

## Dental Insurance Benefits – Take Advantage Before the End of the Year

Taking advantage of your dental insurance benefits before the end of the year or before turning 65 is advantageous for most dental patients. While most dental insurance plans run on a calendar year, a few run on a fiscal year. We have included a few reasons that one should consider while taking advantage of dental insurance benefits.

- **Annual Maximum**

The maximum amount of money that your insurance carrier will pay for your dental treatment within the 12 months of a calendar year is the annual maximum. Each insurance company has their own yearly maximum ranging from \$1000 to as high as \$3000 for each beneficiary of the plan. Any insurance benefits not used within the calendar year will not rollover to the following year.

- **Premiums**

The amount the policy-holder pays each month to the health plan to purchase dental coverage is called the premium. Often times, dental insurance may be included as part of the health insurance benefit package. If you are paying your dental insurance premiums every month, it is wise to use your dental insurance to help pay for your treatment. Don't throw your money away!

- **Deductible**

The amount of money that you must pay out-of pocket before your insurance company will pay for its share is called the deductible. The deductible fee varies from plan to plan. The average deductible for a dental insurance plan is usually around \$50 per year. Your deductible starts all over again the following year when your plan rolls over.

- **Fee Increases**

Another reason to use your benefits before the end of the year is possible fee increases. Some denturists raise their fees at the beginning of the year due to the increased cost of living, materials and equipment. Fee increases also make your treatment more expensive.

- **Delayed Treatment**

Delaying denture or partial denture treatment causes more extensive and expensive treatment down the road. Teeth that require simple repairs or relines can break down further and lead to bigger restorations. Ill-fitting dentures or partial dentures may cause difficulty chewing, speaking and will make you look much older.

In summary, whether one has dental benefits or not, a patient should see his denturist as soon as the need arises. If any dental insurance benefits are available, it would be best to utilize coverage and complete treatment as soon as possible before the fees are raised and complications occur.

You may call our [Waterdown Denture Clinic](#) at (905) 690-0222 to schedule an appointment before the end of the year. It could save you some money in the long run.