Incorporating trends into dental benefit plans

At MetLife, we believe in taking a progressive view of dental benefits. One that includes the incorporation of market trends into dental benefit plans.

Through our thoughtful, practical, consultative approach to plan design, we can help employers enhance their plans for employees by providing coverage for services employees want in ways that meet their goals.

It’s an approach that helps employers drive employee satisfaction—distributing plan dollars more appropriately by providing or adjusting coverage for services that employees want and value. Consider these examples:

White fillings on molars

Typically, dental plans may benefit fillings like this:

- Resin/Composite (White) Fillings: Type B, alternate benefit provision to amalgam applied for posterior teeth

Benefitted as amalgams, employees pay the difference out of pocket.

While some studies suggest the use of amalgams is preferable to the use of composites on complex posterior restorations because they have higher survival rates, composite fillings have gained popularity for aesthetic reasons. In 2005, for example, approximately 70% of fillings were resign/composite.

We believe composites should be considered for coverage to address this increased popularity and to provide coverage for services employees want and value. That’s why we may recommend:

- Resin/Composite (White) Fillings: Type B, no alternate benefit provision to amalgam applied for posterior teeth

Endodontic services

Typically, dental plans may benefit all endodontic services as Type B services.

However, all endodontic services are not created equal. Pulp caps/pulpotomy are non-surgical services (typically performed with a restorative procedure) used to help stabilize a tooth for a period of time. Root canal services, on the other hand, are oftentimes necessary because of neglect by the patient (very deep decay, often left untreated).

That’s why we may recommend splitting endodontic services:

- Pulp Caps/Pulpotomy: Type B
- All Others: Type C

Splitting coverage of endodontic services between Type B and Type C can help employers redistribute benefit dollars

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3 Not available in all markets. Contact MetLife for more information.
to enhance the plan to include services or plan features employees want. This aligns with the philosophy that plans should encourage participants to use the plan.

In addition, aligning root canal coverage with Type C offers plan savings that may allow the participant to obtain additional services that year to help maintain their health.

**General anesthesia**

Typically, dental plans may benefit general anesthesia like this:

- General Anesthesia/IV Sedation (Adjunctive General Services): Type B

General anesthesia/IV sedation is usually rendered for complex, major dental procedures, such as third molar extractions. Because these are Type C services, the general anesthesia benefit could also be treated as a Type C service. In addition, these are expensive, potentially elective services and covering them at a lower amount will allow additional dollars to be available for other standard treatment.

That’s why we may recommend:

- General Anesthesia/IV Sedation (Adjunctive General Services): Type C

This Type C allocation may allow plan sponsors to provide their employees with more coverage for preventive, diagnostic, minor restorative and other services employees want and value.

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**Occlusal guards/bruxism appliances**

Occlusal guards/bruxism appliances are not typically covered by today’s dental benefit plans.

However, participants who habitually grind and clench their teeth, especially as a result of stress (which may be more common today than ever before), abnormal alignment of teeth and sleeping disorders, would benefit from the use of occlusal guards/bruxism appliances. Plus, they may help prevent more expensive dental services due to trauma caused by the habitual grinding and clenching.

That’s why we may recommend:

- Covered service, benefited as Type C with a 1 in 24 month frequency limitation

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**The importance of education**

Education – like appropriate plan design – is an integral piece of dental benefit plans. In fact, it takes on more significance as employers make plan design changes, and place greater responsibility and ownership on employees for their health.

At MetLife, we offer an educational platform that provides educational tools and resources designed to help employees make – and dentists promote – better choices about their dental benefits and oral health. Through this platform, we can help educate your employees about plan design changes (e.g., why it makes sense based on dental treatment protocols or trends) so they become more comfortable taking on the additional choices and control they desire.

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For more information, contact your insurance broker, benefits consultant or MetLife representative today.

Like most group dental policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for more information.