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Southwest beefs up plan offerings

Southwest Dental Plan, based in Tempe, AZ, which bills itself as “one of Arizona’s premier dental health plans,” has recently announced two exciting developments. First, the plan has added cosmetic services to its Del Sol Advantage II dental program. It also rolled out the Del Sol Silver dental plan for individuals 62 and older. The additions illustrate the richness of benefit design and flexibility in niche marketing that are the hallmarks of discount programs, the company says.

Popular cosmetic services for less than UCR

Southwest recently announced a “slight increase” in membership fees as well, pointing out that the beefed up Del Sol Advantage would continue to cover the same dental procedures as in the past, but would include cosmetic dentistry services in addition. “Procedures including teeth whitening, Zoom!™ laser whitening, Invisalign, and the Chairside Economical Restoration in Esthetic Ceramics (CEREC) crown machine are now covered under the Southwest Dental Plan with significant savings off usual and customary rates (UCR),” says the firm’s **Erica Schramm**, marketing and public relations manager.

Southwest’s program also covers endodontics, periodontics, oral surgery, orthodontia, sleep disorders, implants, and prosthodontics. Prices are listed for mem-

bers in the company’s fee schedule, available at www.southwestdentalplan.com/SouthwestDentalPlan_Fee_Schedule.pdf. A therapeutic pulpotomy, for example, will cost a patient \$56. A full-mouth debridement costs \$80 and “comprehensive orthodontic treatment” for an adult runs \$3,200. That price includes initial records such as X-rays, facial photographs, and models of the teeth, as well as full braces, expanders, head gears, and retainers after braces. There are no additional co-pays charged at each visit and all visits are included in the price, including follow-up care after braces are removed and retainers received.

“We chose the most popular cosmetic services that other dental plans or insurance companies do not cover,” Schramm says. “Having a perfect smile is just as important as having clear and healthy skin.” To support that belief, any treatments not listed on the plan fee schedule receive a 20% discount off the provider’s fee, she says.

The costs for memberships per year are \$68 for an individual, \$105 for an individual and one dependent, and \$145 for families. Southwest Dental Plan does not impose waiting periods, claim forms, maximums, or deductibles. Members pay the dental office directly at the reduced, set fees for immediate savings of up to 63%.

For example, “the UCR fee for an exam, cleaning, x-rays, and white filling is \$316,” Schramm says. With the Southwest Dental

Plan, the cost is \$118. “The discount varies on the service, but on average, a patient can save up to 63% off dental services,” she says. “There are other procedures with even higher savings.”

Southwest offers the Del Sol to individuals and families for services at Southwest Dental Group office locations. The network encompasses eight of them, in Mesa, Awahatukee, Tempe, Chandler, Surprise, Peoria, Tucson, and Scottsdale. All provide general dentistry—with specialty services at designated locations.

Other terms of the plan include exceptions for prescriptions, over-the-counter medications, and services provided by out-of-network dentists. Out-of-area emergencies are also not covered under the program. “Only procedures performed at contracted offices are covered under the plan,” the company states.

The mix of a network of providers and open access for patients is a popular one, Schramm says. “The popularity behind discount dental plans is that they offer individuals, families, and small businesses affordable services on dental care for one low membership fee per year,” she says. “They can also supplement maxed-out insurance plans or provide coverage on procedures not covered by insurance companies.”

Discount dental plans are a great way for patients to save money on routine dental procedures and specialty procedures, as

well as cosmetic services, she says. "I think discount plans are comparable to insurance companies, providing quality dental coverage to consumers."

New product targets seniors

Those consumers include seniors. The firm says in a statement that it has introduced Del Sol Silver, "in response to the growing need for comprehensive, affordable dental coverage for seniors and retirees. The growing need for affordable dental healthcare coverage has become a major concern in the United States, especially for older

adults when facing retirement," says **Rima Urban**, Southwest's operating manager.

"[Seniors] now have to pay for their own coverage and encounter dental plans that do not cover the full range of dental care services," Urban says. "We wanted to offer a very affordable program at our dental office locations, particularly for seniors, that would cover the entire range of dental services so they can continue their dental healthcare needs and, through Southwest Dental Plan, we are making that possible."

The plan boasts savings of up to 67% on dental services, with no

waiting periods, claims forms, maximums, or deductibles. The cost per year is \$56 for an individual and \$86 for an individual and one dependent. A typical member will pay \$66 for an exam, x-ray and basic cleaning -- a 156% savings over the UCR of \$222.

The plan is accepted at all participating Southwest locations. Covered services include cleanings, exams, x-rays, root canals, extractions, braces, temporomandibular joint (TMJ) disorder treatment, dentures, and implants. The Del Sol is a reduced-fee dental plan administered by Total Dental Administrators, Inc. ■