

What does Dental Discount Plan mean?

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**By Gowri C**

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Dental Discount Plan are not dental insurance but the discounted fee structure helps you and your family to undergo the expensive treatment involved in managing dental problems like braces, root canal work, gum problems and bad breath. By reducing the fees you will pay for each of these procedures you save a chunk of money that you would otherwise paid your dentist. Only restriction is you will getting your treatment only from the dentists contracted with your discount dental plan provider.

Many dental disorders can be prevented from occurring and discount dental plans that provide preventable care are preferable. Major dental problems can be prevented but when they do occur, Dental Discount Plans will help tide over your financial burden.

Most Dental Discount Plan programs are focussed on preventive care so your the cost of treatment costs are low. Make it a point to visit your dentist regularly, have routine checkups, get dental cleaning done and preventive treatment that your dentist provides which is covered by most Dental Discount Plan

Gowri, Webmaster, Internet Marketer, Home Maker runs the successful A1 Dental Insurance website.

**Which do you prefer, Dental Insurance or Discount Dental Plans (Fee for Service)?**

**By Raul Ramirez**

Dental health, as well as correcting dental problems, is essential to overall health. Many Americans are finding themselves without effective dental coverage to treat and maintain their dental needs. This is due in part to businesses increasingly cutting-back or offering inferior dental coverage for prices many can't afford. So what are people to do? As a result, people have started looking for alternatives for their

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dental coverage needs especially online. The absolute question people are asking is, "What's the difference between Dental Insurance and Discount Dental Plans?"

"Fee for service" plans are available for everyone whether or not you are covered by a group plan at work. Fee for service plans are designed to provide clients dental networks at reduced rates or better yet, pay a certain amount and only that amount for services performed. Discount dental plans are affordable and are the most widely available dental programs for individuals and families. These discount plans work differently than dental insurance plans, yet provide consumers with real and substantial savings on most dental procedures. Discount dental plans are membership-based programs that usually provide coverage on an annual basis. Consumers pay a membership fee in exchange for secured discounts on most dental services, such as dental exams, routine cleanings, fillings, extractions, root canals, dentures, crowns, and braces. These plans typically save the consumer anywhere from ten to sixty percent.

There are distinct differences between the way dental insurance plans and "discount dental plans" work. Usually, dental insurance is used by large groups and businesses to cover their employee's dental care. Dental insurance is true insurance where monthly premiums are paid for coverage. Dental insurance is not usually available to individuals and families, unless provided by their employer. The pitfalls of dental insurance include annual benefit maximums, deductibles, waiting periods for procedures, and limitations and exclusions. There are also claims forms to fill out and submit. Dental insurance a lot of times doesn't even cover the cost of preventative measure until deductibles are met. You are able to use any dentist but the monthly premiums for dental insurance may be as much as \$30 per month for individuals and over \$100 per month for family plans.

While there are several differences between traditional dental insurance plans and discount dental plans, they can also be used together in certain situations to maximize savings. Gulf Breeze Insurance Inc. offer both plans but prefer to off the fee for service plan for the basic fact our clients like to save money and most need dental coverage now with no waiting period or stipulations on the money they spend. The fact that you know exactly what you are getting and saving is enough to prefer these plans over any other. Many dentists will even tell you at the time you checkout how much you have just saved. You can even visit Gulf Breeze Insurance Inc. at

to see if

one of these plans is available in your area and how much it can help you.

Raul Ramirez is a licensed agent in the state of Florida. He owns and operates Gulf Breeze Insurance Inc. an independent insurance agency. Please feel free to use this article on your website or email so as you include name of author and website.

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