

# 5 FACTS ABOUT DENTAL INSURANCE COVERAGE



## Focuses on Prevention

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.



## Annual Maximums

Dental plans have annual maximums, which is the total amount of money the insurance company will pay out in a year for covered services. This amount can vary depending on the plan, but it is typically around \$1,000 to \$2,000.



## Not Use-It-or-Lose-It

Dental insurance benefits typically do not roll over to the next year. If you don't use your benefits by the end of the year, you lose them. This is another reason why it is important to schedule regular cleanings and checkups to maximize your coverage.



## Waiting Periods

Some dental plans have waiting periods, which is the amount of time you must be enrolled in a plan before certain services are covered. Waiting periods can apply to major services like crowns, bridges, or orthodontics.



## Not True Insurance

Dental insurance is more like a discount plan than traditional insurance. Whereas medical insurance typically pays a set fee for a service, dental insurance pays a percentage of the allowed amount.

01

02

03

04

05