

### **What is an onlay?**

An onlay is a restoration made outside the mouth that replaces a cusp or cusps of a tooth. It is bonded into place. It is a more conservative or tooth structure saving restoration than a full crown. It may be made of porcelain or metal. The restoration can be made in the office with a CEREC machine or in the laboratory.

### **What is an inlay?**

An inlay is a restoration that fits within the cusps of a tooth. It is made outside of the mouth as opposed to a filling which is made inside the mouth. It may be made of porcelain or metal, in a lab or at the office with a CEREC machine. It is bonded into the tooth.

### **Will my insurance pay for my onlays and inlays?**

Some plans pay a percentage of the onlay or inlay fee, while other plans pay what they would have provided for a silver filling. They call this an *alternate benefit*. This does not mean that you do not need or should not have an onlay or inlay, just that your benefit contract doesn't pay for them. It is a mistake to let benefits be your sole consideration when you determine what you want to do about any dental condition.

### **Why do onlays and inlays cost so much more than fillings?**

All dental treatment is expensive because it is performed by hand, by extensively trained and educated dentists, hygienists and staff, on a service by service basis. Unlike items such as shoes and shirts that can be mass produced for retail sales; dental treatment and restorations are unique and individual. Each restoration is made just for you.

Dental treatment and restorations can affect a person's general health, feeling of well-being,

and appearance. Onlays and inlays are usually more expensive than fillings because of the laboratory expenses they require.

### **If my insurance will not pay for my onlays or inlays, why should I have them done?**

Your insurance plan can help you pay for treatment that you need, however it was never designed to pay for everything. Most plans typically pay a minimum regardless of what you might require as an individual. Benefits should not be your only consideration when you are making decisions about your teeth. You owe it to yourself to carefully consider the advice your dentist is giving you. People who have lost their teeth often say that they would pay any amount of money to get them back. Your smile, attractiveness, ability to chew and enjoy food, and general sense of well being are dependent on your dental health. Many people would say that it is worth the expense to keep your teeth for a lifetime.

### **How long do onlays or inlays last?**

With regular dental checkups and good home maintenance, they can last indefinitely. In some cases, they may even add to the longevity of a tooth. Even so, it is reasonable to assume that replacements might be needed some time during a person's life.

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