

Do you need dental insurance?

See if voluntary dental insurance is right for you

One day it hits you. A toothache. And all of a sudden it hurts to sip a glass of water. The worst part is you know it won't get better on its own. You need a dentist.

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While that's a worst-case scenario, it happens. And getting it taken care of may take a few trips to the dentist... something that doesn't quite fit between yoga, work and the kids' piano lessons. To make matters worse, if that's possible, the bill is usually more than you thought it would be.

Dental insurance to the rescue. But is it a smart move? What do you get for your money?

PREVENTIVE CARE

You pay your car insurance each year even though there's a good chance you won't need to use it. And that's a good thing. Because when you need it, it's usually for something not-so-fun.

Your car insurance gives you peace of mind, but at the end of the year, you don't get anything back. Not even an oil change.

With dental insurance, you get peace of mind, plus at least two checkups each year.

This is typically how dental insurance works:

- The money you pay each month goes toward getting your teeth cleaned, examined and perhaps X-rayed. These are preventive services and are covered at 100 percent.
- Dental insurance helps to cover a portion of the cost for extra services, such as getting a cavity filled or having a tooth removed. That help to keep more money in your pocket.

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HOW ABOUT THE COST?

Let's say you pay \$74.29 for you and your spouse each month, which comes to \$891.48 per year (and that's *before* you get the pre-tax savings). That'll come to about \$60 per month if you include your tax savings.

Each of you will get two checkups covered at 100 percent each year. If you need extra work, like a filling, your plan will pay a portion of the cost. You'll be responsible for the deductible and the remaining portion your dental insurance didn't pay.

According to a report by the American Dental Association, the average cost for dental services is \$685 per year for each person or about \$1,370 in our two-person example.¹ Compared to that, \$891.48 is a good deal.

THE COST OF DENTAL SERVICES

Maybe you need a little more dental work during the year – a filling, root canal, extraction or some other specialty service. According to the same American Dental Association report, the average cost jumps to \$1,755. That's a lot to pay. Dental insurance can help cover a big chunk of the cost.

Medical and dental insurance don't work exactly the same way. You'll notice that dental plans have an "annual max." The annual max is the most your dental insurance will pay for dental work. If your plan has a \$1,250 annual max, that means your plan stops paying once it hits \$1,250 per person. You're then responsible for anything over \$1,250. Is that bad?

Yes and no. If you need a lot of dental work, you'll have to pay more out of pocket. But it could be a lot worse. If you didn't have dental insurance and that \$1,250 max, you'd be paying \$1,250 plus any amount over that out of your own pocket. And remember, the best way to avoid costly dental work is by taking great care of your teeth and seeing your dentist regularly.

Next steps

Complete the HealthPartners enrollment form today!

Did you know?

The monthly cost of your dental insurance comes out of your paycheck on a pre-tax basis. That means you lower the amount of money that's taxed each year, **saving you money.**

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How much does it cost per month?

Single: \$38.08
Single +1: \$74.29
Family: \$126.46

* Journal of Health Economics, "The relationship between periodontal interventions and health care costs and utilization," January 22, 2016