Solstice

DOES DENTAL INSURANCE COVER IMPLANTS?

Your smile is one of the first things people notice about you, so what happens when you break or lose a tooth, and it's not an easy fix? When you lose a tooth as a result of injury, periodontal disease or another reason, dental implants can help bring your smile back. While dental implants are a great long-term solution to replace missing teeth, they can be costly, which begs the question of whether your insurance plan offers dental implant coverage.

What is a dental implant vs. a dental bridge?

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A dental implant is a screw that is inserted into the jaw (as an artificial root) that a crown is mounted to. Most implants are made from titanium. The most common type of implant, known as "endosteal," is inserted into the jaw bone. Endosteal implants are often used as an alternative to dentures. The second type, "subperiosteal," is attached on top of the jaw, but under the gum tissue. Eighty-three percent of implants are still in place after 16 years, according to a 2010 study. Some implants can last a lifetime, with proper care. Implants are an alternative to a fixed **dental bridge**, which is a permanent prosthesis attached to the teeth on either side of a missing tooth. These surrounding teeth are prone to degradation because bridge installation requires the filing of adjoining teeth. A bridge can last about eight to 10 years before needing replacement.

Does dental insurance cover implants?

The advantages of implants are clear, but they come at a high price. Single tooth implant procedures can cost up to $4,000. Smart shopper tip--**Dental insurance coverage** for implants can vary so if this is an important feature for you, be sure to ask about it when shopping for a dental plan. Some good questions to ask are:

- Does this dental plan include dental implant coverage?
- Does the implant coverage under this dental insurance plan have set co-pays or discounts only? (Set co-pays are the better choice because it offers greater cost protection and savings)
- Is there an additional cost for the implant coverage under this dental plan?

Take the time to research the options and pick the best one for your situation—and your smile.

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