

Double You Dental Insurance Benefit!

Would you like to get twice as much for the dental insurance dollars that you or your employer spend? Each year the fall season should make you think of falling dental expenses for you. How can this be?

Virtually all dental insurance plans have a yearly maximum benefit which is how much they will pay in any one year. Virtually all dental insurance plans use the calendar year, Jan. 1 thru Dec. 31, for this time period.

So how can you double you benefit? Go see you dentist NOW, while there is time to get part of your needed treatment done this year.

Dental insurance plans have done a very poor job of keeping up with the rising cost of quality dental care. Most plans have calendar year benefits of \$1000 to \$1500 and have for the last 30 years of so. This really won't go far if you have significant dental problems.

It's a bad idea to put needed dental treatment off for long, it only gets more costly. Therefore, starting in the fall and finishing up in January is a great idea, but not so good in spring or summer (due to the longer waiting period).

So do you have significant dental problems? Adults who haven't seen a dentist for 5 years or children who been for 2 years are very likely to have significant problems even if nothing hurts. Pain comes very late in the progression of most dental problems.

You may in fact know you have problems already. If you've been advised already of problems or if they are obvious to you, then please contact your dentist soon.

Every year people call my office in November or December who want to get a lot of treatment done before December 31. Every year our schedule stacks up due to this reason and due to holidays. So every year we have to tell people that we wish they had called in October, when there was more time.

If you or your child have not seen a dentist for a while, a thorough examination is the first step. For children this visit is usually combined with a dental cleaning. Many adults unknowingly have dental gum and bone disease, so a basic cleaning, which would only help cosmetically, is normally not scheduled with their examination.

Modern dental science will often offer several different ways of treating individual problems. For instance a badly decayed tooth could need a root canal and crown, or an extraction and an implant or bridge or partial. Therefore many people will need a separate consultation appointment to discuss their options with them.

In other words, significant treatment will likely not start when you do go to the dentist the first time. Meanwhile the calendar pages are flying off. Don't wait. Make your dental appointment today.