INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
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Dental Insurance

Coverage for cleanings, fillings, and major work

Original Medicare doesn't cover routine dental. Most employer health plans don't either.

WHAT IT IS

Dental insurance is a separate policy that covers preventive care (cleanings, exams, X-rays), basic restorative work (fillings, simple extractions), and major procedures (crowns, root canals, dentures). Most plans use a 100/80/50 structure, 100% covered for preventive, 80% for basic, 50% for major, with an annual benefit maximum.

WHO IT'S FOR

On Medicare and want routine dental coverage (Original
Medicare doesn't cover it).

On an employer or ACA plan that doesn't include dental.
Anticipating major work (crowns, root canals, dentures).

Families with kids needing regular cleanings and
orthodontia.

HOW IT WORKS

Typical structure: 100% preventive (cleanings/exams), 80%
basic (fillings), 50% major (crowns).

Annual maximum benefit (commonly $1,000 to $2,000).
Waiting periods for major work (often 6-12 months).

DPPO (any dentist) vs. DHMO (network only) vs. discount
plans (network discounts, not insurance).

THE 3 THINGS PEOPLE GET WRONG

1. **"Medicare covers dental."**
   Original Medicare does NOT cover routine dental. Some Medicare Advantage plans include limited dental benefits, limits and exclusions apply. Standalone dental is often needed.
2. **"It's too expensive."**
   A single crown can cost $1,500+. A root canal can run $1,000-$2,000. Dental insurance often pays for itself with one major procedure.
3. **"A discount dental plan is the same as insurance."**
   It's not. Discount plans are just network discounts. Dental insurance actually pays a percentage of the bill.

BEST TIME TO ENROLL:

Before you need major work. Most plans have a 6-12 month waiting period for crowns, root canals, and dentures.

Need dental coverage? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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