

## Use It or Lose It!

2020 has felt like an eternity, but we are less than 3 months away from 2021! The new year is upon us, and that means you have limited time to use your remaining insurance benefits! If you still have remaining insurance benefits make sure to call us today to schedule your next visit. Nobody wants to throw away money, why would you?

Many people aren't aware a defined benefit amount is given at the start of every year and if it's not used, its lost!

Here are 4 Reasons to Act Now!

1.) Yearly Limit: Most insurance companies will pay out between \$1,000 and \$1,500 per person, per year, for dental treatments. If you haven't used it by year-end, there usually is no rollover. Meaning it is gone-gone! Don't know what your policy states? Call us to verify what benefits you may have left!

2.) Deductibles/Premiums: Once you've paid that deductible, it's good for the benefit year – but only that benefit year. You're paying premiums to save you money, so take advantage of it and actually save yourself that money by using the benefits! Even if you don't need extensive treatment, always have regular cleanings and check-ups.

3.) Rate Increases: As the cost of living, materials, and equipment constantly inflate, dental practices must increase the price of treatments. If this were to happen, most likely it's implemented at the beginning of a new year. Coverage of certain treatments are sometimes cut from insurance policies, so grab it while it lasts!

4.) Prevent Paying for Procrastination: Delays in putting your dental insurance to work can turn what may be a simple cavity now, into a root canal later. Avoid these more extensive and expensive treatments by utilizing your dental insurance for cleanings and check-ups.

If you have any issues paying for the co-insurance, we offer affordable financing options to all of our patients.

Call or text us today at (616) 123-4567 to schedule an appointment! You may also e-mail us a) [tstephanie@innovativeadvisorysolutions.com](mailto:tstephanie@innovativeadvisorysolutions.com)