

Dental Cost Cheat Sheet

What you should expect to pay without insurance, where lower-cost options usually exist, and what to ask before you agree to a dental bill.

Affiliate disclosure: This guide may include links to dental savings plans and related services. If you sign up through a link, Cost Canal may earn a commission at no extra cost to you. This does not influence what we recommend.

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For cost navigation only. Not dental advice.
Designed for people paying without dental insurance.

10 Common Dental Procedure Costs Without Insurance

These ranges are national starting points compiled from CareCredit, Guardian Life, FAIR Health, Humana, DentalPlans.com, and public dental cost resources from 2025-2026. Your final quote can vary by region, dentist type, tooth location, materials, and whether X-rays, anesthesia, or lab fees are included.

PROCEDURE	TYPICAL RANGE	NATIONAL AVG.	WHAT DRIVES THE PRICE
Routine exam + cleaning	\$75-\$350	~\$200	X-rays, new patient exam, hygienist versus dentist, and return-visit pricing.
Tooth-colored filling	\$150-\$400	~\$226	Cavity size, tooth location, and resin versus porcelain material.
Simple tooth extraction	\$150-\$400	~\$177	Erupted versus impacted tooth, surgical complexity, and anesthesia.
Root canal	\$700-\$1,500	~\$1,165	Front teeth usually cost less; molars and specialist care cost more.
Porcelain crown	\$1,100-\$1,800	~\$1,399	Material, lab fees, temporary crown, and whether buildup is needed.
Dental bridge	\$1,041-\$5,197	~\$2,500-\$3,500	Number of teeth replaced, bridge material, lab work, and supporting teeth.
Dental implant	\$2,000-\$5,000	~\$2,695 per implant	Whether imaging, bone grafting, abutment, and crown are included.
Dentures	\$452-\$3,976	~\$2,178 immediate	Partial versus full, conventional versus immediate, and implant support.
Invisalign / clear aligners	\$3,000-\$9,000	~\$4,978-\$5,108	Case complexity, provider tier, number of trays, and retainers.
Emergency dental visit	\$100-\$500	~\$200-\$300	Exam and X-ray base cost; treatment is usually billed separately.

Quick quote check: If you are quoted well above the high end, get an itemized written estimate and consider a second opinion, especially for root canals, crowns, implants, bridges, and clear aligners.

Best Lower-Cost Path by Procedure

PROCEDURE	BEST LOWER-COST PATH
Exam + cleaning	Dental school clinic, community health center, or cash-pay preventive special.
Fillings	Dental savings plan or dental school clinic.
Extraction	Dental school clinic, oral surgery school program, or savings plan dentist.
Root canal	Endodontic school program or dental savings plan with an in-network endodontist.
Crown or bridge	Dental school clinic, dental savings plan, or itemized lab-fee comparison.
Implant	Implant training program, dental school, staged payment plan, or second opinion.
Dentures	Dental school clinic, denture-specific discount plan, or community clinic referral.
Invisalign	Orthodontic school program or Invisalign Express for mild cases if appropriate.
Emergency visit	FQHC urgent care, dental school urgent care, or urgent-care dental chain.

Dental Savings Plans: Useful, But Not Insurance

How they work

A dental savings plan is a paid membership that gives you negotiated discounts at participating dentists. There are no claims, annual maximums, or typical insurance waiting periods, but the dentist must participate and the fee schedule matters.

Typical cost: about \$80-\$200 per year for individuals and \$150-\$350 per year for families.

When they make sense

They are often strongest when you need work soon, your dentist accepts the plan, and the procedure discount is clear before you book. Compare DentalPlans.com, Careington International, Aetna Dental Access, and any local alternatives.

FEATURE	DENTAL SAVINGS PLAN	INDIVIDUAL DENTAL INSURANCE
Annual cost	\$80-\$200 individual	~\$350 individual
Waiting period	Usually none	Often 6-12 months for major work
Annual maximum	None	Often \$1,000-\$1,500
Major work	Discounted immediately if covered by the plan	Often 40%-50% after deductible and waiting period
Best fit	Need work soon and can use a participating dentist	Preventive care and planned future treatment

Bottom line: If you already have a treatment estimate and need care soon, compare savings plans before buying individual insurance. Confirm the dentist, procedure, and fee schedule first.

Dental School Clinics: Best for Big Savings When You Have Time

Pros

- Often 50%-70% less than private practice rates.
- Students and residents are supervised by licensed faculty.
- Good fit for cleanings, fillings, crowns, dentures, and some specialty care.
- No insurance is usually required.

Cons

- Appointments can take two to three times longer.
- Scheduling may be slower, especially for new patients.
- Rural areas may not have a nearby clinic.
- Complex or urgent cases may be referred elsewhere.

To find one, search "dental school clinic near me," check the Commission on Dental Accreditation directory at ada.org, or use the HRSA Health Center Finder at findahealthcenter.hrsa.gov for sliding-scale community clinics.

5 Questions to Ask Before Paying

1. **Is this urgent, or can I safely wait?** Ask: "What happens if I delay this 30-60 days?"
2. **Is there a less expensive alternative?** Ask for the tradeoffs, not just the recommendation.
3. **Can you give me an itemized written estimate?** Every procedure, lab fee, and anesthesia charge should be separate.
4. **Do you accept dental savings plans or offer a cash-pay discount?** Many offices offer same-day cash discounts or plan-based savings.
5. **What CDT procedure code is attached to each line item?** Codes help you compare quotes like-for-like across offices.

Red flag: A dentist who pressures you to book immediately, refuses a written estimate, or dismisses reasonable questions about alternatives may not be the right fit. A second opinion is normal for treatment plans over \$500.

Your Lowest-Cost Path: Quick Reference

Need major work now

Compare a dental savings plan, confirm the dentist accepts it, then book with the fee schedule in hand.

Holding a big quote

Get an itemized estimate, ask for CDT codes, and compare a second opinion before financing.

Cannot afford care right now

Start with a dental school clinic or FQHC sliding-scale clinic in your area.

Only need preventive care

Compare cash-pay specials, an annual preventive plan, and individual insurance before enrolling.

Dental emergency

Look for FQHC urgent care, dental school urgent care, or a transparent-price dental urgent care chain.

Considering clear aligners

Ask about orthodontic school programs, Express-style plans for mild cases, and retainer costs.

Sources and Disclaimer

Sources reviewed include CareCredit dental cost resources, Guardian Life dental cost guides, Humana Dental Resources, DentalPlans.com educational materials, FAIR Health Consumer Cost Lookup, Credee/Invisalign national average references, HRSA Health Center Finder, and Commission on Dental Accreditation resources.

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