



Northeast Delta Dental

# What is Full Coverage Dental Insurance?

Full coverage dental insurance plans are those that help cover the costs of a wide range of dental treatments and procedures including [preventive care](#), basic care, major restorative care, and sometimes, orthodontic treatment. Having a full coverage plan does not necessarily mean your plan will cover 100% of the costs associated with your oral health journey, however.

The number and types of services covered under your dental insurance plan will be dependent on the dental insurance carrier you select and the plan you choose, which could happen to be a PPO, Dental HMO, or other types of dental insurance plan.

## What does a full coverage dental insurance plan cover?

A full coverage dental insurance plan may provide for the following:

- Preventive dental care – such as regular dental cleanings, routine x-rays, and fluoride treatments.
- Basic restorative care – such as fillings and tooth extractions.
- Major restorative care – such as root canals, bridges, crowns, and dentures.
- Orthodontic treatment – such as braces and other devices designed to align your teeth

But, what likely will not be covered?

- Cosmetic procedures: Coverage for cosmetic dental procedures, like teeth whitening, may not be covered by employer plans. Cosmetic coverage is rarely provided by any type of dental insurance.
- Pre-existing conditions: Some policies will not cover pre-existing conditions, such as missing teeth. If you suffered from a bothersome oral health condition prior to getting your dental insurance plan, you may be required to pay for treatment costs out-of-pocket.
- Select procedures: Some dental insurance plans may not cover select procedures, such as orthodontia.

## What should I consider before purchasing a full coverage dental insurance plan?

When choosing a full coverage dental insurance plan, consider individual plan elements as they relate to cost and level of care.

## What is the cost?

There are a number of factors that could contribute to your out-of-pocket insurance costs, including things like: the dental insurance carrier and plan you choose, the type of care you need, how many people in your family need coverage, and their ages. Other cost-contributing elements include whether or not your plan has a deductible, co-payments, co-insurance, maximum annual benefits, or an insurance premium. Making note of these factors can help you determine the dental insurance plan that aligns best with your budget.

## Does this plan meet my needs?

Aside from monetary costs, you will want to choose a dental insurance plan that fits your lifestyle and ensures you are seeing a dentist regularly.

It is important to consider the limitations of each dental insurance plan in your consideration set. Does your plan require a waiting period? As you're looking for dental coverage, you may need to undergo an expensive procedure like a crown on dentures — a [waiting period](#) could prolong the time you must wait to get this procedure done after purchasing dental insurance coverage.

What dentists will you be able to see? Some plans may not provide coverage for particular dentists.

Is the dental insurance plan available in your area? Not all plans may be available in your surrounding area. Asking questions such as these will help you narrow down the options and help you find one that is a good fit for your needs. For more information on how to choose a dental insurance plan, we recommend reading this [article](#).

## Where can you buy a full coverage dental insurance plan?

There are a few different ways you can join a full coverage dental insurance plan:

- Through your employer (if offered).
- Buying one on your own through a dental insurance carrier like Delta Dental.

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## Final thoughts

Ultimately, choosing a full coverage dental insurance plan will depend on your individual and family needs. Remember that not all plans are created the same, and some will not cover the procedures and services you require at 100%.

Take the time to consider your level of oral health and whether or not having more coverage makes sense for your budget. Then, make note of the pros and cons of different dental insurance plans in your consideration set as well as the dentists that will be in your network, your location, and the scope of work that can be provided to you. After carefully weighing your cost and coverage options, you will be well prepared to make the best decision for your oral health journey.

## Additional resources

Ready to purchase [individual dental insurance](#) or looking for more information? Learn more about dental insurance:

- [Dental HMO vs. PPO dental insurance](#)
- [PPO dental insurance plans](#)
- [What does my dental insurance cover?](#)