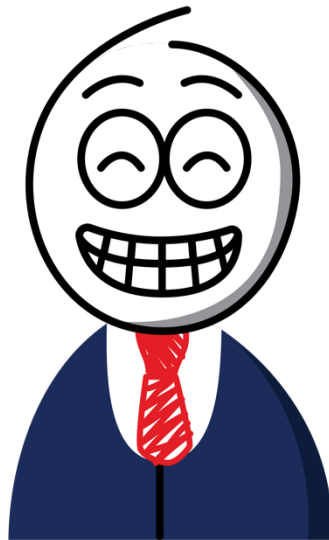


DENTAL

Guidepost

Part 1

Written for clients seeking dental coverage outside of what may or may not be included in their current Medicare plans.



A GUIDEPOST PRODUCED BY AMERICAN RETIREMENT ADVISORS
WRITTEN BY TAMMY SEMLER

Here to help!
Direct line: **602-281-3898**



Foreword

Many of our clients ask for assistance with finding dental policies. For many years most of these policies were expensive and covered very little other than a twice a year cleaning and x-rays. Which is why for years we suggested that our clients steer clear of anyone trying to sell them a dental policy, we even subscribed to a 3rd party tool we placed on our website 123EasyDental.com, not to sell insurance, but to show folks how expensive the coverage was and how little it covered.

Times have changed and there are now some policies that do provide substantial benefits that, depending on what you need done, are more cost effective than paying cash for your dental care.

In this guide we are going to break down a few different routes that our clients take, so you can use this information from our experience to inform your own decisions, as purchasing a policy is not your only option. These areas to consider are not listed in any particular order. We will start with some general points to consider regardless of where you are in the country, then move into the following key topics:

- **Dental Discount Programs** (either at your dentist, or through a 3rd party)
 - Nationally applicable, we will cover some of the programs fellow clients are using and leveraging successfully and finding value in.
- **Dental insurance**
 - We will call out the major companies offering insurance policies today in 2024 that we have found actually pay and provide value for services rendered.
- **Dental Colleges**
 - This guide we will talk about locations specific to Arizona, yet the knowledge of them, and what they offer can guide your research in your own area for similar programs.

Disclaimer: This guide is an educational resource to assist our clients seeking information about dental coverage options. We do not prefer one option or another regardless of how you interpret the text. Our goal is to give you the facts so you can make your own informed decision, whether that means enrolling in an insurance policy, or finding what you need elsewhere.

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General Tips for Finding Dental Programs Anywhere:

Use these to aid in your research:

- **Explore Local Dental Schools:** Many dental colleges offer services at reduced rates, with students performing procedures under expert supervision.
- **Check for In-House Discount Plans:** Some dentists provide their own discount programs for an annual fee.
- **Consider Discount Dental Plans:** Available on the market, these plans can offer savings without insurance.
- **Seek Out Free or Low-Cost Clinics:** Often provided by non-profits or community health centers, these services can be essential for those with limited resources.
- **Understand the Offerings:** Make sure to know what each program covers, as some may only include cleanings or specific treatments.
- **Appointment Commitment:** Low-cost clinics may require a significant time commitment or have strict cancellation policies.
- **Verify the Credentials:** Even discounted services should be provided by accredited institutions or licensed professionals.
- **Ask About Payment Options:** Some clinics might require payment upfront, while others may offer sliding scale fees based on income.
- **Compare costs:** Be sure to explore the coverage available through traditional dental insurance and the costs, compared to your alternatives.

Dental Discount Programs (Nationwide)

There are discount dental plans sometimes called **pre-paid dental plans** that are NOT considered dental insurance. These plans have no deductibles, no waiting periods, no yearly maximums, and no claim forms. You must use a participating dentist to get the discounts. Some plans will charge a monthly fee – anywhere from \$6 to \$20 per month and some charge an annual fee of \$40 to \$210 or more. For your payment you will receive discounts of typically 15% to 60% off your dental services at participating dentists.

You can find these plans offered by companies such as:

- Delta Dental
- Humana
- Cigna
- Aetna
- Careington
- Unicare
- Employers Dental Services (you can purchase the plan as an individual)
- and others...

Note: Your dentist may offer a discounted cash price of 15-20%. Dentist might even offer a pre-paid cash plan for routine services.

Dental Insurance (Nationwide)

Dental insurance is offered by many companies with varying prices and benefit schedules. There are HMO (you must in-network dentists) and PPO (you can see any dentist) options. Dental insurance plans come in different formats. Most, if not all dental insurance plans have deductibles of \$25-\$100 per person per year and annual benefit maximums ranging from \$750 to \$10,000. Many plans have waiting periods of 6 – 12 months for basic or major services, but most of these plans offer you preventive care right away. Some plans offer a graded dental benefit and no waiting periods. With these plans your cost-share is higher in the first year and then gradually reduces over 2 to 3 years. Some of the plans also start with a lower annual maximum benefit and slowly raise that benefit over a 3-year period (\$1,000, \$1,250, and then \$1,500 for example). There are some plans that do not have waiting periods or annual maximums and services are fee-based with set copays for services – but these plans are rare and harder to find. There are plans that will also give you an option to add vision and hearing coverage as well. Dental insurance can run anywhere from \$15 to \$100 per month per person depending on the coverage and benefits offered. In most cases HMO dental plans have lower premiums than PPO dental plans. To get the most benefit from your plan, use in-network dentists even when not required as those dentists have contracted rates for services making your dental dollars go further. Many of the same companies that offer dental discount programs also offer dental insurance. We've found that BCBS of Arizona, NCD Dental by MetLife, Delta Dental, and Golden Rule (UnitedHealthcare) offer insurance plans that do provide value. It is important that you do the math and figure out how much the plan is costing vs. the benefits you will receive.

We are licensed and contracted to offer some of the dental discount programs or insurance plans but not all and we are happy to help you find a plan that meets your needs – even if we receive no compensation for your enrollment.

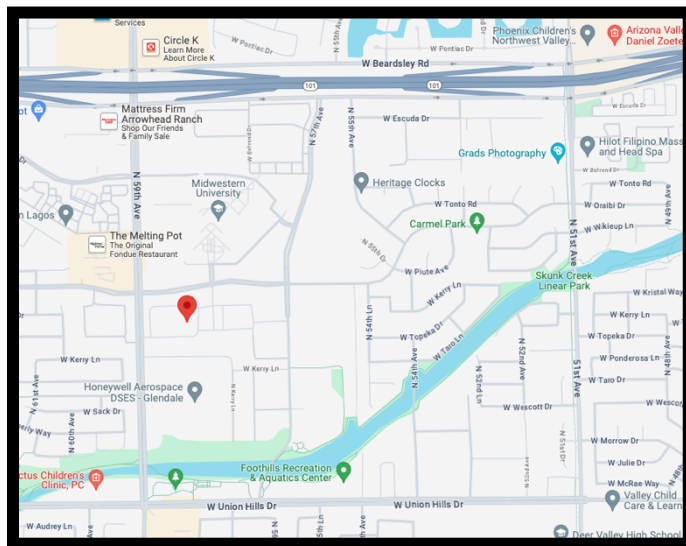
Happy Shopping!

(We will cover some of the Dental colleges around our area here in Arizona on the next page)

Dental Colleges (Arizona)

Midwestern University College of Dental Medicine Clinic

Initially you will have a 20-minute no cost screening to determine your needs and see if treatment can be completed at the facility. While there is no fee for this screening, the fees vary by procedure. The staff explains exactly what the fees are and what the procedure consists of before any work or treatment is performed. Payment is expected at the time of services rendered. The Dental Institute is open Monday through Friday from 8:00 am to 5:00 pm excluding university holidays and academic breaks.



For an appointment:
623-537-6000.

Address:
**5855 W. Utopia Road,
Glendale, AZ 85308**

The cross streets are N. 59th Ave & W. Utopia. Address is There are three separate campus buildings at the location, insure you go to the **Dental facility**.

ATSU Arizona School of Dentistry and Oral Health

The ATSU Dental Clinic offers the same services you would receive at a private-practice general dentist. The Center for Advanced Oral Health offers general dentistry and orthodontics and provides comprehensive care for those with disabilities, special needs, and complex medical conditions.

Initially you will have a screening appointment to determine your needs and see if treatment can be completed at the facility. Their website doesn't state whether there is a charge for the screening so be sure to ask when you make the appointment. Fees vary by procedure. The staff explains exactly what the fees are and what the procedure consists of before any work or treatment is performed. The three clinics (general care dentistry, orthodontics, and advanced care dentistry) are open Monday through Friday, but hours vary by clinic.



General Clinic appointment:
480-248-8100

Orthodontic appointment:
480-248-8107

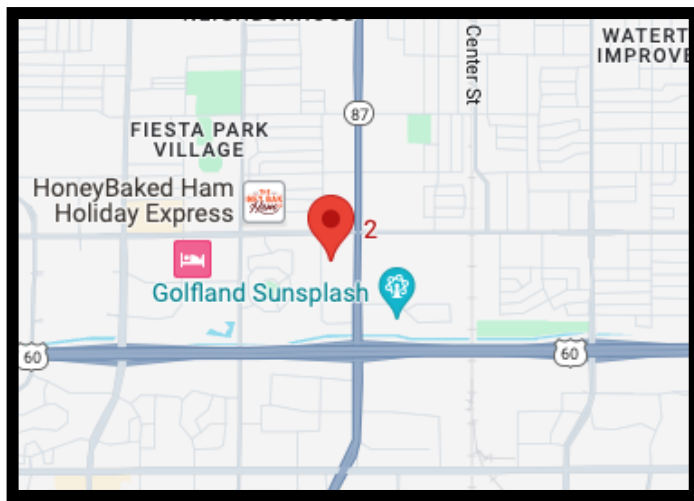
Address:
**5855 E. Still Circle,
Mesa, AZ 85206**

The General Care Clinic is located at 5855 E. Still Circle, Mesa, AZ 85206. The other clinics are located at 5835 E. Still Circle, Mesa AZ 85206 in the same plaza.

Carrington College Dental Hygiene Clinic

This dental clinic operates differently than the other two. They provide dental cleanings ONLY. There is NO CHARGE for services, but you must commit to a 3-to-4-hour appointment. Students do the work and their instructors, and the clinic dentist must sign off when they are done. While this is a great deal on financial savings, the time commitment is considerable.

Their hours of operation are Mon-Thurs 8:30 am to 4:00 pm.



For an appointment:

480-717-3510

Address:

**1300 S Country Club Drive,
Suite 2, Mesa AZ 85210**

Carrington also requires a 3-day cancellation notice with appointments and if you don't adhere to this rule, you will no longer be accepted as a returning dental patient.

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For information about planning for dental

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