

November 2, 2017



Robert T. Kroepel Jr., D.M.D.

November!

Hello, Liza,

In this issue:

- **It's Open Enrollment Time! Insurance FAQs.**
- **Don't Let Your Money Go To Waste! Use Your HSA/FSA Benefits for Holiday Shopping in Wellness Products!**

It's Open Enrollment Time! Insurance FAQs

If you are insured by an employer, many start open enrollment in October and November and we start to receive lots of questions about insurance we accept. Or maybe you are comparing plans as an individual buyer. We accept many insurance companies, but there are over 1000 different dental plans within those companies available to employers and

individuals so we know the details can vary and be confusing!

While you are ultimately the consumer who is signing the insurance contract, you give us permission to bill that company for your treatment. We appreciate your trust in our care and we happily answer questions and check coverage when we can for you.

If you are unsure of what plans to choose here are a few things to look for when making your choice, from our most frequently asked questions:

- HMO or DHMO plans: These are Managed Care plans. You will be assigned a dentist. Dr. Kroepel, DOES NOT participate in any managed care plans. For coverage with our office, choose a PPO or DPO plan.
- SOME MEDICAL PLANS include pediatric preventative dental coverage. This is ONLY for children under 18 and ONLY for cleanings and exams. It is often confused with comprehensive coverage or exams for all ages but then our patients are billed for the visits. If you have questions, give your HR or agent a call to be sure you have dental insurance available for all treatments.
- WE DO PARTICIPATE in most major and many smaller PPO and DPO plans, including Delta, Anthem, Cigna and others. Contact us with your questions.
- MEDICARE: If you are switching to Medicare for dental coverage, you must purchase a separate dental rider for coverage. We DO participate in the dental rider plan. Please check with your insurance agent about this coverage.
- MEDICAID state plans: We DO NOT participate in any Medicaid plans (Husky, "the gray card").
- WELLNESS PLAN: Dr. Kroepel offers an option of our in-house discount Dental Wellness Plan for those who do not have dental insurance coverage. If you need more than just 2 cleanings and exams per year, this could be a significant savings on self-pay treatment. You can see the details on our website here: <https://www.milfordctdental.com/docs/Dental-Wellness-Plan2017.pdf>

USE IT OR LOSE IT

Yes, it's that time of year again. Take advantage of your expiring benefits. I

Have HSA or Flex dollars? **Here's some holiday gift ideas for your family, friends, and YOURSELF!**

- Over-the-counter whitening kits
- Sonicare electronic toothbrushes and replacement heads
- Charlotte's Web Natural Supplements

Have a nice day!
Robert T. Kroepel Jr., D.M.D.

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