

# Big Smiles Dental Plan:D

Do you have dental insurance? Would you like to have dental coverage? There are affordable options that can help you save money on dental costs. What about a discount plan? A discount plan is not insurance, it might be a better option for you and your family.

1. You pay a low annual fee rather than monthly premiums. Payment for the discounted services is due in full on the date of service.
2. There are no deductibles. None. Nada.
3. There are no limits to the number of services each year. With traditional dental insurance, you are limited to the number of cleanings or procedures.
4. No annual caps or maximum dollar benefits.
5. You pay a fixed discounted fee schedule. The benefit is that you know, beforehand, how much services will cost. You can plan accordingly.
6. No waiting periods. Your services begin immediately. You have benefits on day 1. You will not have a waiting period for some services as on a traditional dental insurance plan.
7. No underwriting.
8. You may enroll as a single person or include any dependents on the plan.

Who can benefit from Big Smiles Plan?

Employees who are paying a high monthly premium for your group dental insurance.

Self-employed people who need an affordable option for dental care.

Medicare beneficiaries who do not have any or full dental coverage.

People on regular dental insurance or state-funded recipients who need coverage for a non-covered service.

People with no dental insurance coverage.

## How Does Traditional Dental Insurance Work?

Traditional dental insurance operates similarly like health insurance. You pay a monthly premium. This premium can be anywhere from \$30 to \$60 per month for an individual and over \$100 for a family. There can be an underwriting process. Dental insurance usually limits pre-existing conditions. One way they do this is by establishing a long waiting period before services begin. There are annual caps on the insurance. With dental insurance, the cap might be \$1,000 or \$2,000 cap. This is the limit the carrier will pay in a year towards any services. The cap of \$1,000 to \$2,000 is usually the most common. Once your insurance exceeds this amount, you are responsible for the costs. However, some policies have caps of \$5,000 annually. Generally speaking, the higher the cap limit, the higher your premium.

There is usually a waiting period for basic and major services anywhere from 6 months to 18 months. Usually this is a flat waiting period although some plans have tiered waiting periods due to the type of service.

There is a limit on the number of services, too. For example, you may be limited to only 2 cleanings per year when 3 could be more beneficial to you.

Insurance usually covers cleanings and x-rays at 100%. You don't pay any out-of-pocket for preventative services.

There is a deductible, too. The deductible can range from \$50 per person or \$150 per family, for instance.

After you pay the deductible, the insurance kicks in. Your dentist has a contract price agreed with the carrier.

### Example Of Dental Insurance

For example, let's say you need a cavity filled. You pay \$45 per month for your plan's premium, a total of \$540 per year. Your plan's deductible is \$50 per person. For a tooth repair due to a cavity, your dentist's fee might be \$400. Based on your plan's coinsurance, you might pay \$175 out-of-pocket for the filling.

If this is the only dental work you had all year, including 2 covered cleanings at 100% coverage, you may think the dental insurance is worth the money, but you will have spent \$765 (\$540 total annual premium + \$50 deductible + \$175 out-of-pocket).

Our annual fee for a Single Plan is \$125.00 and a Family Plan is \$175.00  
Every 12 months you and your dependents are entitled to receive at no charge:

- 1 adult or child fluoride treatment
- 1 emergency/diagnostic examination including a periapical X-ray

Other dental services are covered at a discounted fee (which will be provided to you at registration). Payment for these services is due on the date of service.

Please contact our office with any questions you may have or if you would like to enroll in the Big Smiles Dental Plan.

Dr. Greg

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## Agreement

Head of household/Subscriber:

DOB:

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Dependents:

Relationship:

DOB:

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