

What Your Affordable Dental Insurance Plan Should Include

Posted by Chris Winters | Oct 11, 2017 | The Insightful Molar , Wallet Wellness |



Finding an affordable dental insurance plan that covers what you need can be tricky, but it's helpful to know the difference between "must-have" and "would be nice to have" when it comes to coverage.

"There are thousands of dental insurance plans, and each one is a little different from the next," says dentist Gary Glassman. "It's important to be a smart consumer and make it your job to understand the details of your dental insurance plan."

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Here are some tips on what your plan should include.

Affordable Dental Insurance Plan Basics

When doing your research, it's important to understand that most dental insurance classifies dental procedures as preventive, basic and major, Glassman says. "Most dental insurance will cover at least preventive and basic procedures, but the amount of coverage will vary from carrier to carrier and plan to plan."

Glassman recommends looking back at how much care you may have required in the past so you can predict how much you might need in the future. "If you are young and have healthy teeth and gums, you can easily find a dental insurance plan to cover 100 percent of preventive dental care, including semi-annual checkups and cleanings," Glassman says. "By focusing on obtaining and using coverage for these routine procedures, you can help prevent the need for more extensive procedures like root canals in the future."

Affordable Dental Insurance Plan Extras

While not covered at 100 percent, most plans will offer some coverage for more invasive procedures. Fillings and root canals are some of the procedures that you might need but have to pay more of the cost for, Glassman says. Your dentist may also at some point recommend extractions, crowns or removable partial dentures, but you may have to pay a larger percentage of the cost for those than for preventive care under your affordable dental plan.

A Strong Network of Providers

A great affordable dental plan is about more than what it covers—it's also about who provides your treatment, Glassman says. "If you have a favorite dentist you would like to keep seeing, check with that dentist about which networks he or she belongs to," he says. In some cases, you can find an affordable dental plan that lets you refer your dentist to its network if he or she is not already in it.

Prevention is key when it comes to dental health, but it's also important to be prepared for injuries and disease down the line. "A major dental procedure can cost hundreds if not thousands of dollars, and you can easily max out your insurance in one trip," Glassman says.

Customer Service Makes All the Difference

Once you've compared the coverage and selected an affordable dental insurance plan, make sure you consider how the company treats its policyholders. For instance, Starmount (DentalForAll.com) houses its customer service department in the very same building with the company's claims

department, underwriters, provider relations team and other business executives, on the very same floor.

The customer service representatives you talk to when you call Starmount regularly meet with the company's other departments face-to-face, fostering a powerful customer-focused culture in which employees hold each other accountable for delivering the highest standards of customer service. And Starmount's customer service is accessible by phone, online and via our AlwaysAssist Mobil App.

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