



September

Dental Digest

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Reap What You Sew

Every spring in North Dakota many of us prepare the fields, cultivate our soil and plant our crops. We then spend the summer months nurturing what we've planted, praying for rain, and waiting to see the fruits of our labor. September is now here and it's time to reap what you've sown. This time of year is a good reminder for us that often times in every area of our lives, you reap what you sew. This goes for your dental health as well!

Just like with farming, if you're going to effectively maintain what you have, you will have expenses; so it is when it comes to maintaining healthy teeth and gums. And to keep those expenses as low as possible, many people depend on dental insurance. While similar to general health insurance, most dental plans function more like a discount coupon to reduce overall cost. For example, a typical plan might cover 50% of a tooth extraction, while the patient or guarantor pays the rest of the charge.

This can be a great cost savings if your plan is part of a compensation package with your employer. With this arrangement your employer pays the premiums as an employee benefit, which enables you to pay much less for dental care. (If you're paying for the plan, though, you should "do the math" to see whether any cost of savings is worth the annual premium.)

There's one caveat, however, with employee benefit insurance: your employer and not you has negotiated the plan benefits with the insurance carrier. The plan could therefore contain deductibles and restrictions on types of procedures and materials covered. For example, your policy might pay for a certain type of crown, although your dentist may have another material of higher quality or durability available.

Although Dr. Turman understands these constraints and their effect on your finances, his priority is what's best for your dental health (which could ultimately save you more in the long run). He will recommend your best options health-wise, not necessarily what a dental policy will cover. That could mean costs above what your policy will pay.

While policy details are often confusing to individuals, our dental office staff works regularly with several plans and carriers. If you have any questions you would like to go over regarding your coverage, they will do their best to help you get the most out of your coverage. We are always happy to discuss with you what you can expect from your insurance plan to the best of our knowledge for any upcoming dental work. The goal is to provide the best care possible within your budget.

For all of you who currently have insurance, be sure to use those benefits before the end of the year! You already paid for it, so don't throw that hard earned money away! Get out what you put in! Reap what you've sown and take advantage of your benefits! We know it's a busy time of year, but it's well worth your time to schedule an appointment now before it's too late and you lose your benefits. Call Turman Dental at 254-4521.