

DENTAL INSURANCE

Overview: Dental insurance helps manage the costs of routine dental care and more extensive procedures, ensuring access to necessary oral health services that may not be fully covered by primary medical insurance.

COMMON FEATURES:

Preventive Care Coverage: Often covers routine exams, cleanings, and X-rays at a high percentage (e.g., 100%) with no waiting period.

Basic Services Coverage: Benefits for common procedures like fillings and extractions, typically with a deductible and co-pay, and sometimes with minimal or no waiting periods.

Major Services Coverage: Helps with costs for more complex procedures like crowns, bridges, dentures, and root canals, though these often have longer waiting periods (e.g., 12 months) and higher out-of-pocket costs initially.

Flexible Provider Choice: Many plans allow you to choose any dentist, without being restricted to a specific network. Some plans may offer higher benefits for in-network providers.

Annual Maximums & Deductibles: Plans typically have an annual maximum benefit limit and a per-person deductible.

Vision & Hearing Options: Some dental plans are bundled with or offer optional riders for vision and hearing benefits, providing a comprehensive package for these important health areas.

Guaranteed Issue & Renewal: Many policies are guaranteed issue for eligible ages and guaranteed renewable for life, regardless of changes to your health.

Orthodontic Coverage: Some plans may offer coverage for orthodontics, often with a lifetime maximum benefit and a waiting period.

Let Us Find The Right Insurance For You. Contact Brilliant Insurance.

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