



Considerations When Selecting Dental Coverage in Retirement

1. Contact your current dentist and/or specialist's office:
 - a. Obtain a list of preferred dental plans
 - i. Verify dental network on plan website
 - ii. Obtain multiple quotes online
 - b. Inquire about discount plans and/or senior discount for self-pay

2. Determine which dental services are important to you:
 - a. Preventative
 - b. Basic restorative
 - c. Major restorative
 - d. Orthodontics
 - e. Dentures

Note: *Waiting periods may apply prior to your plan covering the cost of certain services*

3. Consider plan costs:
 - a. Premium
 - b. Deductible
 - c. Co-insurance
 - d. Annual dental plan maximum benefit
 - i. Often times the annual maximum amount paid by the dental plan is \$1,000, \$1,250 or \$1,500

4. Consider plan options including, but not limited to:
 - a. Dental Insurance
 - i. Dental preferred provider organization (PPO)
 - ii. Dental health maintenance organization (DHMO)
 - b. Discount Dental Programs
 - c. Dental Savings Programs offered by your dental provider
 - d. Self-pay