

- Average Annual Out of Pocket Costs
 - Regular Cleaning = \$160
 - Regular Cleaning w/X-rays = \$240
 - Tooth Repair w/Restorative Composite = \$500
 - Total Cost of 2 regular cleanings = \$400
 - Total Cost of 2 cleanings & tooth repair = \$900

- Insurance Costs
 - Monthly Insurance premiums = \$37
 - Total annual premiums = \$444
 - Estimated 30% Pre-tax Savings = \$133.20
 - Estimated Actual Annual Cost = \$310.80

- Average Annual Out of Pocket Costs WITH Insurance
 - Regular Cleaning = \$0
 - Regular Cleaning w/X-rays = \$0
 - Tooth Repair w/Restorative Composite = \$100
 - Total Cost of 2 regular cleanings = \$0
 - Total Cost of 2 cleanings & tooth repair = \$100

If you regularly get your teeth cleaned 2 times a year, the dental insurance pays for itself when considering the pre-tax savings of paying for premiums via pre-tax payroll deductions. If anything happens to your teeth during the year, you'll be glad you had the insurance!