



Dental & Vision Insurance

Why should I have Dental Insurance?

Aside from protecting your smile, dental care ensures good oral and overall health. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Understanding and choosing dental coverage will help protect you and your family from the high cost of dental disease and surgery.

Professional dental care can diagnose or help prevent common dental problems including toothache, inflamed gums, tooth decay, bad breath and dry mouth. If conditions like these remain untreated, they can worsen into painful and expensive problems such as gum disease or even tooth loss. According to the American Dental Association, more than 16 million children in the United States suffer from untreated tooth decay, which is the most common chronic childhood disease. Regular dental exams can not only treat dental problems but can also identify other serious health concerns, including some types of cancer. Dental coverage will allow you to inexpensively receive preventive and diagnostic care.

What Dental Services are typically covered?

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost. Services are generally broken up into the following classes:

- Class I – diagnostic and preventive care (cleanings, exams, X-rays)
- Class II – basic care and procedures (fillings, root canals)
- Class III – major care and procedures (crowns, bridges, dentures)
- Class IV – orthodontia (braces)

Why should I have Vision Insurance?

Driving to work, reading a news article and watching television are likely activities you perform every day. Your ability to do all of these, however, depends on your vision and eye health.

Routine eye exams can determine whether you need corrective lenses and, if so, the correct prescription. Other eye concerns that will be addressed in an eye exam include checking for conditions or diseases such as glaucoma and cataracts, which can lead to vision loss.

Regular eye exams can also identify overall health concerns, such as diabetes, high cholesterol, and risk of heart disease or stroke before you are even aware of any symptoms. You can then follow up with a medical doctor, minimizing the effects of these conditions on your health and finances.

Obtaining vision insurance is a way to make sure you can continue enjoying good health as well as the sights around you.

What Is Covered Under Vision Insurance?

Vision insurance generally provides coverage for basic care and eyewear. Most vision plans will cover the following services:

- Annual or biannual eye exams, including dilation
- Eyeglass frames
- Eyeglass lenses
- Contact lenses

Some plans may also cover other services, including laser vision care programs or even prescription protective eyewear.

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