

Dentists, Antibiotics, and getting ripped off at the Pharmacy.

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“Dentists prescribe about 10 percent of all antibiotics, making them the fourth largest prescriber.”

According to the [American Dental Association](#).

As a prescriber, I was shocked when I needed my own prescription filled (I took it to CVS – big mistake). I have prescription drug coverage, or so I thought. It hardly covered 25% of the cost! So what’s the deal?



As a dentist, we prescribe:

- antibiotics for things like; tooth pain from needing a [root canal](#), [periodontal disease](#), or even for a sinus infection that is causing upper tooth pain
- pain medication – post-operative pain relief or pain from a cracked/dying tooth
- Oral mouth rinses for periodontal disease, etc.

To help you be better prepared to take your prescription to the pharmacist, here's the list and check out the [full article](#) from [Consumer Reports](#).

1. **Skip chain drugstores.** *For all five drugs we priced, the big pharmacy chains consistently charged the most. Among all of the walk-in stores, Costco offered the lowest prices. You don't need to be a member to use its pharmacy, though joining can net you more discounts.*
2. **Support independents.** *Though you might think that mom and pop stores usually charge higher prices, we found that wasn't always the case. In fact, we found some real bargains at local independent pharmacies, as well as some higher prices. We also found wide fluctuations at supermarkets, another place you might not expect to save. Another advantage of independent drugstores: We often had luck asking for a lower price,*

where pharmacists might have more flexibility to match or beat competitor's prices.

3. **Don't always use your health insurance.** Many chain and big-box stores offer hundreds of common generics at prices as low as \$4 for a 30-day supply and \$10 for a 90-day supply for people who pay out of pocket. Sam's Club even fills some prescriptions free for members. Check the fine print: There may be a small fee to sign up, and not all discount programs are open to people with Medicare, Medicaid, or Tricare insurance. And keep in mind that when you bypass your insurance, money spent on your medication won't count toward your deductible or out-of-pocket maximums.
4. **Always ask "Is this your lowest price?"** Victor Curtis of Costco told us that its contracts for Medicare Part D plans prohibit pharmacists from offering a better cash price to a customer unless a customer asks. And Rite Aid told us that their pharmacists process prescriptions through insurance unless customers tell them to do otherwise. Usually we found that asking can prompt the person on the phone to dig a bit for any available discount programs, cards, and coupons. Check back often, because prices and offers may change. And never assume that one pharmacy's "discounted" price is lower than another's regular price.
5. **Seek a 90-day prescription.** For drugs you take long term, it can be more convenient and even cheaper. For example, if you use insurance, you'll pay one co-pay rather than three. And for discount generic drug programs, paying \$10 for a 90-day supply works out to less than \$4 every 30 days.

6. **Look online.** *If you're paying out of pocket, check GoodRx.com to learn its "fair price" and use that to negotiate if a pharmacist quotes you a higher price. You can also fill a prescription with an online pharmacy. The one we shopped, HealthWarehouse.com, had the lowest prices overall. Just be careful about the one you choose. Only use an online retailer that clearly operates within the U.S. and displays the "VIPPS" symbol to show that it's a Verified Internet Pharmacy Practice Site. Most sites that bill themselves as "Canadian" are actually fake storefronts selling low-quality or counterfeit products. Internet pharmacies based in other countries that advertise heavily discounted medications are almost never legitimate, according to the National Association of Boards of Pharmacy (NABP), a nonprofit organization that accredits pharmacy websites. Once you've verified that a retailer is legit, read terms carefully. For example, HealthWarehouse.com ships to all 50 states; others may not. And you'll have to wait for shipping.*

As an example of how you can research online, attached is the [Sam's Club Drug List](#).

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HSA, FSA, HRA comparison and uses

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Flexible Spending Account • Health Savings Account • Health Reimbursement Account

What do HSA, HRA, and FSA mean?

HSA: Health Savings Account

HRA: Health Reimbursement Arrangement

FSA: Flexible Spending Account

Account Features	HSA	HRA	FSA
You can use it to pay your deductibles or copays.	■	■	■
You can use the money in the account before it's fully funded.			■
You own the account.	■		
Your employer owns the account.		■	■
Money put into the account that's already been taxed (for example, money that was a gift) is tax deductible.	■	■	
It's deposited as an untaxed payroll deduction.	■		■
You can invest the money.	■		
It comes with a debit card.	■	■	■

How can I use my \$\$\$ at the Dental Office?

You are free to use your debit card on any co-pays, treatment, and patient portion payments. We have met resistance in using your card for electric toothbrushes, whitening or other cosmetic procedures.

Check the rules with the IRS [HERE](#) for each type of account and [call us](#) to make your appointment to utilize your benefits!

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5 Reasons to Maximize 2015 Dental Insurance & Benefits

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This year is quickly coming to a close...NOW is the time to review any remaining benefits available on your dental insurance plan for 2015. Most insurance plans have an annual maximum benefit available. If you do not use this maximum amount, the remaining balance is lost at the end of the year. It does NOT roll over to the next year.

We are "in-network" with many major dental insurance plans meaning nearly a 30% discount and hassle-free claim filing.

Major in-network providers include: [Delta Dental](#), [Blue Cross Blue Shield](#), [Humana](#), [MetLife](#), [Guardian](#), [Aetna](#), [Assurant](#), [GEHA](#), [Dentemax](#) among many others.

[Call Gina](#) today to help you figure out what you have left and how to make it work for you!

Five Reasons to Use Your Dental Insurance Before the End of the Year

Did you know that you could actually save hundreds of dollars by using your dental benefits before the end of the year? While some dental insurance plans run on a fiscal year, most run on a calendar year. If your dental insurance plan is on a calendar year, these five reasons will show you why you should make a dental appointment now.

1. Yearly Maximum The yearly maximum is the most money that the dental insurance plan will pay for your dental work within one full year. This amount varies by insurance company, but the average is around \$1,500 per year, per person. The yearly maximum usually renews every year (on January 1 if your plan is on a calendar year). If you have unused benefits, **these**

will not rollover.

2. Deductible The deductible is the amount of money that you must pay to your dentist out of pocket before your insurance company will pay for any services. This fee varies from one plan to another and could be higher if you choose an out-of-network dentist. However, the average deductible for a dental insurance plan is usually around \$50 per year. Your deductible also starts again when your plan rolls over.

3. Premiums If you are paying your dental insurance premiums every month, you should be using your benefits. Even if you don't need any dental treatment, you should always have your regular dental cleanings to help prevent and detect any early signs of cavities, gum disease, oral cancer and other dental problems.

4. Fee Increases Another reason to use your benefits before the end of the year are possible fee increases. Some dentists raise their rates at the beginning of the year due to the increased cost of living, materials and equipment. A fee increase can also make your copay higher.

5. Dental Problems Can Worsen By delaying dental treatment, you are risking more extensive and expensive treatment down the road. What may be a simple cavity now, could turn into a [root canal](#) later. Call your dentist and schedule an appointment to use those benefits.

Taking care of needed treatment today can alleviate emergency dental visits, prevent missed time from work and school, and prevent dental problems from developing into more costly dental procedures. In many cases, we can assist you in utilizing your maximum benefits for 2015. Early planning will allow you to maximize your dental insurance coverage.

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