

# Posterior Composites and Implant Therapy:

## Improved coverage to fit clients' evolving needs.

### Brushing up on the latest dental advances.

At Delta Dental of Illinois, we closely monitor advances in dental science and technology, and frequently review market trends and the feedback of our valued business partners so that we can continue to offer the best dental benefit coverage for our clients and their enrollees. After careful consideration, Delta Dental of Illinois is pleased to announce two new significant enhancements to our dental benefit programs – coverage of implant therapy and posterior composites (tooth-colored fillings on back teeth).

#### Posterior Composites

Because of the cosmetic benefits, tooth-colored fillings (composites) have become a popular alternative to silver-colored fillings (amalgams).

- Many enrollees want the cosmetic benefit of composites because they are tooth-colored and blend in with natural teeth. A recent report from the National Association of Dental Plans showed that fewer dentists are doing amalgams.
  - While most dental plans provide coverage for composite fillings on teeth in the front of the mouth only, Delta Dental of Illinois' standard benefit offering now includes coverage for tooth-colored fillings on back teeth as well.
  - Amalgam fillings will still be covered. The benefit of posterior composites is primarily cosmetic, so it is not necessary to replace current amalgam fillings with composite fillings. The American Dental Association has consistently maintained that amalgams are durable and safe.
  - Posterior composites will be included in Coverage B, or in accordance with the group's existing plan design, at the level dictated by the group's specific plan design.
- Historically, Delta Dental of Illinois has offered implant coverage as an alternate benefit for groups that requested it. Now, we are providing implant coverage as a standard benefit in all of our dental benefit programs.
  - Traditional tooth replacement methods like fixed bridges or partial dentures often require repairs and adjustments over time. Implants are generally low maintenance, which means they typically have a lower cost over their lifetime than traditional methods.
  - Implants will be included under Coverage C at the level dictated by your specific plan design. Implant payments will apply to an enrollee's annual maximum, and often will exceed the annual maximum.

#### Effective Date

These changes will be effective at renewal for groups with 50 or more enrollees with renewal dates of February 1, 2009 and later. Groups with 50 or more enrollees with a renewal date prior to February 1, 2009 may elect to add this coverage at their renewal date by notifying their account executive. All groups with two to 49 enrollees will receive this coverage November 1, 2008. All new quotes with effective dates of November 1, 2008 will include these new coverages.

#### Implant Therapy

Advances in materials, training and technology have made implants a viable option to replace missing teeth – and often a better option over traditional methods.

- Implants are surgically placed below the jaw, look and feel like natural teeth and the success rate is 98 percent over 10 years.