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Benefits News



Dental Insurance vs. Medical Insurance: Which Covers What?

This document is part of the PEBB August Newsletter, Dental Health. To access other resources, visit the [News and Events page](#).

Health insurance can be complicated. When you have dental insurance and medical insurance, it can be tricky to know what each plan covers.

Review the information below to learn more about which plan to use for dental care and services.

Understanding Your Coverage

It's important to have a good understanding of the coverage that each plan provides.



Dental Coverage

Dental insurance helps cover the cost of routine dental care. This is care for the normal wear and tear conditions affecting your teeth.



Medical Coverage

Medical insurance covers essential health benefits critical to maintaining your health and treating illnesses and accidents. This includes care that is considered medically necessary rather than routine dental care.

Determining Which Plan to Use for Dental Care

Once you know the basics about dental care, it's easier to know whom to contact for your care needs.



Dental Coverage

Dental insurance typically covers:

- Routine dental exams, cleanings, and X-rays.
- Preventive services like sealants and fluoride treatments.
- Diagnostic care to determine the treatment you need.
- Basic services like fillings and root canals.
- Major services like crowns, implants, and dentures.
- Periodontal treatments for gum disease.
- Emergency dental care.
- Dental appliances like mouthguards and nightguards.
- Orthodontia to correct teeth and bite alignment.

Medical Coverage

Medical insurance typically only covers dental care due to an injury or a medical condition that affects your mouth. Examples include:

- Prescriptions for dental issues like antibiotics for an infection.
- Surgery on your jaw or teeth (especially impacted wisdom teeth).
- Oral cancer treatment.
- Care related to other medical conditions like diabetes.
- General anesthesia during dental procedures.
- Congenital conditions like cleft lip and palate.

Prescriptions for Dental Issues

If you're prescribed a medication related to a dental issue, you will fill the prescription using your medical insurance. (All PEBB medical plans include prescription drug coverage.)

The Bottom Line

Health insurance is complicated and can be confusing. That’s why it’s important to review your dental and medical plans closely. If you have questions, don’t hesitate to contact your dental plan provider for clarification.



Kaiser Permanente:	Delta Dental:	Willamette Dental:
<ul style="list-style-type: none">• Website: kp.org/dental/nw• Phone: 800-813-2000	<ul style="list-style-type: none">• Website: modahealth.com/pebb/dental• Phone: 888-217-2365 or 866-923-0410	<ul style="list-style-type: none">• Website: willamettedental.com/pebb• Phone: 855-433-6825

You can also ask your dentist for help. Most dental providers are familiar with the services and procedures covered by your dental or medical plan.

Sources:

- [HealthCare.gov](https://www.healthcare.gov)
- [Delta Dental](https://www.deltadental.com)
- [Forbes](https://www.forbes.com)

