

# 5 FACTS ABOUT DMO DENTAL PLAN

DMO stands for Dental Maintenance Organization. It's a type of dental insurance plan that works similarly to an HMO (Health Maintenance Organization) but for dental care.

## Lower Costs

DMO plans typically have lower premiums compared to PPO plans. This is because you are restricted to using dentists within the DMO network for covered services.

## PCP Requirement

Like HMO health insurance plans, DMO dental plans require you to choose a primary care dentist (PCD) within the network. Your PCD will provide your routine dental care and refer you to in-network specialists for more complex procedures.

## In-Network Focus

DMO plans offer little to no coverage for out-of-network services. There may be exceptions for emergency situations.

## Preventive Care Emphasis

DMO plans typically cover preventive dental services such as cleanings, X-rays, and fluoride treatments at 100% after you meet your deductible, if any. This focus on preventive care can help you avoid more expensive dental problems down the road.

## Limited Choice

A drawback of DMO plans is that you have a limited network of dentists to choose from compared to PPO plans. If you are happy with your current dentist, make sure they participate in the DMO plan before enrolling.

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