

# Useful Tips & Help

*By The HealthPlus membership Network.....Since 1985*

## What is a discount dental plan?

Discount dental plans are an affordable and easy-to-use alternative to dental insurance. Plan members have access to a large network of participating dentists that have been contracted to offer their services at discounted fees.

## Discount dental plans vs dental insurance plans. What is the difference?

Discount dental plans are easy-to-use, hassle-free and affordable solution for anyone looking for dental care savings. Here is a comparison between discount dental plans and dental insurance that may help you make an informed decision.

### **DISCOUNT DENTAL PLAN :**

- No annual limits - plan members enjoy discounts on dental care services for the entire year
- Immediate coverage is available
- No claim form hassles - just present the membership card at a participating dentist office for discounts on your dental services
- No restrictions due to a current problem-no waiting periods to receive dental treatment
- All dental specialties are allowed with out waiting, including cosmetic dentistry and orthodontics
- You pay an affordable membership fee for access to a network of dentists offering discounts on dental procedures
- Available directly to individuals, families, businesses and groups

### **DENTAL INSURANCE Characteristics Include:**

- Limitations, deductibles and annual maximums
- Waiting periods for major dental procedures
- Always a claim form to fill out and process
- Limitations/exclusions on pre-existing conditions
- Certain dental specialties, such as cosmetic dentistry, are rarely covered
- Expensive monthly premiums for defined coverage
- Generally inaccessible to individuals and families unless provided by their employer

How do I find a participating dentist?

- Simply follow the links on our website!

## Why should I join your discount dental plan ?

Discount dental plans will save you money on quality dental care while giving you the freedom to choose from any of our participating providers.

## How soon will my discount dental plan activate?

Generally it takes about 3 business days to receive your membership cards by mail but you can enroll by phone today and see a dentist today.

When can I start receiving discounts on dental work?

Your discount dental plan can be utilized the day of activation. Just show the participating dental provider your Member ID Card and they will honor the discounted rate according to the fee schedule of your plan.

Can I coordinate my dental insurance with a discount dental plan?

Even if you already have dental insurance, the discounts offered by our discount dental plans may be used along with your dental insurance for even more savings on your dental care. Please consult with a participating dentist or dental care specialist before beginning treatment to verify if they can coordinate a discount plan with your current insurance.

Are there age limits when joining your plan?

There are no age minimums or maximums limits.

Do you offer payment plans for the membership fee?

We currently accept payment in full for annual plan membership fees and we offer Auto bank draft for monthly rates, but it is at an additional cost to you. Because monthly rates are costly to handle we must charge you the consumer that additional expense.

Can I send my annual membership fee via U.S. Postal Mail?

Yes. Mail your payment to:

The HealthPlus Membership Network

1496 N Higley Rd. Ste 102-209

Gilbert, Arizona 85234

*Please make your check or Money Order payable to HPMN*

Do I receive discounts if I see an out of network dentist?

Plan members will not receive discounts on dental care when visiting an out-of-network provider. Members must always see a participating dentist to receive the discounts associated with their discount dental plan.

How do I receive my plan membership information?

Members will receive their membership package in the mail. It will include 2 member cards, provider directory and Dental Savings Schedule of benefits.