## CASE STUDY | DENTAL PLANS



PureCare Dental in Bend offers dental membership ... an alternative to dental insurance, and a better choice for many patients.

# WHEN IS INSURANCE NOT REALLY **INSURANCE?**

### PURECARE DENTAL OFFERS A PRACTICAL ALTERNATIVE TO THE OLD DENTAL INSURANCE MODEL.

According to most money management websites — and at least two local dentists - dental insurance is no longer a wise investment for most people. The pay-outs haven't changed since the 1970's, but costs have gone way up. Plus, very few employers still subsidize dental insurance, so it simply doesn't pencil out.

Now there's a Bend dental practice that's offering a convenient alternative to dental insurance that could save you hundreds, or even thousands of dollars a year.

At PureCare Dental, members pay a low monthly fee starting at only \$24.50, which is about 1/3 of what most dental plans cost

for a typical Bend individual. The monthly fee covers all the standard, preventative care items including two cleanings, two exams, xrays and flouride, as well as two emergency visits per year.

In addition, PureCare Membership also provides a 15 to 20% discount on major procedures that are often uncovered or only partially covered by most dental insurance plans.

"Dental insurance isn't really insurance at all," says Dr. Eric Cadwell of PureCare Dental, "because it doesn't cover major expenses. Almost all dental plans are capped at \$1000 for the year, so if you need a root canal and a crown you're actually not covered. Chances are, you'll still have significant out-of-pocket expenses, despite paying a hefty monthly premium."

At PureCare Dental Dr. Cadwell and Dr. Edwards see plenty of patients with traditional insurance. However, many who are paying for that coverage themselves eventually opt out in favor of the Membership option.

"We're happy to handle insurance claims, but when patients do the math it's usually an easy choice," Cadwell said. "Unless you have an employer who's paying for at least half of your dental insurance, it's really not a good deal for consumers."

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Breaking from the old, insurancedriven model of dental care has other benefits as well. For instance, Cadwell said that patients often let their insurance dictate treatment.

"They often ask to do one tooth now, and one tooth the following year," Cadwell said. "With a membership, you don't have to postpone treatments because of insurance caps, and you don't have all the hoops to jump through with copays, waiting periods and deductibles."

Very few dental insurance plans cover popular cosmetic dental procedures, such as whitening, bonding and veneers. PureCare Members get a 15 to 20% discount on those services, as well as implants and orthodontics, which can be costly, long-term propositions. The PureCare Membership program was designed specifically to be simple and transparent, so you know exactly what you're going to pay and where you stand at all times. The membership fee for children is \$17.50 per month when a parent is also a member.

For local business owners the PureCare Membership program represents a realistic, affordable employee benefit program.

"We have quite a few local companies that are offering PureCare Membership as an employee benefit, and every business that has signed up since 2012 is still with us. They love it," Cadwell said.

PureCare Dental provides a wide range of family dentistry services as well as cosmetic dentistry, implants, and Invisalign braces.



Dr. Eric Cadwell of PureCare Dental



3081 N HWY 97, #150, BEND | 541.647.5555 | PUREDENTALCAREOFBEND.COM

## MEMBERSHIP PLAN AT **PURECARE DENTAL**

The PureCare program offers primary dental care at a discount from the standard rates paid by uninsured patients

#### **INITIAL EXAMINATION - \$99**

(Savings of 76%) -Includes all necessary x-rays and thorough exam

#### **STANDARD MEMBERSHIP**

- ADULTS: \$294\* (Savings of 50%) -CHIL DREN: \$210\* (Savings of 63%, with adult)

#### PERIODONTAL MEMBERSHIPS

-THREE VISITS PER YEAR \$474\* (savings of 45%)

-FOUR VISITS PER YEAR \$594\* (savings of 45%)

### **MEMBERSHIP PROVIDES**

-Two cleanings per year (standard membership) -Exams, including 2 emergency exams per year -All necessary xrays -Flouride treatment(s) -15-20% discount on other services

#### **HOW TO SIGN UP**

Simply call 541-647-5555 to schedule your initial examination. Sign-up occurs upon your first visit at PureCare.

\*Annual cost Can be paid by auto ACH monthly

# PureCare dental