



Is your insurance providing you dental standard of care?

When looking at dental plans, many families look for insurance that is similar to health insurance—that is to say, without annual or lifetime dollar limits on the benefits they can receive. Unfortunately, those do not exist. The maximum annual benefits for dental insurance has been stuck at \$1,000 since the 1960s. In fact, since the mandated health care changes, dental insurance has regressed, leaving many with decreased coverage or entirely without dental insurance.



Many dental plans no longer provide benefits for the "standard of care." For example, some plans may cover a crown for a cracked tooth, but only if the majority of the tooth has broken off. Waiting until a tooth has reached this level of damage may leave the tooth unrepairable. Some plans will only cover mercury fillings and refuse to provide any benefit for non-mercury filled restorations. This situation has left many dentists caught between the standard of care and what an insurance plan covers.

Unfortunately, most patients with these plans are unaware of the altered policies within their plans until they try and use their benefits. If you have concerns about dental insurance and ensuring you receive the standard of care, you may want to consider your options for dental coverage. For example, New Smiles offers membership plans that are an alternative to dental insurance, that will cover routine treatments and give you a discount on all other dental procedures, without limits. You deserve the best quality dental care available and we are here for you.

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