

## **Maximize Your Dental Insurance Benefits**

You could save hundreds or even thousands of dollars by using your dental benefits before the end of the year. While some dental insurance plans run on a fiscal year, most run on a calendar year. If your dental insurance plan is a calendar year, then these reasons below will show you why you should make a dental appointment now.

### **Yearly Maximum**

The yearly maximum is the most money that the dental insurance plan will pay for your dental work within one full year. This amount varies by insurance company, but the average is around \$1,000 per year, per person in your family. The yearly maximum usually renews every year (on January 1, if your plan is a calendar year). If you have unused benefits, you will lose them because they will not rollover to the next year, you will start over again.

### **Deductible**

The deductible is the amount of money you must pay to your dentist out of pocket before your insurance company will pay for any services. The amount of the deductible varies from one plan to another and could be higher if you choose an out of network dentist. However, the average deductible for a dental insurance company is \$50 per year. You also have to meet the deductible again as the plan rolls over each calendar year.

### **Premiums**

If you are paying your dental insurance premiums by the month, you should be using your benefits. Even if you have healthy teeth and aren't in need of dental treatment, you always should have your regular dental cleanings to help prevent and detect any early signs of cavities, gum disease, oral cancer and other dental problems that may exist. Most dental insurance companies pay 100% of the cost of your dental checkups that also includes all diagnostic x-rays and doctor's examination. Most insurance companies pay for their insured to visit their dentist two times per year for their routine checkups and examinations.