

# How to Choose a Dental Plan



## Evaluate your needs.

Everyone has different dental health needs – including you and the dependents covered under your plan. Individuals with risk factors such as tobacco use or prior cavities will have different needs, and families with children will likely have different dental care needs than an older couple or a young individual. Make sure you take everyone’s needs into consideration as you assess plans.



## Know the value of dental plans.

**There are monetary benefits to dental plans, of course.** Not only do dental benefits save you money by lowering the cost of dental treatments and sharing expenses with the carrier, but you can save even more money by using an in-network dentist.

That’s because **in-network dentists have agreed to accept pre-established costs for services**, often at a reduced rate.

**In-network dentists also cannot “balance bill”** you by asking you to pay for the difference between what they normally charge for a given procedure and the agreed-upon fee.

However, there’s more to consider than the monetary value dental benefits provide. Studies have shown that people who have dental benefits are more likely to go to the dentist, and people who visit the dentist regularly are more likely to report **a healthy mouth and better overall well-being than those who don’t.**

Dentists may also screen for a number of health problems during regular appointments. **Early detection of these diseases is key to treating them and keeping them from becoming more severe – and more costly to treat.**



## Look for enhanced benefits.

In addition to typical coverage, some dental plans offer enhanced benefits.

As recommended by a dentist, enhanced benefits offer extra oral health care for people who may need additional dental services because of specific health issues. For example, people with diabetes, heart conditions or oral cancer risks may benefit from additional cleanings.

Some dental plans may also include add-ons, such as orthodontic benefits.

**Learn more about how your oral health connects to your overall health at:**  
**DeltaDentalMN.org**

DDMN.9.14.18

© 2018 Delta Dental of Minnesota and its affiliates. All rights reserved.  
Delta Dental of Minnesota is an authorized licensee of the Delta Dental Plans Association of Oak Brook, Illinois.