

How to Choose a Dental Plan

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Nov. 6, 2008 - [PRLog](#) -- With so many dental plans available to day, it can be difficult to choose which on will work best for you or your family. This article should help to clear some of the confusion between types of plans.

There are many different dental plans in today's market place. The main types are PPO, DMHO and Discount. Each offer advantages and disadvantages. You will need to decide is which of the advantages work best for you. I will offer a brief explanation of the plans and some of the pros and cons of each.

PPO dental plans function very similar to PPO health plans. These will have an annual deductible, an annual maximum, benefit percentage for each of the three levels (preventative, basic and major) and a network of doctors. Some plans will offer orthodontics coverage. The advantages of these plans are in-network discounts, out-of-network coverage and a higher benefit level for preventative services. The disadvantages are meeting a new deductible each year, being subject to a possible waiting period for major coverage, being limited by an annual maximum and can they be expensive.

DMHO plans are similar to the old HMO health plans that are being phased out. These plans will have an annual deductible and usually a fee for service schedule and a network of doctors. The advantages are good benefit for all procedures, especially preventative and the premiums are reasonable. The disadvantages are usually a small network, no out-of-network coverage and having to select a primary care dentist who usually has to refer you to a specialist.

Discount plans are NOT insurance and simply offer a discount if you use a network dentist. The advantages of these plans are no deductibles, no waiting periods, no annual maximums and are very inexpensive. You simply go to a network dentist and he provides the service at a set fee or discount percentage. Many dentists prefer these types of plans, because they don't need to spend extra time filing a claim with the insurance company and then follow up to be sure it's paid. Some plans offer orthodontics discounts as well. Although you pay a discounted fee for most every procedure, some plans offer free exams and free bitewing x-rays.

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