What is a dental discount plan?

Dental discount plans are typically much less expensive than dental insurance, and the premiums are more likely to be quoted as an annual, rather than monthly, amount.

A dental discount plan is NOT insurance. The dentists that participate in the dental discount plans agree to provide services at a discounted rate without imposing waiting periods, deductibles or limiting the number of procedures or discounts.

Dental discount plan benefits are limited to discounts only (as opposed to a dental insurance plan that pays a portion of the charges). The discounts tend to be substantial for routine/minor dental treatment, but not as robust for more major dental work.