

# Accidental Dental Injury Benefit

## Anthem Benefits

- Provides a per person, accidental dental injury benefit for things like slips and falls, car accidents, or sporting event injuries
- Dental care is covered at 100% up to the annual maximum with no deductibles, coinsurance, copays, or waiting periods
- No limit on the number of accidents each coverage year
- Covered accidental care coordinates with medical and other insurances to help offset member out-of-pocket costs such as medical or automobile insurance deductibles

## Market Comparison

- Many dental plans exclude coverage for accidental dental injuries or use limitations and exclusions to apply accidental dental injuries to medical or automobile insurance
- Some dental plans may require member payment of deductibles, coinsurance, and copays for covered accidental dental injuries
- Benefit waiting periods may be applied to accidental dental care resulting in member out-of-pocket costs for services including crowns, bridges, or even dentures
- In some cases, dental policies may limit the accidental dental injuries eligible for coverage to as little as once per lifetime
- Dental plans often apply an annual or lifetime benefit maximum for covered accidental dental injuries



**1/3 of preschool children and adults** have suffered a dental trauma at least once during their lifetime<sup>1</sup>



**About 90% of all dental injuries** occur before the age of 20<sup>2</sup>



**49% of school children ages 6-18 years** who experience one dental injury will experience another<sup>3</sup>



**\$1,000 or more** is the average cost to treat a complicated dental injury<sup>4</sup>

1- Glendor U. Epidemiology of traumatic dental injuries – a 12-year review of the literature. Dent Traumatol 2008;24:603-11.

2-Eilert-Petersson E, Andersson L, Sörensen S. Traumatic oral vs. non-oral injuries. An epidemiologic study during one year in a Swedish county. Swed Dent J 1997;21:55-68.

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4- Borum MK, Andreasen JO. Therapeutic and economic implications of traumatic dental injuries in Denmark: an estimate based on 7549 patients treated at a major trauma centre. Int J Paediatr Dent. 2001 Jul;11(4):249-58.

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