

If you have been researching dental implants in London, Ontario, you have probably noticed two things. First, implants are often the most stable and natural-feeling solution for missing teeth. Second, the price and coverage details are not always clear. I spend a good part of my week walking patients through the math, the paperwork, and the timing. The difference between a stressful experience and a manageable one usually comes down to planning. This guide breaks down what treatment actually costs in Southwestern Ontario, how insurance typically behaves with implants, and the realistic ways to finance care without surprise fees.

## What you pay for, line by line

A single implant is not a single procedure. It is a sequence, and each stage carries its own fee. The Ontario Dental Association publishes a fee guide for general dentists that most clinics use as a reference. Specialists such as a dental implants periodontist or oral and maxillofacial surgeon often have higher fees, [London Ontario dental implants](#) which reflect added training, equipment, and case complexity.

In and around London, you will usually see these elements on a treatment plan:

- Consultation and diagnostics. A new patient exam and a cone beam CT scan are standard. Expect a combined range of 200 to 500 dollars. A CBCT alone typically runs 150 to 350.
- Surgical placement of the implant fixture. For a straightforward site with healthy bone, the surgical fee often falls between 1,500 and 2,500 dollars per implant.
- Abutment and custom crown. Labs and materials vary, but 1,600 to 2,600 dollars combined is a fair working range. Abutments can be 400 to 800. Porcelain or zirconia crowns generally fall between 1,200 and 1,800.
- Grafting when needed. Small socket grafts at the time of extraction may add 300 to 600. Larger ridge augmentation can add 800 to 2,000. A sinus lift, when the upper jaw needs vertical bone height, might range from 1,500 to 3,500.
- Provisional or temporary solutions. Not every case requires a temp crown or flipper, but when it does, plan for 150 to 500.

For a routine single implant in London, Ontario, the total commonly lands between 3,500 and 6,000 dollars. More complex sites can exceed that. Full arch options vary much more. Two implants with a lower overdenture might total 6,500 to 9,500 dollars per arch depending on the denture type and attachments. A fixed full arch on 4 to 6 implants, sometimes marketed as All-on-4, usually ranges from about 20,000 to 32,000 per arch in our region, sometimes more if there is significant grafting or upgraded prosthetic materials.

It helps to compare that to traditional dentures in London, Ontario. A conventional complete denture typically sits between 1,400 and 3,500 dollars per arch depending on the clinic and the number of appointments. That is a much lower entry cost, but retention and chewing efficiency are not comparable to an implant solution. Many denture wearers eventually move to implant overdentures because of sore spots, poor stability, or a shrinking lower ridge.

## Who should place your implant

Two kinds of clinicians most often place implants in London: dentists with additional implant training, and specialists such as periodontists and oral surgeons. When you see the phrase dental implants periodontist, it signals a specialist who focuses on gums and bone, which matters in grafting or advanced cases. For a healthy site with thick bone and good access, a well-trained general dentist may be a sensible choice, especially if it keeps your appointments under one roof. If you have a thin ridge, a high smile line, or a history of periodontal disease, a periodontist can reduce risk and help preserve long-term tissue architecture.

Prosthetic planning, meaning the design of the crown or bridge that you will live with, deserves as much attention as the surgical talent. A prosthodontist or a general dentist with strong restorative skills can make the difference between a crown that looks right but collects plaque, and one that both looks and cleans well. Ask to see photos of cases like yours. Good clinics can show healed implant crowns next to natural teeth, not just surgical pictures of titanium posts.

## Insurance in Ontario and how it treats implants

Dental insurance in Canada works differently than medical insurance. It is a cost-sharing benefit with annual caps, not a guarantee of full coverage. Most employer plans in Ontario pay a percentage, often 50 to 80 percent, of the eligible fee up to an annual maximum, commonly 1,000 to 2,500 dollars per person per year. Here is what that means for implant seekers:

- Major restorative category. Implants, abutments, and crowns usually fall under major restorative. Plans that cover major restorative often do so at 50 percent. Some plans exclude implants entirely but will offer an alternative benefit toward a bridge or partial denture. In that case, they apply what they would have paid for the alternative and you pay the difference.

- Predetermination is not optional. For implants, most insurers want a written predetermination before treatment. Turnaround is typically 2 to 4 weeks, faster if filed electronically with supporting X-rays and a narrative. Without it, you risk a denial that could have been avoided.
- Missing tooth clause and waiting periods. Some plans will not cover replacing teeth that were missing before your coverage began, known as a missing tooth exclusion. Others have a 6 to 12 month waiting period for major restorative. Both clauses show up more on lower-cost plans and some student plans.
- Yearly maximums and timing. If your plan resets on January 1, you can often split treatment across two benefit years to use two annual maximums. For example, extract and graft in November, place the implant in February, and restore in June. That timing alone can free up an extra 1,000 to 2,500 dollars of benefits.
- Feeguide and downgrades. Most insurers reimburse based on a specific year of the ODA fee guide, sometimes the current year, sometimes last year. Some will downgrade the crown material to a baseline porcelain fused to metal rate even if your clinic uses zirconia. The clinic can help you read the insurer's estimate line by line so you are not surprised.

If your plan mentions coordination of benefits and your spouse also has coverage, you might stack benefits. The primary plan pays first up to its allowed amount, then the secondary plan may pay some or all of the remainder, again subject to its own maximums and rules. Claims administrators follow strict order of benefits rules, and not every plan allows double coverage on major restorative, but when it is permitted the savings can be meaningful.

Government programs rarely cover implants for adults in Ontario. The Ontario Seniors Dental Care Program does not include implants. The Healthy Smiles program is designed for children and youth. Veterans Affairs Canada, WSIB, and auto accident benefits can fund implants if tooth loss resulted from a covered injury and the case is approved in advance. The Non-Insured Health Benefits program for First Nations and Inuit may consider implants on a case-by-case basis when no other option can restore function, but approvals are uncommon and require detailed documentation.

## What about taxes and HST

Dental services from licensed providers are generally exempt from HST in Ontario, so you should not see sales tax added to your implant fees. Keep every receipt. You can claim eligible out-of-pocket dental costs under the Medical Expense Tax Credit on your personal income tax return. The federal credit is calculated on the amount above the lesser of 2,759 dollars or 3 percent of your net income for the year, and there is a provincial credit as well. Cosmetic-only procedures are not eligible. Most implant treatment is functional rather than cosmetic, which makes it eligible. Porcelain veneers used to improve appearance only may not qualify, but veneers placed to restore tooth structure after fracture or wear may be eligible with proper documentation. A short letter from your dentist describing the functional need can help your accountant substantiate the claim.

Some workplaces offer a Health Spending Account in addition to or instead of traditional dental insurance. HSAs reimburse eligible health and dental expenses up to a set dollar amount each year, usually tax-free to the employee. Implants qualify under HSAs because they are a dental service. Check whether the HSA runs on a calendar year and whether it allows carryover, then time your appointments accordingly.

## Financing options that actually help

Not everyone can or wants to pay 4,000 dollars at once. Clinics in London typically offer a mix of in-house payment arrangements and third-party financing. The right choice depends on your credit profile and how long you want to carry the balance.

In-house payment plans usually cover shorter time frames. Common structures include a deposit at surgery, then staged payments at abutment and crown insertion, or equal monthly payments over 6 to 12 months, sometimes at 0 percent. Read the fine print. Some plans require automatic withdrawals and a credit card on file. Missed payments can incur fees.

Third-party medical financing spreads the cost over 12 to 60 months. Providers operating in Canada include Mediacard by iFinance, Dentalcard, Beautifi, and some banks or fintechs that partner with clinics. Interest rates vary widely, often between 7.95 percent and 19.95 percent depending on credit and term. Many lenders add an administrative fee in the 2 to 5 percent range. Prepayment penalties are uncommon but worth confirming. If you plan to pay off early, ask explicitly whether you will save on interest.

Some patients use a home equity line of credit or a low-interest personal line from their bank. The rate on a HELOC often beats medical financing, even after recent interest rate hikes, but it puts your home on the line. If your cash flow is tight, choose predictability. A fixed monthly payment that you can comfortably meet is better than an optimistic plan that strains your budget.

One other strategy is phased treatment to match your budget and benefits. If you need several implants, you do not have to place them all at once. Start with the tooth that affects chewing most, then add the next site after it has healed and your benefits reset. This slows the process but keeps the out-of-pocket cost tolerable.

## How porcelain veneers fit into the picture

People sometimes ask whether porcelain veneers are a cheaper alternative to address a heavily chipped or discoloured tooth rather than an implant. These are different tools for different problems. Veneers are thin shells bonded to the front of existing teeth. They improve shape and colour but do not replace missing roots or restore bite strength in a gap. In London, a quality veneer usually costs 1,000 to 1,800 dollars per tooth. Insurers often classify veneers as cosmetic, so coverage is limited or zero unless there is a clear functional reason such as fracture. If a tooth is missing or non-restorable, an implant or a bridge, not a veneer, is the right category to consider.



## A realistic maintenance budget

The surgery is the start, not the finish. Maintaining implants costs less than replacing them, but it is not zero. Plan for:

- Professional cleanings every 3 to 6 months depending on your gum health. Many clinics allot extra time for implants. Fees fall broadly in the 150 to 250 range per visit.
- Nightguards if you clench or grind. A well-made guard runs 400 to 700 and protects both implants and natural teeth.
- Attachment maintenance for overdentures. Locator inserts wear and need replacement every 6 to 24 months based on use. Inserts themselves are modest, often 60 to 120 per attachment plus a chair fee.
- Periodic X-rays. Most clinics take periapical images of implants every 1 to 2 years to check bone levels. Expect standard diagnostic rates.

Ask about warranty policies. Many offices will repair or remake an implant crown within one to five years if it chips under normal function. Very few clinics warranty the implant fixture itself because biological factors play a role, but reputable teams stand behind their planning and technique.

## Navigating predeterminations and claims without headaches

I will often do a chairside call to the insurer with a patient to clarify the rules before we submit the predetermination. Terms that matter include alternative benefits, annual maximums, downgrades, and whether implants are excluded or restricted to posterior teeth. Good documentation speeds up approvals. A CBCT slice that shows limited bone height makes a sinus lift request easier to understand. A narrative that explains why a bridge would harm the neighbouring teeth can shift a denial to an approval.

University student plans are a frequent curveball in London because of Western University and Fanshawe College. Many student plans cap major restorative at low amounts or exclude implants. If you are a student or covered under a student plan, ask the insurer for the exact line in the booklet that references implants or major restorative. Your clinic can then tailor an interim solution such as a removable partial denture until you move to a plan that supports implants.

## Comparing solutions when you wear dentures now

If you already have full dentures, the first question is function. Lower dentures are notoriously unstable on a flat, resorbed ridge. Two implants with locator attachments can transform comfort and chewing for many patients. The cost, as noted earlier, is significantly lower than a fixed full arch and roughly half the price of a premium set of new dentures plus soft liners over a few years. The trade-off is that you still remove the overdenture to clean it and you will replace inserts periodically.

A fixed bridge on 4 to 6 implants feels closest to natural teeth, but it requires more bone volume and a higher budget. Hygiene is different. You will thread floss or use a water flosser under the bridge and see a hygienist who is comfortable cleaning around fixed full-arch work. If you are prone to gum inflammation, do not choose a design that you cannot maintain. A good team will test phonetics, lip support, and hygiene access with a try-in or provisional before committing to a final.

## Timing, healing, and how to stretch benefits across years

There are three standard timelines for a single implant:

- Immediate placement at extraction if the site is infection free and the bone is strong enough to hold the implant stable. You still wait several months before placing a final crown.
- Early placement 6 to 12 weeks after extraction when the socket has begun to heal but has not fully resorbed.
- Delayed placement after grafting and complete healing when there has been infection or major bone loss.

Insurance often reimburses each stage separately. That is an opportunity. If your annual maximum is 2,000 dollars and your plan renews in January, place the implant in late fall and restore in early spring. You will often pick up

close to two full years of benefits. The clinic can structure deposits and fabrication dates to align with your benefit period without compromising care.

## A short pre-treatment checklist

- Get a written, itemized plan that shows surgical, prosthetic, and possible grafting fees separately.
- Ask your provider to submit a predetermination with X-rays, photos, and a short narrative.
- Confirm which year of the ODA fee guide your insurer uses and whether there are downgrades or exclusions.
- Decide whether to phase treatment to span two benefit years and, if so, build a calendar that all parties sign off on.
- Price financing alternatives on an apples-to-apples basis, including admin fees and early payment rules.

## Step-by-step to maximize coverage and manage cash flow

- Call your insurer and note the plan rules for implants, major restorative percentage, annual maximum, and any waiting periods.
- Coordinate benefits if available, making sure you understand which plan is primary and which is secondary.
- Time your surgery and restoration to straddle benefit years if that increases total eligible reimbursement.
- Combine insurance, a Health Spending Account if you have one, and the Medical Expense Tax Credit to reduce net cost.
- Choose financing that fits your monthly budget comfortably, even if the nominal interest rate is not the absolute lowest.

## Red flags and ways to protect yourself

Discounts can be legitimate, but very low quotes should trigger questions. Implants come in many systems. Reputable brands with strong research and local parts availability are easier to service if something chips in five years. Off-brand components can be cheaper on day one, then impossible to match later. Ask which implant system the clinic uses and whether parts will be available long term.

Consent forms should list foreseeable risks and alternatives, including a bridge or partial denture. If you smoke or vape nicotine, the risk of implant failure rises. Most surgeons will either require a period of cessation or counsel against implants unless you can commit to quitting. Diabetes needs to be controlled. If your HbA1c sits above 8 percent, expect a conversation about postponing surgery until your numbers improve.

If a clinic promises a fixed full arch in a single day for every candidate, be careful. Same day teeth can work beautifully in the right hands and right cases, but not every jawbone has the density to support immediate loading. Look for teams that assess your bite force, bone quality, and parafunctional habits before choosing protocols.

## Local resources in London, Ontario

London has a robust dental community with general dentists, periodontists, prosthodontists, and oral surgeons who collaborate closely. For those seeking lower fees, the Schulich School of Medicine and Dentistry operates teaching clinics. Availability for implants varies by program and semester, and waiting lists are common, but prices can be reduced relative to private practice because care is delivered within a training environment under specialist supervision. If budget is your primary barrier, ask about referrals to university clinics or community programs. It may take more time, but for some patients the savings are worth the trade-off.

For individuals injured at work or in a motor vehicle accident, contact WSIB or your auto insurer early. Preauthorization simplifies approvals and prevents arguments about whether an implant is a necessary replacement or a cosmetic upgrade.

## A practical example with numbers

Consider a patient in London missing a lower first molar. The site is healed, bone is adequate, and no grafting is required. The clinic quotes 2,000 for the surgical placement, 600 for the abutment, and 1,400 for the crown, plus 250 for a CBCT, for a total of 4,250. The patient's plan covers major restorative at 50 percent with a 2,000 annual maximum and no implant exclusion. Stage one in October covers the CBCT and surgery at 50 percent, so about 1,125 is reimbursed, leaving 1,125 out of pocket. Stage two in February covers the abutment and crown at 50 percent, roughly 1,000 reimbursed, using the new year's benefits. The remaining 1,000 is paid out of pocket. The patient pays 2,125 in total over two calendar years. They then submit receipts for the Medical Expense Tax Credit and receive a modest tax reduction the following spring, lowering the net cost further.

Now imagine the same case with an implant exclusion but an alternative benefit toward a three-unit bridge of 2,800 at 50 percent. The insurer pays 1,400 regardless of the implant route, and the patient pays the rest. That still helps, but you would want to know before you begin, not at the end.

## Final thoughts from the chairside

Implants are an investment in comfort and function. The up-front sticker shock is real, but so is the satisfaction when you can bite an apple without thinking about it. In London, Ontario, you have options. If you build a clear plan, submit proper predeterminations, and choose financing with your eyes open, you can control the variables that matter.

Do not rush the diagnostic phase. A 250 dollar scan can save a 2,500 dollar mistake. Work with clinicians who discuss alternatives plainly, including dentures or bridges where they make sense. If you already rely on dentures in London, Ontario, consider whether two implants under a lower denture would change your day more than a cosmetic tweak like porcelain veneers. For many, that one decision moves meals from frustrating to enjoyable.

Ask questions until the timeline, the numbers, and the maintenance feel simple when you repeat them back. That clarity is your best insurance policy, no matter what your booklet says.

## Paradigm Dental — Business Info (NAP)

**Name:** Paradigm Dental

**Address:** 532 Adelaide St N, London, ON N6B 3J4, Canada

**Phone:** (519) 672-3232

**Website:** <https://paradigmdental.ca/>

**Email:** [info@paradigmdental.ca](mailto:info@paradigmdental.ca)

### Hours:

Monday: 8:00 AM – 5:00 PM

Friday: 8:00 AM – 3:00 PM

**Open-location code (Plus Code):** XQV8+3Q London, Ontario

### Map/listing URL:

<https://www.google.com/maps/place/Paradigm+Dental/@42.9926997,-81.2356417,17z/data=!4m7!3m6!1s0x882ef3007061d71f0x772b512bba5c2781.2330668!15sChZQYXJhZGlnbSBEZW50YWwgTG9uZG9uWhgiFnBhcmFkaWdtIGRlbnRhbCBsb25kb26SAQ1kZW50YWxfY2xpbnlj4AEA!16s%2Fg%2F>

### Embed iframe:

### Socials (canonical https URLs):

Facebook: <https://www.facebook.com/61577765603392/>

<https://paradigmdental.ca/>

Paradigm Dental is a family dental clinic in London, Ontario providing general dentistry and a range of in-office dental care services.

Patients can request an appointment for routine exams and cleanings, restorative dental work, and other clinic services listed on the website.

The office address is 532 Adelaide St N, London, ON N6B 3J4, Canada.

To contact Paradigm Dental, call (519) 672-3232 or email [info@paradigmdental.ca](mailto:info@paradigmdental.ca).

Hours currently listed are Monday 8:00 AM–5:00 PM and Friday 8:00 AM–3:00 PM.

For directions and listing details, use the map listing:

<https://www.google.com/maps/place/Paradigm+Dental/@42.9926997,-81.2356417,17z/data=!4m7!3m6!1s0x882ef3007061d71f:0x772b512bba5c2781.2330668!15sChZQYXJhZGlnbSBEZW50YWwgTG9uZG9uWhgiFnBhcmFkaWdtIGRlbnRhbCBsb25kb26SAQ1kZW50YWxfY2xpbnlj4AEA!16s%2Fg%2F>

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## Popular Questions About Paradigm Dental

### Where is Paradigm Dental located?

Paradigm Dental is located at 532 Adelaide St N, London, ON N6B 3J4, Canada.

### How do I contact Paradigm Dental?

Phone: [+1-519-672-3232](tel:+15196723232)

Email: [info@paradigmdental.ca](mailto:info@paradigmdental.ca)

Website: <https://paradigmdental.ca/>

### What are the hours for Paradigm Dental?

Hours listed: Monday 8:00 AM–5:00 PM and Friday 8:00 AM–3:00 PM.

### What services does Paradigm Dental offer?

The clinic lists services such as examinations and cleanings, fillings, crowns/bridges, dentures, root canal therapy, orthodontic options, dental implants, and other dental care services (availability can vary).

### How do I get directions to Paradigm Dental?

Use the Google Maps listing for turn-by-turn directions:

<https://www.google.com/maps/place/Paradigm+Dental/@42.9926997,-81.2356417,17z/data=!4m7!3m6!1s0x882ef3007061d71f:0x772b512bba5c2781.2330668!15sChZQYXJhZGlnbSBEZW50YWwgTG9uZG9uWhgiFnBhcmFkaWdtIGRlbnRhbCBsb25kb26SAQ1kZW50YWxfY2xpbnlj4AEA!16s%2Fg%2F>

## Landmarks Near London, ON

- 1) [Victoria Park](#)
- 2) [Covent Garden Market](#)
- 3) [Budweiser Gardens](#)
- 4) [Western University](#)
- 5) [Springbank Park](#)