

6 Reasons to use Your Dental Insurance Before the End of the Year

The holiday season is upon us and your calendar is filling up with obligations. But, even though your time is already limited, it might be worthwhile to add a few dental appointments to your schedule. Give yourself the gift of good oral health this season while making the most of your unused insurance benefits.

Maximize Your Insurance Benefits

We have all heard the saying, "Use It or Lose It!" Well, that is especially true when it comes to dental benefits. Each year, you work hard to earn your benefits and, before you know it the year is gone, and so are your unused benefits. If your dental insurance plan is on a calendar year, listed below are six (6) reasons why you should make a dental appointment now:

1. Saving Money

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. Many dental insurance plans are just sitting there with benefits unused and go to waste as soon as the clock strikes midnight December 31. You might save a significant amount of money by taking care of these appointments now, instead of waiting until 2017.

Dental insurance companies count on making millions of dollars off of patients who never use their insurance benefits because they are unaware that plans provide coverage up to a certain dollar amount annually. Insurance companies certainly aren't going to encourage customers to use benefits, and most patients are too busy to sift through their policies to determine what might remain on them. So it is up to patients to check and see what benefits they have remaining before year end. If you are unsure, contact our office, and we will be able to assist you in obtaining this information.

2. Get Treatment Before You Deductible Resets

The deductible is the amount of money that you must pay to for services 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. If you have used your insurance at all this year, you've probably made some progress towards meeting your deductible. In fact, you may have already met it completely.

3. Use up Annual Maximums

With dental insurance, the annual maximum is the limit on how much 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 1st if your plan is on a calendar year). If you have unused benefits, these will not rollover.

4. Monthly 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.

5. Use Up Your Existing FSA Contributions

Another good reason to take care of medical and dental work now is to spend any remaining balance in your flexible spending account (FSA). This is an account that you establish through your employer, and that you may have elected to have some of your pre-tax pay put into. If you don't use all of your FSA contributions by the end of the year, you lose them.

6. Dental Problems Can Worsen

Finally and maybe most importantly, addressing dental problems now, rather than putting off treatment, can prevent any problems from getting worse, which could save you even more money compared to waiting. 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.

In summary, there are many ways of addressing dental needs now, instead of waiting until next year, which can save you money. Check with your insurer to see what benefits you've used, and what you still have available for the year. Also, check your FSA balance. Then make sure to take full advantage of your benefits before January 1st.