Our dental plans provide a per-person benefit for accidental injuries such as slips and falls, car accidents or sports injuries.

- Dental care is covered at 100% up to the annual maximum with no deductibles, coinsurance, copays or waiting periods.
- There’s no limit on the number of accidents covered each plan year.
- We coordinate covered accidental dental care with medical and other insurance plans to help offset members’ out-of-pocket costs, such as medical or automobile insurance deductibles.

Accidental dental injuries are common — and expensive

- Nearly 50% of children will have a dental injury¹
- About 90% of all dental injuries happen before age 20²
- 49% of children ages 6 to 18 who have one dental injury will have another³
- $1,000 or more average cost to treat a complicated dental injury²
Market comparison

Other dental plans:

- Don’t cover accidental dental injuries or use limitations and exclusions to apply accidental dental injuries to medical or automobile insurance — our plans cover accidental dental injuries separately and complement other insurance plans to help members offset out-of-pocket costs.
- Require members to pay deductibles, coinsurance and copays for covered accidental dental injuries — ours don’t.
- Impose waiting periods on accidental dental care, resulting in members having to pay out-of-pocket for services like crowns, bridges or even dentures — our plans have no waiting period, so members can use their accidental dental coverage right away.
- Limit the accidental dental injuries eligible for coverage to as little as once per lifetime — ours have no limit on the number of accidents covered in any plan year.