



How Does Dental Insurance Work, Anyway?

INSIDE THIS EBOOK:

- o What is dental insurance?
- o Why is dental insurance important?
- o How does dental insurance work?
- o Demystifying the different types of dental insurance
- o How can I get dental insurance?

And what can it do for me?



What is Dental Insurance?

What do you know about dental insurance? If you're like most people, your answer is probably "not much." Dental insurance is something you may not think about until the moment you need to see a dentist, and when it comes time to purchase coverage, the range of plans, options and dentists can make the decision making process overwhelming. But we're here to help you understand the basics.

Let's start simple: What is dental insurance? Here's how we explain it:

Dental insurance is a tool that allows you and your family to maximize your oral health while minimizing your out of pocket costs for dental treatments. It's a system through which you pay a monthly premium, and in exchange, receive coverage for a percentage of your dental services via an insurance carrier like TruAssure Insurance Company.

Easy enough right? Now, let's dig deeper into how dental insurance works, why you need it, how you can find the best coverage for your unique needs.



Why is Dental Insurance Important?

Your oral health is a vital part of your overall well-being. The fact is, regular cleanings don't just protect your teeth and gums better than you can by yourself – a dental exam offers a view into your overall health. Preventive dental services, including things like cleanings and routine exams, help to prevent oral health problems that can affect the rest of your body and catch other issues before they turn into time consuming, expensive problems. Plus, dentists can spot symptoms of more than 120 other diseases – like diabetes, heart disease, kidney disease and certain cancers. You might not notice these early signs, but your dentist and hygienist are trained to look for them. That's why it's so important to have regular dental exams and cleanings.

When you have dental insurance, you're more likely to get the dental care you need. You're also better able to manage and budget for the costs of your dental care and procedures.



How Does Dental Insurance Work?

It's as simple as this:

- 1** You choose a plan that works for you and your needs. If you have an employer or group sponsored plan, you may only have one option to choose from and in some cases, multiple plan options from one dental insurance carrier or from several carriers. If you are buying insurance on your own for yourself, your family or a family member, you may choose from a range of plan options from dental insurance carriers like TruAssure.
- 2** With an employer/group sponsored dental plan, your plan may be 100% employer/group paid, paid partially by the employer/group and partially by the employee/individual or completely voluntary, but your employer/group holds the contract and maintains the plan. With an individual plan, you hold the contract and pay a monthly premium or fee to maintain your chosen plan for yourself and/or your family.
- 3** You visit dentists as needed. Your visits might include everything from routine exams and cleanings, to procedures like fillings and root canals. With TruAssure, you have access to over 396,000 network dentists,* and going to one of them for your dental needs will, in most cases, be more affordable than visiting an out-of-network dentist.
- 4** You are billed for your visits, and your insurance carrier picks up all or a portion of the charges for each dental visit. The amount your carrier covers is based on the specific plan you've selected. For example, most TruAssure plans cover 100% of preventive services, with the exact percentage determined by the plan you choose. You may also pay a reasonable out-of-pocket deductible before your coverage kicks in. In addition, dental plans include an annual maximum, which is the maximum dollar amount your dental plan will pay toward the cost of dental care during a benefit plan year. TruAssure offers many plans that range from a \$1,000 annual maximum to a \$5,000 annual maximum with many options in between.
- 5** You pay the portion of each bill that you owe (if any).
- 6** You rest assured knowing you've taken proactive steps to improve both your oral health and your financial health.

*All TruAssure dental plans, other than Basic and Preferred dental plans, are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. TruAssure Basic and Preferred dental plans for both group and individual members are offered in association with the DenteMax dental network.

Demystifying the Different Types of Dental Services

With most dental plans, the level of coverage you receive varies based on the type of services you need. Here are the three main categories dental services typically fall into:



Preventive Dental Services

With most insurance providers, preventive dental care includes the services that many individuals need to maintain a basic level of dental health. For example, preventive dental care typically includes exams, cleanings, and sealants (age limits may apply). Most TruAssure plans cover 100% of preventive services.



Basic Dental Services

Basic dental services are more involved than preventive services, but typically include procedures that many individuals need at some point in their lives, like fillings or simple tooth extractions. The basic services covered depend on the plan you have chosen. For basic services, you pay your deductible and then your insurance provider will pick up a portion of your bill depending on your plan. The amount covered by your dental carrier depends on the plan you select, your annual maximum balance and whether you see an in-network or out-of-network dentist.



Major Dental Services

Major dental services take more time and expertise for your dentist to complete, and therefore cost more money. Major dental services typically include gum disease treatment, surgical tooth extraction, bridges, special restorative treatments, crowns and crown repairs and complete and partial dentures. The major services covered depend on the plan you have chosen. As is the case with basic services, you typically pay your deductible for major dental work. Then, the remaining amount covered by your insurance depends on the plan you select, your annual maximum balance and whether you see an in-network or out-of-network dentist.



TRUTH TIP #114: To choose the dental insurance plan that works best for you, consider the care you needed in the previous year and the care you expect to need in the year ahead. Then, choose an option that balances the costs of the premium with the costs of your anticipated dental needs.

How Can I Get Dental Insurance?

While there are many different dental insurance carriers, we believe that the best options are stand-alone dental carriers that offer hassle-free, affordable coverage—two qualities that define TruAssure. Making dental insurance straightforward and cost-effective is our goal, and because dental insurance is our focus, we meet that goal better than anyone.

To learn more about TruAssure's dental plans, visit **TruAssure.com** and enter your zip code to see available plans in your area. Choose the one that's right for you, and choose "select plan" to complete your purchase.

Yes, it really is that easy.



How Can I Save with a Network Dentist?*

Using a network dentist is one of the best ways to save on your dental care needs. TruAssure uses the DenteMax Plus network,* which provides access to over 396,000 dentists nationwide, with hundreds of new dentists added each month. Dentists must go through a credentialing process to join and remain part of the network. Even better, you will save between 20 and 40 percent on out-of-pocket costs when you visit a network dentist because these dentists typically agree to a set amount for each procedure that is significantly lower than what a dentist normally charges. What's not to like?

To find a network dentist near you, simply visit www.truassure.com, click on "Find a Provider," enter your city or zip code and click "search for providers."

Here's to your oral health!

-The TruAssure team



Have Questions?

Visit our site or contact us directly at
888-559-0781. We're happy to help.



www.truassure.com

All plans are not available in all states and plan details vary by location. Visit truassure.com to see details on the plans available in your state.

TruAssure Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, gender, or gender identity.

*All TruAssure dental plans, other than Basic and Preferred dental plans, are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. TruAssure Basic and Preferred dental plans for both group and individual members are offered in association with the DenteMax dental network.