

**My new client has a missing tooth, they want coverage to get a dental implant. Which is the better plan for implants: Delta Dental - Clear plan, Delta Dental - Ascent Plan or the Delta Dental - Premium Plan?**

This is an example for the cost of implant procedure that includes *the surgical placement of a dental implant into the jawbone and the implant crown.*

In this example, the average amount charged by a dentist for this service in-network is \$4,200. The average amount charged without insurance is \$5,560. A savings of over \$1,300 per implant.

source: Fair Health Seattle zip 98115

For this example, here is an estimate of how out-of-pocket cost varies by plan:

Plan	Delta Dental – Clear Plan	Delta Dental – Ascent Plan Yr.1 \$1,000	Delta Dental - Premium Plan \$2,000
Estimated Patient Copay	\$2,600	\$3,200	\$2,200
Deductible	\$0	\$50 annual	\$100 lifetime
Estimated Total Patient Cost	\$2,600	\$3,250	\$2,300

Conclusion: The Delta Dental - Premium Plan offers the lowest out-of-pocket cost in this example. However, all Delta Dental of WA I&F plans (except the Delta Dental - Basic Plan) offer great savings on an implant. Keep in mind most plans are subject to 12-month wait period for implants. Wait period will be waived with 12-months of prior dental coverage. The Clear Plan and Ascent Plans do not have wait periods, even for your currently uninsured clients.

Note: The above are just examples and estimates of treatment costs. Treatment needs can vary by patient. For major services such as implants, the client should request a pre-determination from their provider.

**One of my clients just signed up for dental and vision effective January 1, 2023. Their payment was already processed, I was surprised it was taken out so soon.**

When processing an application, the first premium payment is due at the time of enrollment. Future payments will be deducted on the 27th of each month which pays for the next month of coverage.

**Each plan has advantages and disadvantages but what plan or plans would you recommend for a family if money is not as important? I have a family wanting recommendations.**

For households with 3 or more member's, I recommend the Delta Dental - Family Plus Plan because it includes unique benefits that are not in our other plans:

1. Orthodontic coverage for children and adults (subject to 12-month wait period)
2. Nightguard coverage for teeth grinders
3. Fabricated mouthguard for kids in sports
4. Additional shared annual maximum of \$250 per person. For example, a 3-person household receives an additional \$750 shared amount above the \$1,500 per person annual max.

And you can't go wrong with the Delta Dental - Premium Plan with \$2,000 per person annual maximum. Its unique feature is it includes 3 cleanings per benefit year!

**One of the most common questions I receive from my clients is "How does the Delta Dental Individual plans compare (benefits & premiums) with the Plan offered on the Exchange"?**

The Delta Dental WA Exchange plans are great for children through age 18, the plans meet the ACA Pediatric requirements. The exchange adult benefits are good for preventive, fillings and periodontal disease but do not include coverage for root canals, implants, crowns etc. The I&F direct plans have comprehensive coverage for all ages including adults, root canals, crowns, implants and much more are covered. I would recommend the Delta Dental - Clear Plan or the Delta Dental - Ascent Plan for adults. For kids under age 19 try to get them a Delta Dental Individual - Washington Kids Plan on the exchange if that is where they are getting their medical. If your clients desire our most comprehensive coverage and they have been on the Exchange for at least 12-months, I highly recommend the Delta Dental Family Plus Plan and the Delta Dental Premium Plan.

**I received a call today from my client who is enrolled in a Delta Dental - Premium Plan. He also has a Medicare Advantage plan that will offer him some preventative dental care next year. Can he have both the Delta Dental Individual & Family plan and the Medicare Advantage plan for dual coverage? If so, how would that work?**

It is perfectly fine to have dual coverage. The Delta Dental of Washington I&F plans do not coordinate benefits and will always pay as primary.

**I have a potential new client who wants dental but can't get a straight answer from her Delta Dental dentist if they accept the Clear plan.**

There is occasional confusion about the Delta Dental - Clear Plan because it is a fixed co-pay plan. The Delta Dental of WA provider receives the same reimbursement on the Delta Dental - Clear Plan as they do on any other Delta Dental of WA I&F plan. All PPO plus Premier providers accept all Delta Dental of Washington I&F plans including the Delta Dental - Clear Plan.