

# Your Dental Treatment Plan: Tips you Should Know

You've recently acquired dental insurance through an employer. Maybe it has been awhile since you've had a checkup or cleaning. You're ready to make that appointment and get back on track with oral hygiene.

Next thing you know, you're in the chair and being told you need more work done than just the (free) preventive cleaning. And it's going to cost a lot of money. **Surprise!**

You can empower yourself by being prepared for that initial appointment in three easy steps. **Here's how:**

**1. Review—and understand—your Schedule of Benefits (SOB).**

Your SOB will outline for you the different types of dental procedures and what the cost will be for those services. It may be a good idea to bring it with you for your initial appointment, just in the case you need to refer to it.

**2. Be familiar with the costs of procedures and procedure codes.**

The more informed you are, the less likely you'll be caught off guard financially. For example, if you haven't been to the dentist in awhile, he or she may very well suggest a deep cleaning. That's a different procedure code than your basic cleaning and one that may have a cost associated with it.

**3. Go over your treatment plan with your dentist before you have any work done.**

Find out from him or her what steps will be taken to get your mouth back in shape—and what procedures will be done. You'll want a step by step plan, which you can then go over with your insurance carrier to find out what you're looking at financially.

You may be tempted to base your dental care decisions on what your dental insurance plan will pay. But, the fact is, your health is the most important thing. The least expensive option—or foregoing treatment altogether—is not always the best one. Studies show a clear link between good oral hygiene and good overall health. Having the necessary work done is in your best interests. If you are knowledgeable about procedures and costs, you can avoid sticker shock and be prepared.

