

# Your Personal Guide to Affording Dental Implants



**INDEPENDENCE**  
DENTAL GROUP

Make your new smile a reality.

# The Economy of Dental Implants

## Dental Implants - The Best Always Carries a Price

It's an acknowledged fact that dental implants are the best option for replacing missing teeth. As with most procedures performed by first-rate dental professionals utilizing state of the art technology to produce effective, long-lasting results, they aren't the cheapest option available. Of course, procedures that improve your life the way that dental implants do, rarely are.

## Replace Your Missing Teeth at All Costs

When evaluating the cost-to-benefit aspect of dental implants, you must also consider the cost of doing nothing- allowing your teeth to shift out of place, loosen and erupt, the bone tissue in your jaw to further deteriorate (possibly ruling out same-day implant treatment), TMJ to develop, and who knows what else.

## Pay Now or Pay More Later

Repairing these dental problems is typically quite expensive. The results are rarely permanent, and none of these costly, temporary fixes permanently replace your missing teeth. The point is, not finding a way to afford dental implants when you need them, will likely drive your dental costs including your implants a lot higher down the road perhaps by many thousands of dollars. This should definitely factor into your thinking when considering dental implants, and how to afford them.

# The Road Map to Affording Dental Implants

## Set the Priority

When it comes to paying for your dental implants, the chances are, if you make them a top priority, your determined mindset, and strong desire to obtain them will help you find a way to afford them.

## Research Your Options

Look into a mix of things to utilize...installment or self-borrowing, tax-free contributions, low interest rates, extended repayment plans, established equity, credit offers and promotions and so on. With a little research you could find yourself closer to making dental implants a reality. We will assist you with this a bit further on.

## Find The One

Utilize an experienced, reputable dentist- preferably one who can perform all the steps required to complete the implant process from start to finish. Dental implants involve many steps, some of which can be performed by either an oral surgeon or a dentist. If you find a dentist who performs both the surgical and restorative work, you could save a great deal of money, and there will be one person who takes responsibility for the entire procedure, which is very important as well. You can also save a great deal of time this way because a single provider is able to complete multiple stages of treatment during a single office visit.

## Don't Be Shy

Some dental offices offer discounts or incentives to help make implants more affordable to their patients. Ask your dentist if they offer any discounts or incentives for multiple implants. Placing multiple implants in a single visit, speeds up the healing process and helps you save on the cost of office visits, anesthesia, and other charges.

## Investigate Possible Resources

### Dental Insurance

Most dental insurance plans provide an annual maximum benefit in the \$2000 range, sometimes more. Be sure to use however much of this benefit is available to pay whatever costs related to your implant procedure may be covered. There are professionally trained insurance personnel at your dentist's office, who will see to it that your dental insurance is fully utilized.

### Health Insurance

Your healthcare plan may pay for some early stage dental implant surgeries if say, they are medically necessary. The definition of "medically necessary" may include dental care arising from non-biting accidents, certain diseases, and treatments deemed integral to a medically related issue that's covered in your plan. Be sure to consult with your health insurance representative to find out to what extent or under what conditions your insurance may cover dental implant treatment.

### Healthcare Installment Loans

Healthcare Financing programs with manageable monthly payment plans can make dental implants more affordable, as many times, smaller bite-sized payments fit more readily into a budget than one large mouthful.

One of the more common ways to pay for dental implants is by borrowing from a healthcare financing company. These companies (including CareCredit®, LendingClub® and others), are typically very customer service oriented, and go to great lengths to help patients establish payment plans that they are comfortable with. These companies usually grant quick approvals which enables the patient to get started right away.

### Credit Cards

In certain instances, credit cards may be a viable way of financing your dental implants that provides you with some real advantages. It's possible for example, that the cost of your implant procedure could be offset somewhat by the value of the various promotions offered by your credit card company, including frequent flyer miles, cash back rebates, and no-interest on purchases and/or balance transfers for 1-2 years. It's worth having a look at this possibility.

## Investigate Possible Resources

### **Credit Union Loans**

Securing a personal loan from a credit union you're affiliated with through your employer may be an excellent way to finance your dental implants. There are often low interest rate financing options with favorable repayment terms available to Credit Union members.

### **Flexible Spending Accounts**

If you have a Flexible Spending Account through your employer, you can contribute up to \$2,700 a year tax-free to your FSA and use a portion of that money each month (or all of it prior to the end of the year) to pay towards your dental implants. You may be able to contribute even more from your account, if your employer makes additional contributions to your account during the year, adding to your available funds. This is a good way to utilize pre-tax earnings to pay for your dental implants, money you needn't borrow, pay back, or pay interest on. Consult your HR Representative or plan provider for specific details of your plan.

### **Retirement Account Loan**

Another viable method of paying for your dental implants may be to borrow from your 401(k) or 403(b) retirement savings account. Doing so offers you certain advantages including low interest rates, low monthly payments, and longer repayment terms. In addition, the interest and principal you repay on the loan goes back into your retirement account (instead of paying interest to a lending institution). You'll be approved to borrow based on the amount you have saved in your account, rather than your credit score or your income. Be sure to speak with your HR department to find out the details of how your particular retirement account program works, if this type of option is available to you, and under what conditions.

### **Home Equity Line of Credit**

Using the equity built up in our homes to pay for certain necessities and luxuries including capital improvements, school payments, home furnishings, automobiles, etc. has become quite commonplace in this day and age. Paying for dental implants could certainly fall into the same category, considering the amazing difference they make in one's ability to enjoy life each and every day! This type of funding is not typically difficult to obtain, and today's low interest rates can make this an appealing and cost-effective option for paying for your dental implants.

# Investigate Possible Resources

## Life Insurance Cash Value

Similar to 401(k) & 403(b) retirement accounts, some life insurance policies (whole life policies for example) may allow the policy holder to borrow from the cash value accrued in their own account at a low interest rate and with attractive repayment terms. While this type of loan may have an effect on the amount of money the account accrues, it offers you the opportunity to borrow your own money to pay for your dental implants, and to pay yourself back over time. Going this route will not affect your borrowing power or your credit score, and could enable you to enjoy life more and feel better about yourself every day with that new smile! Be certain to consult with your insurance agent to be sure you know everything there is to know about going this route.

## Thank You...

We thank for considering Instant Implants at Independence Dental, and hope this guide has been helpful in bringing you closer to a brand new smile. We hope you are able to identify and utilize the financial resources needed to make dental implants a reality for you, and look forward to helping you change your life for the better as soon as you're ready.

We're here when you need us!

**Independence Dental Group** - Dr. Steven Gelbart

Questions? Call (215) 278-6225

**Important Disclaimer:** The purpose of this guide is strictly limited to providing ideas related to possible means of paying for dental implants, and is not to be construed as a substitute for professional advice, financial advice or advice specifically relating to the reader's investments, assets, or financial standing. The reader is advised to consult an appropriate qualified professional regarding any and all ideas put forth in this guide.

