



# The Old BARN POST

Quarterly Newsletter of The Hess Agency

Winter 2024

## Show Off Your Pearly Whites

I recently had my six-month checkup with my dentist and unfortunately required a follow up appointment to repair an old filling. At the end of your routine checkup, you never want to hear the dentist say, "We're going to need to schedule a 45-minute time slot in the next few weeks." Now in my younger years, I had a lot of dental work done. Having grown up living in our family's grocery store, plus having the inclination to eat chocolate without considering consequences, I had too many opportunities to sample the goodies.

This frequent sampling along with infrequent brushing strongly contributed to the demise of my natural teeth. My smile never looked exactly like the character Jaws in the James Bond movies or the posters on the wall of the dental office advertising gingivitis, but I did acquire a respectable collection of amalgam and metal crowns. In my adult years, I've become more conscientious about my dental care with routine flossing and brushing. I even have an electric device that brushes my teeth when I'm either too lazy or tired to move the handle myself.

While my parents had to fork out a lot for my dental care in my youth, the cost of care has really spiked in recent years. As a result, a lot of you have been asking about dental insurance. Most dental insurance is provided through a group plan with an employer; we administer a lot of these plans. Employer-based coverage offers some advantages: employers often subsidize the premium, employee contributions sometimes are pre-tax which saves money, and group plans provide purchasing power through scale. However, if you don't have access to an employer-based plan, we offer several individual dental plans.

As the cost of care has increased, so has the cost of dental insurance. Currently a good dental plan runs around \$35-\$40 per month per person. When considering an individual dental insurance plan, we try to make sure that your preferred dentist participates with the insurance company. However, there is a growing trend for dentists to not participate so they don't have to accept the limits insurance

company's place on fees. Most plans will reimburse costs for care even at a non-participating dentist, but may limit the payment. So, you can use your dentist but the insurance reimbursement may not pay the full cost if your dentist doesn't participate in the plan.

In addition, even a good dental insurance plan probably won't respond if you need to have dental work done right away. Similar to not waiting to buy fire insurance until your house is smoldering, most dental insurance plans require a waiting period before they cover any major work.

Dental insurance can be expensive, but major dental work without insurance can take an even bigger bite out of your budget. If you would like to maintain your toothy grin, give us a call to explore an individual dental plan. Otherwise, the next time your dentist gives you the dreaded news that you need a follow-up appointment, you may just have to grin and bear it.

Steven L. Faus, CIC, CLU  
President



## 5 Reasons Why Getting Life Insurance is an Easy Decision:



Allows your family time to grieve



Protects the ones you love financially



Ensures your children's dreams



Helps your family pay bills



Creates a legacy



Call The Hess Agency  
for more information  
717-665-2770

# Think Spring

## Fresh from the Fields

**We are excited to welcome Angel Camara and Mark Raubenstine to the barn**

Angel and her husband live in Landisville. The newest addition to their family is a French bulldog. Angel has been working in insurance for 25 years and joins The Hess Agency as our Director of Business Development. She enjoys time with friends, family and camping.

“Mark was born and raised in Lancaster county and lives with his wife of over 42 years, Carmelia.” They have a daughter Amy and a son Kevin. They have a granddaughter Peyton who is 11, a grandson Jude who is 3 and they are very excited about their 1- week -old granddaughter, Iris. Mark enjoys running 5K races and playing acoustic guitar both in a music trio and on his church worship team. He enjoys spending time with friends and getting away with family for vacations especially in Cape May, NJ.

**We are here to serve you Monday through Saturday**  
**Weekdays 8:00 a.m. - 5:00 p.m.      Thursdays 8:00 a.m. - 8:00 p.m.**  
**Saturday 8:00 a.m. - noon      Other hours by appointment**

**Receiving multiple copies of The Old Barn Post? Want yours by email instead of on paper? Let us know your preferences. Email [williamd@hessagency.com](mailto:williamd@hessagency.com) or call 717-665-2770. Thank you.**



*The*  
**Hess Agency**

*Insurance for Personal and Business Needs Since 1932*

2990 Mount Joy Road  
Manheim, PA 17545  
[www.hessagency.com](http://www.hessagency.com)

**717-665-2770 / 800-822-2844**

