

# 5 FACTS ABOUT DENTAL INSURANCE SHOP



## Dental insurance is different from medical insurance

Unlike medical insurance, dental insurance is designed to incentivize preventive care. This means that cleanings, exams, and X-rays are typically covered at 100%, while more complex procedures like crowns or root canals have a lower coverage percentage.

01



## There are two main types : PPO and HMO

PPO plans allow you to see any dentist, but you will typically pay a higher premium. HMO plans require you to choose a dentist from a network, but you will typically pay a lower premium.

02



## Dental insurance plans have annual maximums

This is the maximum amount that the insurance company will pay for covered services in a given year.

03



## Dental insurance plans typically have waiting periods

This is the amount of time you must wait before your insurance will cover certain services.

04



## You can use an online dental insurance marketplace to compare plans.

These marketplaces allow you to compare plans from different insurance companies side-by-side. This can help you find the plan that is the best fit for your needs and budget.

05