

TO : Chairman ADMAG
[REDACTED]

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SUBJECT: Dental Benefits

July 10, 1978

An article in Changing Times (May 77) states that by 1980 an estimated 60 million people will be covered by dental insurance. In contrast to medical insurance which provides help in emergencies, dental insurance is a program to take care of problems while they are small. These include cavities, cleanings and exams.

There are two basic types of plans. One type pays a percentage of each charge up to an annual dollar limit. One company pays 100% for exams and cleaning; 85% for x-rays, extractions and silver fillings; 50% for bridges, dentures and teeth straightening. Each member is limited to \$750 per year.

The second type of plan pays a standard amount for a covered service such as \$10 for a filling.

There are variations on these plans and some include a waiting period to qualify for services. The rules have been added to prevent the financial problems that were experienced during the first dental insurance programs.

I would like to present dental insurance as a subject for your consideration. We should be included in the 60 million people who have this protection.

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Sincerely,
[REDACTED]