

THE OCTOBER NEWSLETTER

Trick or *treatment.*

YOUR DENTAL BENEFITS EXPIRE DEC 31

Fall is here, the candy aisle has taken over the grocery store, and no, we're not going to tell you to skip it. We're dentists, not *monsters.*

The scariest thing we see in October isn't the candy anyway. It's how many people let dental benefits they've already paid for vanish at the end of the year.



USE IT OR LOSE IT

Your benefits disappear at *midnight.*

Most dental plans reset on January 1. Whatever you haven't used by December 31 does not roll over. It's just gone, and you start again from zero.

So if you have treatment planned, like a filling or a crown you've been putting off, this is the time to get it done. Our November and December schedule fills quickly, and some treatment takes more than one visit.

THE TERMS, IN PLAIN ENGLISH

Annual maximum	The most your plan will pay toward your care in a year. Unused dollars don't carry over.
Deductible	What you pay out of pocket before your plan starts paying its share. If you've already met it this year, treatment costs you less now than it will in January, when it starts over.
Coinsurance	How the cost is split once the deductible is met. Your plan pays a percentage and you pay the rest.
Benefit year	The 12 months your plan counts. For most people that's January through December, but some plans run on a different calendar.
Remaining benefits	Your annual maximum minus what your plan has paid this year. This is the number to look up.

HOW TO CHECK WHAT YOU HAVE LEFT

Online
Log in to your insurance company's member portal.

By phone
Call the member services number on the back of your insurance card.

CALL OR TEXT 314-725-2232 to request an appointment before the year runs out.



With sugar, how often matters more than how much. Each time you eat it, your mouth stays acidic for about 20 minutes. A few pieces after dinner is one round. Grazing from the bowl all afternoon is a dozen.

Chocolate is the easy one because it rinses away fast. Sticky and sour candy hang around the longest. Drink some water afterward and give it about 30 minutes before you brush.



OCTOBER ONLY

$200 off in-office *whitening.*

One	Same day	Up to 8
VISIT	RESULTS	SHADES LIGHTER

Coffee, tea, red wine, and time all leave their mark. Our in-office whitening lifts years of stains in a single appointment, and you see the difference before you leave the chair.

Do it this month and your smile is ready for every holiday photo from Thanksgiving to New Year's.

HOW TO CLAIM IT

1. Follow us on Instagram, TikTok and Facebook.
2. Call or text 314-725-2232 to schedule, and mention this email.
3. Show us this email and your follows at your visit.

Offer ends October 31, 2026. Results vary.



See you before your benefits *vanish.*

LAKE FOREST DENTAL
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314-725-2232

FOLLOW ALONG FOR TIPS, GIVEAWAYS AND OFFICE UPDATES