



Are you getting ready to retire? Starting out on your own?

Getting **Individual Dental Insurance** can be very confusing.

Let our office give you some information to help you in choosing what is right for you!!

**When looking into individual insurance plans follow these steps:**

- First: Ask us how much your regular 6 month check-up & cleaning visits will cost without coverage (Fee-for-Service or Self-pay)
- Second: Investigate plans available to you & compare what you may actually be spending for treatment with what you will be paying in monthly premiums.  
***(Sometimes it is less expensive to pay out-of-pocket instead of having insurance.)***
- Third: Ask us if we are an in-network dentist for the plan you are looking to purchase

**Typical Plan Benefits:**

Preventive Services:	Routine Cleaning Bite-wing (routine cavity) x-rays Exams
Basic Services:	Individual x-rays Panoramic & Full Mouth x-rays Fillings
Major Services:	Root Canals Periodontal (Gum Treatments) Crown, Bridges, Dentures Implants

**Coverage Levels:**

Preventive Services:	80-100%
Basic Services:	50-80%
Major Services:	25-50%

**BEWARE:**

99% individual Plans will have waiting periods.  
This means that they will not cover Basics Services for at least 6months & Major Services for at least 12 months

**Deductibles and Maximums?**

The "Deductible" is the amount you will have to pay before your insurance will start to pay on a claim. (This can vary by policy) Typical average is \$50-100. Most of the time this only applies to basic & major services but can apply to preventive depending on the company and policy.

The "Maximum" is the most money your insurance company will pay out in a benefit year. (This too can vary by policy) Typical average on an individual plan is \$750-1500.

**Word of Advice:**

**Always** read the fine print.

**Be Aware:**

If your plan is out-of-network they may not pay your dentist! They may only issue payment to you. This means you will have to pay the full balance at the office and wait for reimbursement from your Insurance Company. (Delta Dental does this a lot)

## What does In-Network & Out-of-Network Really Mean?!?

An In-Network Dentist has a contract with your insurance provider:

Fees are negotiated with the company & the doctor agrees to accept those fees. This means that if your needed service is not currently covered on your plan you will still receive a discount because your Dentist is "Contracted" or "In-Network"

An Out-Of-Network Dentist does not have a contract with your insurance provider:

This means that all services are considered at the self-pay rate & you are responsible for any differences

### What Do We Take?

Our office will file all PPO & Indemnity plans.

We DO NOT accept any HMO, DHMO, or Managed Care Plans.

#### We are In-Network with:

Guardian PPO  
Principal PPO  
SunLife Financial PPO (Formerly Assurant)  
Cigna PPO (Some)  
Ameritas PPO  
GEHA PPO  
Aetna PPO  
Mutual of Omaha PPO

### Where Do I Find An Individual Plan?

#### The Following Companies Offer Individual Plans:

Delta Dental (Out-of-Network)  
Guardian (In-Network)  
Florida Blue (Out-of-Network)  
Florida Combined Life (Out-Of-Network)  
MetLife (Out-of-Network)  
Humana (Out-of-Network)  
Cigna (In-Network for Some)

## HMO, DHMO, PPO, Indemnity, Managed Care? What does this mean to me?

### **DHMO, HMO, or Managed Care:**

To use these plans you **MUST** see an in-network provider or you **WILL NOT** receive benefits. With these plans you will be assigned a provider and you will have to see that provider in order to use your insurance. The office name is typically printed on your insurance card.

### **PPO- Preferred Provider Organization:**

These plans offer In- and Out-of-Network benefits. This means you can see the dentist of your choice, but will receive a higher benefit when seeing an in-network dentist. If you see an out-of-network dentist you will be responsible for any differences in fees.

### **Indemnity-**

These plans **DO NOT** have an in-network feature & will pay a percentage of the service. You will be responsible for anything they do not cover.

Please Call our Office with Any Questions or to Schedule an Appointment at:  
(850) 893-9669

