



implant coverage

When it comes to dental insurance, benefits for procedures can vary from carrier to carrier. So when it comes to dental implants, you'll want a plan that covers all the bases.

Comprehensive Coverage

Our standard dental plans [without added implant coverage] have always offered benefits for dental restoration procedures such as crowns, bridges, partials, dentures or restorations placed on an implant.

Today, dental implants have become a common procedure for replacing missing teeth and securing bridges, partials and dentures. They are an increasingly recommended treatment option for patients with good oral health.

When offering dental implant benefits, it's important to provide for all phases:

- bone and sinus augmentation
- implant maintenance
- placement
- repair, replacement or possible removal

Highlights

- Three implant types are covered under Type 3 [Major]
- Includes benefits for additional implant-related procedures
- It's an add-on to dental, so employers have the choice
- More information on back

Benefits

- Dental plan members have a wider range of covered options to choose from when determining the best method for replacing missing teeth.
- Paid benefit reduces out-of-pocket expenses for plan members.
- Coverage for additional implant-related procedures supports successful implant placement and maintenance.
- Implants allow for single-tooth replacement without compromising adjacent teeth.
- Implants can provide stability for dentures to enhance an individual's self-esteem, speech and ability to eat and chew.
- Some patients who could not wear dentures before may now be able to wear dentures, because of the stable foundation provided by dental implants.
- Implants allow for preservation of bone—when a tooth is lost and an implant is placed, bone forms around the artificial post [without an implant, the bone may continue to deteriorate].

Funding Options

Add dental implant coverage to your dental plan:

- Fully insured
- ASO [Administrative Services Only] self-insured
- Voluntary [partially or fully paid by employees]

More Information

- **Bone augmentation:** A firm foundation is critical for an implant's success. When a person's oral tissues are compromised by infection, trauma and/or tooth loss, it may be necessary to reconstruct bone through a regenerative surgical procedure.

We cover bone and sinus augmentation and ridge preservation, in conjunction with treatment and placement of an implant.

- **Placement:** We cover the surgical placement of all three types of implants recognized by the American Dental Association—endosteal, subperiosteal [also known as eposteal] and transosteal. In addition, we provide benefits for the radiographic/surgical implant index, and for implant-supported prosthetics such as abutment procedures, and restoration procedures such as interim abutment, crowns, bridges, partials or dentures.

- **Repair, replacement or removal:** We cover implant-supported prosthesis and abutment repairs, and placement and replacement of precision attachments. In the event an implant fails, we do cover removal.

- **Maintenance:** A comprehensive implant maintenance program is crucial to the long-term success of an implant.

We cover implant maintenance procedures including removal of a prosthesis, cleansing of the prosthesis and abutments, and reinsertion of the prosthesis. These maintenance procedures are in addition to an adult cleaning and necessary periodontal procedures.

For Current Dental Terminology procedure codes for our implant coverage, please contact your local Ameritas representative.



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