

## Questions you should ask prior to purchasing any Dental Insurance

1. Does the network include the dentists you are looking for?
2. Will the plan allow for care by specialists?
3. Are there restrictions or limitations on coverage if treated by a specialist?
4. Did you find restrictions from the plan such as waiting periods?
5. What are the total costs for the plan which include the premium, co-payments, coinsurance and deductibles?
6. Does the plan apply a deductible for exams and cleanings?
7. What is the annual maximum the plan will pay? Will the plan allow rollover of unused benefits from one plan year to the next?
8. Is there an out-of-pocket limit? If so, how much is it?
9. What limitations does the plan place on pre-existing conditions?
10. Does the plan cover braces? Are there limitations?
11. Overall, do you feel that the plan covers all the procedures necessary to maintain good oral health for you and your dependents?
12. Does the program provide for emergency treatment? Are there arrangements for emergency care away from home?

### **Need More Help?**

Trained professionals are available to assist you on a wide range of insurance issues.

**Call the CSI Toll Free Number:**

**1-800-332-6148**