

## Good, Cheap Dental Insurance Programs

If you are smart, you will stay on top of your dental health by seeking consistent dental care. To pay for it, you need to know about the various programs out there. Most insurance plans are purchased in order to protect consumers from unexpected accidents or illnesses. Dental insurance, however, is different from other forms of insurance. Although dental insurance can protect you if you have an injury or illness regarding your teeth, mostly it is used for preventative purposes. In fact, most dental problems are caused because preventative care is not done. Companies who sell dental insurance know that if their customers receive regular dental care, then they are likely not to need extensive care later on. This saves the dental insurance company money as well. Because the insurance companies want patients to get preventative care, most dental programs are built to encourage this. Insurance plans vary on how they pay for dental care. Some plans offer their customers a discount on all dental procedures. Some plans will completely cover some procedures, and offer a discount on the others. Preventative care is usually covered or deeply discounted so that it is affordable for all customers to get regular checkups and cleanings. The care that dental plans offer is divided into three categories. The first is preventative and diagnostic care. These services are usually completely paid for by the insurance or available for a small out of pocket cost to patients. The best dental plans will offer 100% covered preventative dental care. This should include two dental examinations a year. It should also include two dental cleanings a year. X-rays should be done once a year with a more complete series done every three years. If children are covered by the plan, they should be able to receive fluoride treatments and sealants. The second category of care is typically called basic dental services. This type of care is done to fix minor dental problems before they escalate into larger problems. Ideally, a dental plan should cover around 80% of this type of care. This includes fillings, root canals, treatment for gum disease and tooth extractions. The final category of care is classified as major dental services. Most dental plans will cover about 50% of the cost of this care. Major dental work includes both partial and complete dentures, bridges, and crowns. There are a few other things that you should look for when selecting a dental plan. Some dental plans will have you pay a percentage of what the dentist actually charges for the procedure. In other cases, the dental plan will determine a set price for each procedure. Which one is better for you depends on the price of dental care in your area. You also need to find out how high the deductible is on your dental plan. Check to see if there is a cap on the insurance benefits and whether it is annual or lifetime. Also, be sure you know the rules regarding pre-existing conditions. There is no one dental plan that will fit the needs of everyone. The best dental plan is one that provides the coverage you need in the most affordable manner.

## About the Author

Red Deer Pharmacies Directory. Includes listings for Pharmacies in Red Deer, Alberta.

Source: <http://www.productsherbal.com>