

Make The Most Of Your Optional Dental Benefits

Caring for your oral health is essential, especially as you get older. Seniors are at a greater risk for tooth decay and gum disease, which can affect overall health. Regular dental visits help maintain your oral health and save you money by catching problems early. These tips will help you get the most from your dental benefits.

Choose An In-Network Dentist

Get the most value from your dental coverage by visiting an in-network dentist. All network dentists complete a thorough credentialing process to make sure they meet our strict standards.

Keep Up With Preventive Care

Preventive services such as cleanings, exams and X-rays are covered at 100% on most plans. This means you pay nothing if you stay in network. Check your plan for more details. At a check-up, the dentist will evaluate the health of your mouth and look for any signs of cavities, gum disease, oral cancer and other health problems.

Don't Let Problems Go Untreated

Dental problems never get better and delaying treatment

can make things worse. Since dental benefits don't roll over to the next year, use that money now to treat any problems. If your remaining benefits cover only part of a procedure, you may be able to have some work done before year's end and delay the rest until next year.

Request A Pretreatment Review

When your dentist recommends treatment that will exceed \$400, ask for a pretreatment review. Your dentist will contact your plan and an estimate will be provided. You and your dentist can then discuss next steps knowing what will be covered. Pretreatment reviews are typically requested for procedures such as crowns, bridges, dentures and oral surgery.

Know Your Annual Maximum

Because you are responsible for paying costs exceeding your plan's annual maximum, it's good to know what that amount is and how close you are to meeting it. That way, you can work with your dentist to set up a treatment plan and prioritize services to save on costs. If you're unsure of your maximum, contact customer service. An annual maximum is the dollar amount your dental coverage will pay toward the cost of dental services in a benefit plan year.

