

Comparison Guide:

Dental Insurance Vs. Dental Membership Plans

Which Option Is Best For You?



Do You *Need* Dental Insurance?

One of the most common questions our patients have about proceeding with care is, “Is dental insurance better, or do you offer your own plan?” Fortunately for you we offer other options that often are a better fit for many of our guests and patients.

It's worth looking further into if you are considering any major dental work or a new preventative program for your dental health.. Should you go out and get insurance? Or are you better off paying cash? Now, we have a popular 3rd option - Membership Plans, such as the Pinecrest Smile Club. Today we offer 5 different membership plans, depending on the health needs, age range, and wants of our patients. We launched our first membership plan back in 2013 to fill a growing need. Nearly 40% of Americans are without dental insurance.

One important point for you to be certain of: at Pinecrest Dental, we never make recommendations based on whether or not you have insurance. ***We make recommendations based on your health needs, and let you decide which option suits you best.*** The best care possible costs less today, than it will tomorrow – with or without insurance benefits.

Here is a comparison chart to help you make a decision for your plan:

Dental Insurance Cons

- Individual plans (non-employer) typically have the least amount of benefits
- You are limited by the options dictated by your plan, giving you less choices. Most plans want you to see a dentist they choose, not one you choose.
- Dental insurance isn't really insurance. Once you reach your annual maximum (usually \$1000-\$2000), you have \$0 benefits until the next plan year, even if you meet your deductible. Plus a monthly premium.
- Many sedation, implant, & orthodontic (adults), services are not covered.
- Your insurance company has no interest in your health, well being or satisfaction.
- More and more plans have downgraded, restricted or non-covered services. Waiting periods may apply as well.

Dental Insurance Pros

- Most preventative and basic services are covered, such as evaluations, X-rays and professional cleanings.
- Plans may be subsidized by an employer, giving you "group" power.
- Your out of pocket costs may be reduced by the prepaid benefits included in your plan.
- PPO plans let you use your benefits with any dentist you choose.

Pinecrest Smile Club Cons

- No prepaid benefits. Most visits have a copay.
- Benefits exclusive to Pinecrest Dental and our partners, can't use it at specialists. (However we do have benefits for our members that selected specialists offer)

Pinecrest Membership Pros

- All services are covered, so you get to choose your preferred option, at a pace you are comfortable with, rather than feeling that your insurance plan is dictating your care.
- You are rewarded for prevention; save on preventative care *not typically covered by dental insurance*, such as annual oral cancer screenings, home care products, and fluoride varnish.
- Implants, cosmetic dentistry, orthodontics, sedation, emergency care and gum health therapy are covered!
- No deductibles. No waiting periods. No annual maximums. No monthly premiums. No hassles! Better benefits than most individual insurance plans.
- HSA and Flex-Spending approved!
- Priority scheduling for our most convenient times.
- Additional savings when you enroll with friends or family members simultaneously, plus VIP rewards for additional services and savings!
- An astonishing 100% of our patients save more money and have more benefits when it comes to Veneers, All of 4 Implants or a Smile Transformation compared to insurance!

Whichever Option You Choose, We Are Here To Help.

We have many patients with memberships and many patients with dental insurance. Regardless of which you choose, you can count on elite-level care and the latest advances in comfort and quality at each visit.

Service	Regular Self Pay Rate	Average AARP/Delta Medicare	Average Commercial Insurance Rate	Pinecrest Smile Club	VIP Membership (add on to Insurance)
Annual Enrollment	\$597	\$612	\$852	\$507	\$118
Annual for 4	\$2,388	\$2,448	\$3,408	\$1,497	\$354
Deductible	\$0	\$50-\$100	\$0-\$150	\$0	N/A
Preventative Checkup & Maintenance (2x/year)	\$209-\$459	\$0-\$275	\$0-\$325	\$0	\$0-\$250
Basic Dental Implant	\$2,397	\$1597-\$3597*	\$1597-\$3597*	\$2197, 2+ \$1997	\$2297, 2+ \$2097
Bio Overlay (better than root canal & crown)	\$1,797	\$1797*	\$797-\$1800	\$1397, 2+ \$1197	\$1497, 2+ \$1357
Bonded Tooth Renewal (treating cavities)	\$305	\$122-\$305*	\$61-\$305	\$265	\$305
Tooth Removal	\$600-\$1100	\$400-\$900	\$300-\$700	\$450-\$900	\$350-\$850
Thinners	\$1,397	\$1600*	\$1600*	\$1222, \$1097 4+	\$1297, \$1197 4+
Annual Benefits Cap/ Maximum	N/A	\$1200-\$1500, then \$0	\$1200-\$1500, then \$0	Zip. Zero. Nada.	Zip. Zero. Nada.
Save over \$1550 in first year alone!					

By taking action today, you will have a healthy, confident smile for years to come!

Mention this article for a free insurance vs membership consultation at Pinecrest Dental, so you can learn which option fits your lifestyle better and learn which is best for you. (Based on availability.)

Dr. Tyler Williams is a full-time practicing dentist and the founder of Pinecrest Dental and Better Sleep SLC. He is a proud husband of his beautiful wife and father of three great kids.

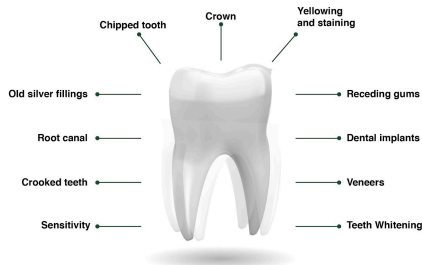
Dr. Williams' guests and patients travel from around the state, and as far as Alaska to Wyoming to join his practice in Taylorsville, Utah. He has completed thousands of Smile Transformation, dental implant and restorative procedures. He has written numerous articles for the Utah Dental Association, and is the author of a two consumer books, *Reason to Smile: 11 Keys to Your Best Oral Health Ever*, and *The Consumer's Guide to Dental Implants: 3 Keys Every Adult Needs to Know About a Smile Transformation*, which can be found at major bookstores and on Amazon.com.

Dr. Williams has been selected as a Top Dentist in Utah by the International Association of Dentists, and spotlighted in the renowned publication, *Leading Physicians of the World*. He has also been awarded as one of America's Best Dentists for the past three years in a row. Dr. Williams has been featured on ABC's Good Things Utah, KTALK radio and in several national dental research publications, including Dentistry Today and the Academy of General Dentistry's *General Dentistry* journal.

It's only a matter of time before you have a tooth problem...

But the Pinecrest Smile Club has you covered!

- ✓ Implants and Veneer Savings
- ✓ No Deductibles or Limits
- ✓ Individuals and families eligible
- ✓ No waiting periods



Dr. Williams is a member of the American Academy of Implant Dentistry, the American Academy of Facial Esthetics, the American Dental Association, and the Utah Dental Association. He has also been recognized as one of the most influential dentists in Utah by Kleeer's list of Most Influential Dentists in America.

He is currently a speaker and instructor on Dental Implants with the Implant Institute. You can follow his most updated content and instructional oral health messages on the Pinecrest Dental YouTube Channel or by audio on SoundCloud.

His dental practice focuses on saving teeth, implant dentistry and complete oral health for a better quality of life. (To contact Dr. Williams' office, please call (801) 503-0035, text (801) 268-2323, or visit pinecrestdds.com.)