

## Dental Insurance Checklist

Thinking about buying dental insurance? Use the following checklist to be sure you understand the coverage details for any plan before you make a final decision.

### *Questions about the Type of Plan that meets YOUR needs*

1. If you know you will need a dental procedure done soon, is the procedure covered by the plan?
2. Does the plan allow you to use a conveniently-located dentist?
3. Will you have the freedom to choose any dentist? Can you change your dentist after you are enrolled in the plan?
4. Will the plan cover the right number of people? (Do you need coverage for an individual, for an individual plus 1 dependent, or for an entire family?)
5. Will it be available when you need it? (When is the “effective date” for the plan you are considering?)
6. Will it take long to process your application?
7. Is the plan rated by an independent ratings firm?

### *Questions about how best to use the Plan*

1. Is the cost of an office visit affordable?
2. Does the plan limit the number of times per year you can have your teeth cleaned?
3. If you have any pre-existing conditions (dental or oral health conditions, such as a cavity, that existed before plan enrollment), are they covered by the plan?
4. Is work in progress (dental treatment that is in the process of being completed) covered?
5. Are cosmetic procedures (such as posterior composite fillings, external bleaching and porcelain veneers) covered?
6. Is orthodontia covered?
7. If you choose an out-of-network dentist, will there be any extra cost to do so?

### *Questions about dental expenses with this Plan*

1. Does the plan include any of the following: deductibles, claim forms, waiting periods, maximums, or out-of-pocket expenses?
2. If there is a deductible, is it a reasonable amount considering your financial situation?
3. Are the plan's coverages and copayments fully disclosed?
4. Is the cost of an office visit affordable?
5. Who will pay for basic preventative services, you or the plan?
6. Are there limits on the amount you would pay for major care?

### *Questions about the cost of purchasing the Plan*

1. Do you know how often payments are billed? (Is the plan's cost charged on a monthly, quarterly, semi-annual, or annual basis?)
2. Are there cost savings for choosing an annual payment plan rather than a monthly payment plan?
3. Do you know how much the plan will cost per month?
4. Is there a processing fee (a one-time, non-refundable fee) and, if so, will it be billed separately or as part of the premium?
5. If you cancel the policy, will you receive a refund of the premium or processing fee?
6. Are there any other fees associated with the plan?