

October 27, 2014

## There's Still Time! Use Your Dental Benefits Before the End of the Year



If you are anything like the majority of working American adults, you most likely spend a portion of your monthly paycheck on a dental insurance plan. Before 2014 comes to an end, make sure you're getting the most from your **dental benefits** with Dr. Adam Cohlmia at El Reno Family Dentistry in El Reno, OK.

### The Importance of Using Your Benefits

There are three major reasons to utilize your **dental insurance** before the end of the year, and all of them involve saving you money.

1. **Consider your deductible.** Your deductible is the amount of money that a patient must pay out of pocket before his or her **dental benefits** will take effect. If, for instance, your deductible is \$50, you simply pay \$50 and then begin enjoying the full benefits of your plan. If you have already met your deductible but have not been back to the dentist, your benefits are going to waste. Furthermore, when your plan resets on January 1<sup>st</sup>, you will be required to pay your deductible all over again. Use your benefits now to get the most from your plan and the money you've already invested.
2. **Yearly maximum.** Insurance for dental care is not cumulative, which means that if you don't use it, you lose it. Take a look at your policy's yearly maximum (this is typically \$1,000 for most plans). Your employer can help you find this amount if you are unsure of your maximum. If you haven't taken full advantage of this amount, whatever balance is left remaining goes unused and is forfeited when your plan rolls over.
3. **Premiums and getting your money's worth.** If you are paying monthly premiums for **dental insurance benefits** and you're not using them, your hard-earned money is essentially going to waste. This may seem like an obvious reason to schedule a dental appointment, but millions of Americans pay into an insurance plan and never come in for so much as a cleaning. Why would anyone want to pay for **dental benefits** that they're never going to use?

Naturally, the best reason to visit the dentist is to safeguard the health and beauty of your smile. **Dr. Cohlmia** will develop a personalized treatment plan just for you, tailored specifically to fulfill your unique oral health needs. Our financial coordinator is always happy to help you with any questions or concerns you have about your insurance plan, so never hesitate to ask!

### **Maximize Your Dental Health Benefits**

Most **dental insurance** plans run on a calendar year, so December 31<sup>st</sup> marks the last day before your policy resets. We want to help you make the most of your **dental benefits** before time runs out! Contact our office today to schedule your visit with **Dr. Cohlmia** and his caring, experienced team. We look forward to serving your every oral healthcare need. Our family-friendly dental practice in **EI Reno, OK** is privileged to serve patients from throughout **EI Reno, Minco, Hinton, Calumet**, and surrounding areas in **Canadian County**.