

**DENTAL**  
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**Please review the Website Disclaimer for important information about the contents of this page.**

A Dental Plan provides basic, preventive and major dental benefits to covered individuals. Eligible treatments are usually listed by ADA (American Dental Association) code. There are three major types of Dental Plans.

1. Discount plans - offer a discount for services when using a participating dentist.
2. Prepaid plans - dentists charge less because they are either receiving a percentage of the premium or a negotiated fee from the insurance company.
3. PPO/Indemnity plans - may allow you to choose any dentist.

**When shopping for a Dental plan, consider asking:**

- What benefits are covered?
- How are pre-existing conditions covered?
- When does coverage begin?
- Are there any waiting periods or deductibles?
- Can I go to any dentist?
- How are claims paid & filed?

The following companies are currently selling Dental products:

American Public Life

[Guaranty Assurance Co \(DINA\)](#)

Delta Dental Insurance Co

[Starmount Life Insurance](#)

Click on the insurance company names above to link to the vendor's website offering information specific to State of Louisiana Employees. (Some vendor's did not provide this office with a link/website specific to State of Louisiana Employees.)