

FACT Urges Consumers to Know the Differences Between Dental Insurance and Dental Discount Plans

By Vicki Rolens

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After studying the issue of dental insurance, the Federation of American Consumers and Travelers (FACT) suggests caution. FACT has seen dental insurance policies costing over \$400 per year high return a benefit of no more than \$1,000 annually!

On top of the \$400 premium, an insured person is required to pay a \$50 annual deductible -- plus up to 90% of the dentist's charges, depending upon the procedure involved.

FACT's managing director, Vicki Rolens, says: "It is very difficult for insurers to offer dental insurance on a profitable basis without charging premiums that are beyond the value of the coverage offered. The main problem seems to be that consumers don't buy dental insurance until they know they need a dentist's services ... an insurer must therefore design and rate a policy with the near-certainty that significant claims will be quickly forthcoming.

"From what we've seen, such insurance often represents a 'trading-dollars' situation, whereby the insureds' premiums are equal to (or more than!) the benefits provided."

For many individuals and families, according to Ms. Rolens, a sound discount dental plan may represent a better choice. As opposed to dental insurance, a discount plan seldom has any deductibles, waiting periods or annual maximums to worry about, but can save the consumer as much as 35% on his or her dental bills.

"There are several discount dental plans available," says Ms. Rolens. "most of which can be purchased for between \$105 and \$200 per year. However ...

"FACT members can take advantage of a well-established dental discount program for free. The Program is one of the best we've seen," Ms. Rolens states, "and the entire cost is included in the member's \$36-a-year FACT dues!"

The dental discount program is one of 30+ benefits which FACT provides. These benefits range from medical insurance and prescription drug savings to timely consumer information and financial assistance . The association was formed nearly a quarter-century ago, and currently serves more than 1 million consumers nationwide.

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