

Plan Comparison Checklist

Use the following checklist to compare dental plans in determining the best dental coverage for you and your family.

1. To get started, estimate how much you and your family would spend on dental care each year.
2. If you've had coverage before, look at old statements from your dentist or insurance company to see the original charges.
3. Add up these charges and consider the cost of any additional services that might come up this year (e.g., braces for your child, root canal, etc.). You may be able to consult your dentist for estimates.
4. Complete the grid below for each plan you are considering.
5. Compare between the plan options to determine your best plan.

Criteria	Plan 1: _____	Plan 2: _____	Plan 3: _____
What is the monthly premium?			
Are there fixed copayment amounts for services or does the plan reimburse based on coinsurance percentages?			
Are there many network dentists in my area?			
Is my dentist in the network?			
Must I visit a network dentist or can I visit any dentist?			
Do I have the same benefits if I see a dentist outside the network?			
Is there a deductible, and how does it work?			
Are there annual maximums? Life-time maximums?			
Does the plan provide good coverage for procedures you may need?			
Are there waiting periods for certain procedures?			
Which procedures are not covered?			