

Dental Insurance Information

Having dental coverage can make it easier to get the dental care you need. But, it's important to understand that most dental benefit plans do not cover all dental procedures. When deciding on your treatment, dental benefits should not be the only thing you consider.

You should know what your dental plan covers and what it doesn't. This brochure can help you understand why your dental benefit plan may not pay for all or even a portion of your recommended treatment. **Ultimately, your treatment should be determined by you and your dentist – not by your level of dental coverage.**

How dental benefit plans work

Dental benefit plans are not designed to cover all dental procedures. Plans usually cover some, but not all, of your dental costs and needs.

Many plans involve a contract between your employer and a dental plan provider, but you can also buy individual plans on your own or through the Health Insurance Marketplaces.

Your dental coverage is not determined by your dentist

Your dentist's primary goal is to help you maintain good dental health, but not every procedure your dentist recommends will be covered. To avoid surprises on your bill, it's important to understand what and how much your plan will pay.

Your employer and the plan provider agree on the amount your plan pays and what procedures are covered. Your dentist is not involved in deciding your level of coverage.

Your dental coverage is not based on what you need or what your dentist recommends. It's based on how much your employer pays into the plan. Sometimes, you may have a dental care need that is not covered by your plan. Employers generally choose to cover some, but not all, of employees' dental costs.