

Characteristics of Dental Insurance	Characteristics of Discount Dental Plans
<ul style="list-style-type: none"> • Limitations, deductibles and annual maximums • Waiting periods for major dental procedures • Tedious and time-consuming written claims process • Limitations/exclusions on pre-existing conditions • Certain dental specialties, such as cosmetic dentistry, are rarely covered • Consumers pay expensive monthly premiums for defined coverage • Typically inaccessible to individuals and families unless provided by their employer 	<ul style="list-style-type: none"> • No annual limits, members enjoy discounts on most dental services all year long • Most plans activate within 1 - 3 business days • No tiresome paperwork hassles, plan membership card is presented for discounts on most dental services • No health restrictions • Select plans include discounts on dental specialties, including cosmetic dentistry and orthodontics • Consumers pay affordable membership fees for access to a network of providers offering discounts on most dental procedures • Available directly to individuals, families, businesses and groups