

Money Wasted in Unused Dental Benefits

Savings could be big simply by using the thousands of dollars wasted each year on unused dental benefits

Dec. 16, 2009 - [PRLog](#) -- Every year, thousands of dollars are wasted on unused benefits. You pay for your benefits through premiums and deductibles and your employers pays for you to have the benefits. When benefits go unused, money is being paid for no benefit. For the best advice on why to use your benefits, keep reading.

5 Reasons to use Your Dental Insurance Before the End of the Year
From Tammy Davenport, former About.com Guide

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Did you know that you could actually save hundreds of dollars by using your dental benefits before the end of the year? While some dental insurance plans run on a fiscal year, most run on a calendar year. If your dental insurance plan is on a calendar year, these 5 reasons will show you why you should make a dental appointment now.

1. Yearly Maximum

The yearly maximum is the most money that the dental insurance plan will pay for your dental work within one full year. This amount varies by insurance company, but the average is around \$1,000 per year, per person. The yearly maximum usually renews every year (on January 1 if your plan is on a calendar year). If you have unused benefits, these will not rollover. .

2. Deductible

The deductible is the amount of money that you must pay to your dentist out of pocket before your insurance company will pay for any services. This fee varies from one plan to another and could be higher if you choose an out-of-network dentist. However, the average deductible for a dental insurance plan is usually around \$50 per year. Your deductible also starts again when your plan rolls over..

3. Premiums

If you are paying your dental insurance premiums every month, you should be using your benefits. Even if you don't need any dental treatment, you should always have your regular dental cleanings to help prevent and detect any early signs of cavities, gum disease, oral cancer and other dental problems..

4. Fee Increases

Another reason to use your benefits before the end of the year are possible fee increases. Some dentists raise their rates at the beginning of the year due to the increased cost of living, materials and equipment. A fee increase can also make your copay higher..

5. Dental Problems Can Worsen

By delaying dental treatment, you are risking more extensive and expensive treatment down the road. What may be a simple cavity now, could turn into a root canal later. Call your dentist and schedule an appointment to use those benefits.

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Carmel Creek Dental and Dr. James Loye treat general, cosmetic and sedation cases. In addition, Dr. Loye is San Diego's leading provider of dental sleep apnea treatment for patients who cannot tolerate a CPAP machine.

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