

IBD Insurance Announces Increasing Dental Benefits and Decreasing Premiums on NC Dental Plans

Blue Cross Blue Shield North Carolina dental plans will now pay 100% of preventative care costs and a larger percentage of basic dental services while decreasing policy holder premiums.

December 9, 2007 (FPRC) -- Raleigh, NC – While many health and dental insurance rates are increasing for 2008, IBD Insurance Services, a BCBSNC Authorized Agency with Blue Cross Blue Shield of North Carolina, announces that its dental plans will now offer more coverage at a lower premium.

“In this industry, we rarely see an increase in benefits along with a decrease in rates. BCBSNC is constantly striving for ways to give more back to their policy holders,” says Andrea Hunnicutt Grater, NC insurance agent with IBD.

Previously, the BCBSNC dental plans covered 80% of preventative care costs such as teeth cleanings and x-rays. With the new changes, preventative care will now be covered at a full 100%.

Additionally, basic services such as fillings and simple extractions that were previously covered at a rate of 50% by insurance will now be covered at 60%.

Instead of a price increase for the additional dental insurance benefits, premiums for BCBSNC dental insurance will decrease by several dollars.

“This change in the benefits structure is a wonderful opportunity for those who wish to improve their overall health – including their dental health – to do so affordably in 2008,” says Grater.

About IBD Insurance Services: IBD Insurance, a BCBSNC Authorized Agency with Blue Cross Blue Shield of North Carolina, provides individual and group health insurance for those in the Raleigh North Carolina area. IBD’s mission is to serve each NC health insurance and NC dental insurance customer with integrity by tailoring health care plan packages to every client’s unique needs.

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