

In my years of selling Health Insurance in Florida, clients are always asking about Dental coverage.

There are traditionally two options when it comes to dental coverage, dental insurance or a discount dental plan.

With dental insurance you will be able to go to a dentist of your choice. One to two cleanings a year might be covered, including your yearly x-rays. For the non preventitive procedures dental insurance will have a cap of \$1000-\$2000 a year. That means if you have \$5000 of dental work that needs to be done, once the insurance company has paid their portion, the rest comes out of the consumers pocket. There will be waiting periods for things as root canals and crowns, sometimes even pulled teeth. Unlike health insurance, the consumer doesn't get a network discount with dental insurance. The insurance will pay a % or portion of the bill until they hit their responsibility for the year. Costs can range from \$20 for an individual to \$60-\$80 for a family monthly.

With a discount dental plan you have to choose a dentist that participates in that plan. Depending on what plan you choose, cleanings can be free. Most of the time everything is at a discounted rate, usually around 50% off. There are no waiting periods and they will take pre-existing conditions. There is not a cap of coverage, so if you have a \$5000 bill, you will receive the negotiated discounted rate. The consumer is expected to pay the remainder of the bill after the service is performed. Since it is not dental insurance, it will not be billed. The costs can be as low as \$8 a month for an individual and \$15 for a family per month.

When choosing what is the best option for you or your family ask yourself these questions.

Do you have a dentist that you must go to?

Do you need dental work done? Or do you just go for cleanings?

Are you going to need orthodontia(braces) work?

If you have a dentist that you have been going to for years, most likely he doesn't participate in a discount dental plan, so dental insurance might be your best choice.

If you need a lot of expensive work done, then I would recommend a discount dental plan. Dental charges can add up quickly and the discount plan will give you the best savings because it doesn't have a cap to worry about.

If you are going to the dentist for yearly cleanings I would recommend the discount dental plan because of it's low monthly cost.

Dental insurance might cover minimal portion of braces for children under the age of 18. More and more you see adults getting braces, the discount plan will usually give you a 20-25% break on the price.

If you are in the market for dental coverage, please give me a call at 407-489-5777 to I can guide you through your decision making process and help to find what's right for you.

Call today for a free quote- 407-489-5777

www.individualorlandohealthinsurance.com