

Cardinal Dental's Tips for Maximizing Dental Insurance for Major Procedures

Dental insurance can be complex, but Cardinal Dental of La Mesa helps patients understand how to maximize their benefits for major dental procedures.

LE MESA, CA, UNITED STATES, March 29, 2025 /EINPresswire.com/ -- [Cardinal Dental of La Mesa, California](#) is committed to helping patients navigate the complexities of dental insurance, ensuring they maximize their benefits when undergoing major [dental procedures](#). As the end of the year approaches, many insurance policies reset, making it an optimal time to schedule necessary treatments.

"Understanding how to utilize your dental insurance effectively can make a significant financial difference when undergoing major dental work," said Dr. Paul Michels, lead General Dentist at Cardinal Dental. "Many patients are unaware of how to leverage their benefits fully, and we want to change that."

Cardinal Dental of La Mesa, California, offers these key tips for using dental insurance for major procedures:

- Know Your Annual Maximum: Most dental insurance plans have a yearly cap on coverage. Scheduling treatment before the end of the calendar year can help patients take full advantage of their benefits.
- Understand Coverage for Major Procedures: Procedures such as root canals, crowns, and dental implants often fall under major dental work, typically covered at 50% to 80% by insurance. Knowing the percentage insurance will cover can help in planning financially.
- Utilize Flex Spending and HSAs: Many patients can supplement their out-of-pocket costs using Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs), which offer tax advantages.
- Split Treatments Across Plan Years: If extensive dental work is needed, strategically scheduling portions of the treatment in different calendar years can help maximize insurance benefits.
- Verify Pre-Authorizations: Some insurance plans require pre-authorization for major procedures. Checking in advance can prevent unexpected expenses and delays in treatment.

Cardinal Dental offers insurance benefit consultations to help patients make informed decisions about their treatment options. The office works with many insurance providers and provides flexible payment options for those needing assistance beyond their coverage limits.

“With careful planning, patients can reduce out-of-pocket expenses while receiving the care they need to maintain optimal oral health,” added Dr. Michels.

For more information or to schedule an insurance consultation, visit <https://cardinal-dental.com/> or call (619) 345-7999.

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