

Take care of your teeth

By Sylvia Bittner

Who doesn't dread visiting the dentist? The very thought of the high-pitched squeal of a dental drill is enough to make us cringe. And so we put it off, skip checkups and don't go the dentist until we have a toothache—and then our pocketbook starts aching too! And yet, proper dental care is essential to our overall well-being. The lack of dental care can lead to major complications including infections, tooth decay, tooth loss, gum disease and more. Increasing evidence also links gum diseases to heart disease and diabetes.

Dental insurance can help keep your teeth healthy

Regular dental checkups and professional cleanings can prevent most dental problems from developing. And a good dental insurance policy can help you pay for regular dental care. Many employers offer group dental insurance as a fringe benefit. If you don't have that option available, you can join an association like the Farm Bureau to purchase an individual dental insurance plan.

What to look for in a dental insurance plan

There are many factors to consider when purchasing a dental insurance plan. First is the dentist; does the plan you're interested in let you choose any dentist or restrict you to specific dentists in their network? Do any local dentists participate in the plan you're interested in?

Next, you'll want to look at what the plan covers. Almost all dental insurance plans cover basic preventive and diagnostic care like routine exams, cleanings, x-rays and fluoride treatments. Most plans will pay 70-80% of the cost of these services and you'll pay the remainder as your copay.

In addition to preventive services, you'll also want coverage for major services like fillings, inlays and onlays, root canals and extractions. Some plans also include coverage for implants, bridges and dentures. Expect to pay a higher copayment for major services; most plans will require a 50% copay. And most plans don't cover orthodontics at all.

You'll also want to find out what the annual benefit maximum is. This is the maximum amount the insurer will pay out in benefits per person each year. Typically this can run from \$500 - \$1,000 per person. Obviously, the higher the benefit maximum, the more coverage you'll be eligible for each year.

Finally, look at how much this coverage will cost you in premium each month. And remember, this is an investment in your health.

With a good dental insurance plan, you'll be more likely to visit the dental on a regular basis and maintain that healthy smile (and hopefully you won't have to hear that whiny little dental drill!).

Sylvia Bittner is the Health Services Coordinator for Michigan Farm Bureau. Michigan Farm Bureau is a membership based association and the largest general farming organization in Michigan. For over 70 years, Michigan Farm Bureau has partnered with Blue Cross® Blue Shield® of Michigan to offer unique health and dental insurance plans specifically for our members. For more information about Farm Bureau's health and dental insurance plans and other member benefits, contact your local county Farm Bureau administrative manager or call 1-888-294-4335.