MTA Managerial Dental Plan: Implants

HR-BEN-954



MTA MANAGERIAL DENTAL PLAN IMPLANTS

Did you know that implants are generally completed in two stages? First, the implant body is placed in the bone and then usually this surgical site is allowed to heal for 3-6 months. This is called the implant stage or phase one. The second phase, or prosthetic stage, is completed by placing an abutment, which is screwed into the implant body, and then placing a prosthesis over the metal abutment. Below are examples of when an implant or implants may be considered for benefits by professional review:

- 1. When they are used for the replacement of one or two missing posterior [back] teeth and there are no other missing teeth.
- 2. When they are used to replace any or all missing anterior [front] teeth. The anterior teeth should be the only missing teeth in the arch.
- 3. When the design of a removable partial denture would not meet generally accepted dental standards due to the number and distribution of missing teeth.
- 4. When there is inadequate bone left to support a conventional complete denture or removable partial denture.

Individuals in good dental health missing only one tooth may be given consideration for an implant, provided all other teeth are sound (without large fillings and not periodontally involved).

Under the MTA Managerial Dental Plan, implants may not be covered when replacing a non-serviceable prosthesis if such prosthesis was delivered less than 60 months prior to the replacement. Please note that it is MetLife's recommendation that a predetermination be submitted prior to any major work in order to ensure both, you and your dentist are aware of the covered services and estimated reimbursements.