

Benefits Spotlight

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Why Do Dental Insurance Costs Vary?

The one-size-fits all model doesn't work for dental insurance plans. We all have different oral health needs and budgets, so that's why you have multiple Delta Dental of Iowa plans to choose from. But you may have wondered, "Why do dental insurance costs vary?" There's different costs by provider, by plan, in-network vs out-of-network coverage, deductibles — and it can be confusing.

Several factors affect the total cost of dental insurance, including whether you need an individual or family plan and the type of coverage you have. Although most dental plans cover preventive dental care (the twice yearly deep cleaning and exam), the coverage dental insurance plans provide can vary from basic to full coverage. And that means the amount you pay in premiums and out of pocket varies as well.

Basic dental insurance plans boast the lowest premiums. A premium is the monthly fee you pay for your insurance coverage. This fee remains the same each month for your full coverage period (usually one year). Basic plans tend to be prevention focused as opposed to treatment focused, meaning they are best for people who don't expect to need much dental work for the upcoming year. If you needed extensive dental work but had a basic insurance plan, you'd likely pay more out of pocket costs.

Full coverage plans are on the other end of the spectrum from basic plans: They have the highest premiums, but they offer the most comprehensive coverage in return, which means lower out-of-pocket costs. Although these plans offer extensive coverage, they do not fully cover every dental procedure. However, they typically offer coverage for more expensive dental procedures like root canals, implants and bridges at a lower out-of-pocket cost for you. So, if you anticipate you or your family needing more dental work over the coming year, these plans may be best suited for you.

There's also "middle ground" dental plans, which have a monthly premium cost between a basic and full coverage plan. These plans cover preventive services like a basic plan but also have coverage for more extensive treatments.

When considering the varying costs of dental insurance plans, there's more than just premium and out-of-pocket costs to weigh. Below are some other costs that vary among dental plans (note: these are not associated with all plans):

- **Annual benefit maximum:** This is the most your plan will pay for dental services during the coverage year. If you spend more than this amount, you may have to pay those costs.
- **Deductible:** This is the amount you need to pay before your dental insurance kicks in.
- **Coinsurance:** After you've paid your deductible, this is the percentage of costs shared between you and your plan.

Resources to Help You Understand Dental Insurance Plan Costs

Delta Dental of Iowa has several resources to help you learn more about insurance costs and coverage. A great place to start is by reviewing the Dental Plan Comparison snapshot.

When thinking through the best plan to choose, the questions below will help you understand the differences in cost and coverage among different plans. This information will help you select the right plan for you.

- What's the monthly premium associated with this plan?
- What common procedures or services are completely covered by the plan?
- What common procedures or services are partially covered by the plan (what percent of costs does your insurance cover, and what percentage do you pay out of pocket)?
- What procedures or services are not covered by the plan?
- How big is the provider network of the plan?
- What is the deductible associated with this plan?
- Does this plan have an annual benefit maximum? If so, what is it?
- Are there waiting periods or procedure restrictions (for example, a certain dental procedure may only be performed once a year) with this plan?

Insurance is complicated, but Delta Dental of Iowa's Customer Service team makes it easier. Reach out to the team at 800-544-0718 or send a note online. If you need more information on a plan's cost, they can help clear the confusion and provide the guidance you need to confidently choose the best coverage for you.

SOURCES:

<https://www.deltadentalwa.com/dental-insurance-101/how-much-does-dental-insurance-cost>

<https://www.healthcare.gov/glossary/co-insurance/>

5 Tips for a Clean Toothbrush

We rely on our toothbrush to clean our mouths twice each day to scrub away food and keep bacteria at bay, but when's the last time you considered the cleanliness of your toothbrush? Whether it's picking up bacteria in your mouth, on your hands or just by being in your bathroom, your toothbrush sees its fair share of germs. Fortunately, cleaning your toothbrush is really quite simple.

Below are five tips that will help keep your toothbrush (and your mouth!) clean.

Tip 1: Know When to Replace Your Toothbrush

As you probably know, toothbrushes are meant to be replaced. Here are three rules of thumb to know when to replace your toothbrush:

1. Immediately after you've recovered from being sick.
2. Once the bristles become frayed or damaged.
3. If you haven't been sick and bristles are in tact, replace every 3 months (an easy way to remind yourself is to set a reminder on your phone to replace your toothbrush).

Tip 2: Water Works Wonders

Rinsing your toothbrush with tap water and removing any bits of toothpaste before and after you brush will go a long way toward keeping it clean.

Tip 3: Toothbrushes and Toilets Don't Mix

It's an icky but important consideration: Keep your toothbrush at least 6 feet away from your toilet to limit the amount of germs that may find themselves on your brush after you flush. And speaking of flushing, always close the toilet lid before flushing to keep germs from spreading across your bathroom.

Tip 4: Air It Out

After you're finished brushing, allow your toothbrush to air dry by standing it up in a cup or other holder. Don't use a covered holder because that will prevent the brush from fully drying, and this encourages bacteria growth. Also, make sure your toothbrush bristles aren't touching someone else's toothbrush while it's being stored.

Tip 5: Be Selfish With Your Toothbrush

Ever heard the phrase, "Keep your germs to yourself?" Sharing your toothbrush with someone else is a big no-no. Swapping toothbrushes exposes the brush to millions more germs, which then get passed on to you. When it comes to toothpaste, you can share tubes among family members, but don't let the tip of the toothpaste touch your brush.

A Few Toothbrush Disinfecting "Don'ts"

Good intentions aside, the Centers for Disease Control and Prevention (CDC) recommend that you should avoid certain toothbrush cleaning practices, including:

- Do not soak your toothbrush in a disinfecting cleaner or mouthwash (it could actually spread germs).
- Don't use an ultraviolet device to remove germs from your toothbrush.
- Do not try to clean your toothbrush in the dishwasher or microwave (you'll likely damage it in the process).

Source:

<https://www.cdc.gov/oralhealth/infectioncontrol/faqs/toothbrush-handling.html>