have a waiting period. Be sure to check all of the details about any wait time when shopping for or enrolling in a dental plan.



Whether your insurance provider requires you to wait for services or not, it is no question that **dental insurance can save you money** on treatments and surgeries. The primary focus of dental coverage is to encourage people to keep their teeth and gums healthy through regular check-ups and preventive care. If you're shopping for a **dental plan** with no waiting period and need instant coverage, sign up for a **Solstice dental savings plan!**