

## Dental Insurance, Use it or Lose it!

*If you have dental treatment that you keep forgetting to schedule, or have simply been putting off... don't delay*

Did you know that you could actually save hundreds of dollars by using your dental benefits before the end of the year? While some dental insurance plans run on a fiscal year, most run on a calendar year. We wanted to remind you to make sure you take advantage of any unused insurance benefits and/or unused Flex (FSA) or healthcare (HSA) benefits you may have remaining since most companies do not allow you to carry these over to the next year. By delaying dental treatment, you are risking more extensive and expensive treatment down the road. The yearly maximum usually renews every year (on January 1, if your plan is on the calendar year) If you have unused benefits, these will not rollover! You have paid your premium every month – you've EARNED your benefit. When the new year begins, you will need to meet that deductible again and this year's benefit will be lost. If your dental insurance plan is on a calendar year, these **5 reasons will show you why you should make a dental appointment now.**

### 1. Yearly Maximum

The yearly maximum is the most money that the dental insurance plan will pay for your dental work within one full year. This amount varies by insurance company, but the average is around \$1,000 per year, per person. The yearly maximum usually renews every year (on January 1 if your plan is on a calendar year). If you have unused benefits, these will not rollover.

### 2. Deductible

The deductible is the amount of money that you must pay to your dentist out of pocket before your insurance company will pay for any services. This fee varies from one plan to another and could be higher if you choose an out-of-network dentist. However, the average deductible for a dental insurance plan is usually around \$50 per year. Your deductible also starts again when your plan rolls over.

### 3. Premiums

If you are paying your dental insurance premiums every month, you should be using your benefits. Even if you don't need any dental treatment, you should always have your regular dental cleanings to help prevent and detect any early signs of cavities, gum disease, oral cancer and other dental problems.

### 4. Fee Increases

Another reason to use your benefits before the end of the year are possible fee increases. Some dentists raise their rates at the beginning of the year due to the increased cost of living, materials and equipment. A fee increase can also make your copay higher.

### 5. Dental Problems Can Worsen

By delaying dental treatment, you are risking more extensive and expensive treatment down the road. What may be a simple cavity now, could turn into a root canal later. Call your dentist and schedule an appointment to use those benefits. Treat your teeth with care now, and they will thank you for it in the long run.

The end of the year is fast approaching! **Call us at 973-377-0218 and we can check your insurance to see what deductible you may have available.**

# Joshi Dental, LLC

[Like us on Facebook at JoshiDentalMadison](#)

Visit us at [www.drnimishjoshi.com](http://www.drnimishjoshi.com)

Contact us at 973-377-0218