

Dental Insurance vs. Discount Dental Plans



Discount dental plans, designed to provide significant savings on members' dental care needs, have quickly become an attractive alternative to costly dental insurance.

Traditional dental insurance, once the only dental benefit option available, features many drawbacks including costly deductibles, tedious claim forms, long waiting periods and other limitations. On the other hand, discount dental plans are affordable, easy-to-use and free of these hassles.

What are some of the major differences between dental insurance and discount dental plans?

Some of the characteristics of *Dental Insurance* include:

- Limitations, deductibles and annual maximums
- Waiting periods for major dental procedures
- Tedious and time-consuming written claims process
- Limitations/exclusions on pre-existing conditions
- Certain dental specialties, such as cosmetic dentistry, are rarely covered
- Consumers pay expensive monthly premiums for defined coverage
- Typically inaccessible to individuals and families unless provided by their employer

Some of the characteristics of *Discount Dental Plans* include:

- No annual limits, members enjoy discounts on most dental services all year long
- Most plans activate within 1 - 3 business days
- No tiresome paperwork hassles, plan membership card is presented for discounts on most dental services
- No health restrictions
- Select plans include discounts on dental specialties, including cosmetic dentistry and orthodontics
- Consumers pay affordable membership fees for access to a network of providers offering discounts on most dental procedures
- Available directly to individuals, families, businesses and other groups

Discount dental plans are an affordable and easy-to-use alternative to dental insurance, and offer plan members significant savings on most dental procedures.

■ CORRELATIONS

When Americans Lack Dental Insurance, They Are...



67%

more likely to have heart disease.



50%

more likely to have osteoporosis.



29%

more likely to have diabetes.

Source: The National Association of Dental Plans, Dallas