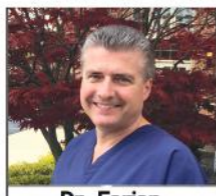


From the Dentist



Dr. Farian

Open Enrollment - What does that mean . . .

Every fall, your employer has open enrollment when you can sign up for next year's benefits. We have some helpful hints to guide you through the process:

There are three kinds of dental insurance: Traditional, PPO, and HMO. We recommend signing up for a PPO or Traditional dental plan. The advantage of a PPO or traditional plan is that you can see any dentist you'd like. If you sign up for an HMO, you cannot choose your own dentist. Very few dentists take HMO dental plans. Often times an HMO plan saves your employer money, but not necessarily you.

Sign up for the PPO/traditional plan with the highest maximum and percentages covered – Dental insurances maximums have not improved much since the 60's, however costs of dental procedures have risen. With a low max, one tooth ache can wipe out your dental plan and then some for the entire year.

Enroll in 2 dental plans –Sign up for dental insurance with your job. If you can be on your spouse's dental plan through his/her job, have him/her add you to their plan. Double coverage means you have more money available to address any teeth issues that might arise. Double coverage also reduces your out of pocket portions! Make sure both plans coordinate benefits and do not have a waiting period.

If you have any questions, please contact our office. We'll be happy to walk you through the process.

Keep Smiling! And make it a good one!

Farian Dental Care

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