



WHAT'S (TYPICALLY) COVERED ON MY DENTAL PLAN - AND WHAT'S NOT

Many people don't leave the dentist with a smile on their face for one big reason – their bill. It's not fun to find that the work done on your mouth is going to put a hole in your pocket, especially when you thought it would be covered by your insurance. We have too many things to worry about and sometimes we just want the bottom line. So here is a little guidance on what is (typically) covered on your dental plan and what's not.

Types of Dental Care

There are seven basic areas of dental care that plans cover. They are as follows:

Preventive Care includes your bi-annual cleanings and office visits, among other basic dental procedures. Preventive care is the foundation for maintaining your oral health long-term, so make sure to get your scheduled cleanings and check-ups!

Restorative Care requires more work and usually requires some form of out-of-pocket payment. Examples of restorative procedures could be a crown or filling.

Endodontic procedures focus on caring for the pulp and roots of your teeth. They are generally more complex and in most cases have a fee. Root canals are one of the many endodontic procedures which plans cover.

Oral Surgery includes a variety of procedures such as surgical tooth extractions, dental implants, and jaw-related surgeries. Many oral surgeries are covered by good dental insurance, but they can have additional variables, like optional generalized anesthesia, that can lead to additional expenses.

Periodontic procedures are those that focus on preventing and treating infection and disease in the gums. Scaling and root planing (also known as a deep cleaning) are the most common, but there are other procedures as well. .

Prosthodontic procedures refer to the diagnosis, planning, and treatment pertaining to dentures or dental prosthesis. These procedures are mostly used when people have lost their teeth and are not a good candidate for dental implants.

Orthodontic procedures focus on the correction of misaligned teeth. Braces, retainers and other alignment correctors fall into this category.

These areas of dental procedures can be grouped into three categories based on cost: preventive, basic and major.

Areas of Dental Coverage

Preventive: Most good dental insurance plans cover 100% of preventive care procedures. Routine cleanings and X-rays are two examples of preventive care treatments in this area. Other dental work usually has an associated co-pay.

Basic: Basic services are covered under most dental insurance plans – but almost always at a lower amount than preventive care. Extractions, deep cleanings and cavity fillings are a few procedures that would be considered a “basic procedure”. They are typically covered anywhere from 60 - 80% by your dental plan.

Major: The most extensive procedures, such as bridges, crowns, oral surgery, and dentures are classified as major services They require a greater out-of-pocket cost than basic and preventive procedures. Usually, these procedures are covered 50% or less by your dental plan.

The coverage percentages given for each category of procedures are estimates and will vary based on your dental plan. Most dental PPO plans have deductibles and annual coverage maximums that can affect how much of the cost you will be responsible for. And many individual dental plans are customizable to your dental needs – you just need to make sure you know what your needs are when you go shopping!

Helpful hint: when looking to purchase or enroll in a dental plan, be sure to compare the various co-pays for the services you use most. This ensures that the plan you pick will give you the best care at the lowest price.

If you have questions, or aren't sure what you should be looking for in a dental plan, we can help! Contact us to schedule a consultation with a Solstice team member.



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