

Dental Implants

A benefits choice for your company

Dental implants have been growing in popularity and use over the past several years. Many dentists have been recommending dental implants as the treatment of choice to replace missing teeth. Dental implants have thus become the standard of care for tooth replacement, as opposed to traditional fixed or removable partial dentures. The reasons are many – not the least of which is that implants can be a better long-term choice for patients, possibly resulting in less dental procedures over time.

Delta Dental of Virginia can offer you the option of covering implants for your employees if you so choose. The following information will help you make an informed decision as to whether adding dental implant coverage is the best option for your company.

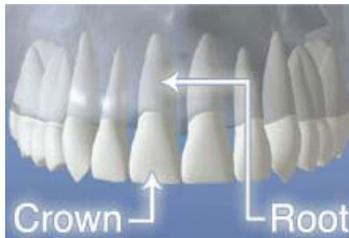
What is an implant?

An implant is a titanium prosthesis that acts like a tooth root when placed into the jaw bone to replace a tooth or act as a bridge abutment. Implants can be used to replace single or multiple teeth.

Benefits of using an implant versus a bridge?

Implants do not affect any teeth surrounding a missing tooth. The implant can be used completely on its own, leaving adjacent teeth untouched. The use of a fixed bridge to replace any missing teeth requires adjacent teeth to be ground down when used as support for the bridge.

The greatest benefit of using an implant is that perfectly healthy teeth adjacent to it are not compromised. Studies have shown that failure rates of teeth that have been ground down to support a bridge increase, leading to higher costs in later years. Implants are also easier to clean and floss than bridges because they have the same shape and contours as natural teeth so they do not trap food.



Tooth Crown and Tooth Root



Dental Implant Tooth Replacement

Cost Differential

Implants typically cost a bit more than the traditional three-unit bridge. However, as implants become more widely used, the initial cost differential has narrowed dramatically. Plus, when paid through a typical dental insurance plan at a 50% co-insurance level with an annual maximum benefit, the incremental cost can be minimal.

In addition to the initial cost, future dental care costs must also be considered. Studies have proven that treatments such as root canal therapy on bridge abutment teeth, post and cores, as well as additional periodontal therapies are typically experienced with bridge placement. These future costs further increase dental claims utilization.

Dental Implant Comparison

Initial Cost*:	
3-unit Bridge:	\$ 2,660
Single Tooth Implant:	\$ 3,442
Future Costs Associated with Bridges*:	
Root Canal Treatment (per tooth)	\$ 862
Post and Cores (each)	\$ 246
Periodontal therapies (each incident)	\$ 100+
Claims Impact**:	
Estimated	0.5% - 2.5%

Group Cost Protection

Your plan's annual maximum is a cost protection feature of your dental plan. In most cases, the cost of one three-unit bridge or dental implant will easily meet or exceed your annual maximum.

Benefits of the future

Dental implants are no longer a fad for the wealthy or Hollywood types. They are now a mainstream solution to the serious problems associated with missing teeth or periodontal disease.

As you consider adding dental implants to your benefits coverage, rest assured that Delta Dental of Virginia can support your decision through our flexible DCS2000® claims system that allows customized coverage. Furthermore, you have the support of our customer service team that can answer your employees' questions quickly and thoroughly. It's your choice and we want

you to know that we can accommodate whatever decision is best for your organization.

To learn more about adding dental implants to your group benefits plan, including specific costs associated with adding this coverage, please contact your Delta Dental of Virginia account executive.



The Benefits of Experience

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*2007 national averages from Delta Dental submitted claims data

** Delta Dental of Virginia underwriters estimation for overall dental claims cost