

# What Dental Benefits Do – and Don't Do



## What they do



**Dental benefits make dental care more affordable.** Dental coverage is designed to focus on prevention, which is why procedures, such as exams and cleanings, are usually covered at 100 percent. Preventive services help dentists catch problems early. Preventive services can also save money by helping you avoid the need for costly treatments like fillings and root canals.

Dental procedures typically cost less than medical procedures. So, the deductible you have to meet before your dental plan pays its share is much lower than a medical deductible you might be used to. If your medical plan and dental plan are bundled together, you may need to meet the higher medical deductible before dental benefits take effect.



### Dental benefits make going to the dentist simple.



**Make a dentist appointment,** preferably with an in-network PPO dentist, which will save you the most money.



**Provide your benefits information** when you arrive for the appointment.



**Receive treatment. After your treatment, you will pay your copay,** if you have one.



**In-network dentists will file the claim for you,** while out-of-network dentists may have you file the claim yourself.



**Your dental carrier will pay their portion of the bill.**



**You will receive an Explanation of Benefits (EOB)** from your dental carrier that explains what portion was paid by your carrier and what you may owe your dentist. Remember, an EOB is not a bill.

## What they do (cont'd)

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**Dental benefits provide access to dental expertise.** Dental benefit carriers partner with dentists to make sure claims are handled correctly, and often provide resources and tools dedicated to helping you get the most out of your dental benefits. Medical carriers that bundle dental benefits with medical benefits may not offer such specialized dental information.



**Preventive care can help with the early detection of over 120 diseases.** Dentists screen for oral cancer, gum disease and other oral health issues during routine checkups. They can also detect signs and symptoms of non-oral health problems. In fact, dentists have been trained to identify the oral symptoms of systemic conditions, such as diabetes and heart disease. The earlier conditions like these are detected in patients, the better chance they have for treatment and survival.

## What they don't do

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**Dental benefits don't cover the full cost of dental care.** While most dental benefit plans cover preventive services at 100 percent, they usually cover other services at lower percentage rates. Still, dental benefits do help you save money, especially if you use a PPO network dentist. If you require a restorative treatment, such as a root canal, you share the cost of treatment with your dental carrier instead of footing the entire bill yourself. If you use a network dentist, the cost is typically even lower since network dentists have agreed to accept pre-established costs for services, often at a reduced rate. Dental plans vary in coverage, so be sure to check your policy to see what treatments are covered and which ones may incur additional out-of-pocket costs. It's also a good idea to compare in- versus out-of-network dentist costs and seek a predetermination of benefits for any service that may cost \$200 or more.

Learn more at [DeltaDentalMN.org](https://www.DeltaDentalMN.org)

