

# The Importance of Dental Composite (tooth-colored) Fillings and Implants

## Benefits:

- Composite filling coverage:
  - All plans cover composite fillings for anterior (front) teeth and posterior (back) teeth
  - With a composite filling benefit, members receive enhanced coverage over traditional amalgam (silver) fillings
  - No separate deductible, annual maximum, nor waiting periods apply to composite fillings
- Options for implant coverage:
  - All plans cover implant prosthodontics like fixed crowns, bridges, and dentures as well as implant placement into the jaw
  - With an implant benefit, members receive enhanced coverage over traditional options such as bridges to replace missing teeth
  - No separate deductible, annual maximum, nor waiting periods apply



**3 million Americans** have implants and that number is growing by 500,000 annually<sup>1</sup>



**The average cost**  
 Amalgam filling \$238  
 Composite filling \$285  
 Implant placement \$2,400



**98% success rate** of dental implants has been reported<sup>1</sup>



**Slightly over 50% of general dentists** exclusively place composite fillings whereas slightly under 50% of general dentists may place both composite and amalgam fillings<sup>3</sup>



The dental implant and prosthetic market (e.g. crowns, dentures, bridges) is projected to reach **\$6.4 billion by 2018**<sup>1</sup>

## Market Comparison

- Some dental plans may make composite fillings and implants a standard benefit but always compare costs and ask questions about how they cover these procedures
- For plans offering composite fillings and implants as optional benefits make sure their standard benefit still provides an alternative coverage such as an amalgam filling allowance or payment of an implant prosthodontic like a crown or bridge
- Many dental plans do not cover an implant prosthodontic such as a crown or bridge without an optional implant benefit – this can result in substantial member out-of-pocket costs
- Review dental plan coverage for implant coverage as many dental plans may set aside a separate annual or lifetime benefit maximum or impose additional out-of-pocket costs such as copays or deductibles
- Always make sure to look for minimum group size requirements and benefit waiting periods that may apply to implant benefits as you will pay dental premiums but not be able to use benefits until the waiting period expires

<sup>1</sup> American Academy of Implant Dentistry, "Dental Implants Facts and Figures," 2015.

<sup>2</sup> FairHealth Consumer – Dental Costs. [www.fairhealthconsumer.org](http://www.fairhealthconsumer.org). Costs based on Chicago, IL zip code 60601 as of 12/20/2017. Amalgam- two surface, primary or permanent tooth (D2150), Resin-based composite – two surfaces, posterior (D2392), Surgical placement of implant body: endosteal implant (D6010)

<sup>3</sup> The Wealthy Dentist. <http://thewealthydentist.com/surveyresults/117-amalgam-fillings.htm>. 2015

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), and Healthy Alliance® Life Insurance Company (HALIC). RIT and certain affiliates administer non-HMO benefits underwritten by HALIC. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), CompCare Health Services Insurance Corporation (CompCare) and Wisconsin Collaborative Insurance Company (WCIC). BCBSWI underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare or WCIC; CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.