



# Benefits of Stand-Alone Dental vs. Embedding With Medical

Starting January 1, 2014, most Americans will be required to have a health plan that includes coverage for pediatric dental services. Congress has determined that pediatric dental is one of the 10 Essential Health Benefits (EHBs) that will be mandatory for all non-grandfathered health plans to cover.

Although many employer health plans will begin to offer pediatric dental as part of their medical plan, Dental Select strongly encourages clients to understand the value of keeping their traditional dental plan instead of relying on basic EHB dental coverage for the entire family.

## Reasons to Keep Your Dental Select Plan:

- Lower out of pocket costs.
- Richer benefit plans.
- Exempt from ACA provisions.
- Less network disruption.
- Ability to choose your own provider.
- True cost visibility.
- We are the dental benefit experts.
- Entire family will be covered, not just children.

	EHB Embedded Within Medical Plan	EHB From a Stand-Alone Dental Carrier	Traditional Dental Plan
What is Covered	Likely to be minimal coverage to meet EHB requirements only.	Likely to be minimal coverage to meet EHB requirements only.	Richer benefit plan. Extensive coverage of preventive, basic & major services.
Who is Covered	Children up to age 19. (or as defined by state law)	Children up to age 19. (or as defined by state law)	Entire family, including children up to age 26.
Orthodontics Coverage	No Coverage	No Coverage	Discount or insured coverage.
Deductibles	Medical deductible applies to dental services, likely \$4,500 - \$6,000 per year.	Likely to be higher than a traditional dental plan to meet ACA mandates.	"Reasonable" deductible in place for members.
Provider Network	May require selection of a primary provider or be closed panel; children may have different network than their parents.	May require selection of a primary provider or be a closed panel; children may have different network than their parents.	Stable network, deeper discounts. Large panel of providers. Can choose or change providers at any time.
Out-of-Pocket Annual Limits (OOP)	Subject to medical OOP limits mandated by ACA. In 2014 individual is \$6,250, family is \$12,500.	Determined by each state, likely \$700 and \$1,000 per child.	Not Applicable.

## Benefits of Stand-Alone Dental vs. Embedding with Medical

Stand-alone dental plans offer a wider range of benefits and services versus a medical plan that embeds dental. After changes from the Affordable Care Act (ACA) take place, medical plans will likely only include minimal preventive dental benefits for children under 19 years old to meet Essential Health Benefit (EHB) requirements.

- **Knowing the true costs and services of your plan.** It's easy to see what benefits you have on a dental plan. However, when combining with medical you don't always know what you are paying for or if it is a fair price.
- **Access to Dental benefit experts.** Dental Select has nearly 25 years experience as a leader in the dental benefits industry. When including your dental with medical, you sacrifice the knowledge, abilities and service of a true stand-alone dental administrator.
- **Lower out-of-pocket costs.** When including dental on your medical plan, you can expect to have a higher deductible of anywhere from \$4,500 to \$6,500, which will include dental.
- **Exemption from many ACA provisions.** Stand-alone dental is exempt from many market reform provisions in the ACA. When embedding dental with medical, it can be subject to insurance market reforms.
- **Less network disruption.** Medical plans are more likely to change each year, which may cause provider disruption.
- **Richer benefit plans.** Stand-alone dental plans offer a greater range of benefits and services versus a medical plan that embeds dental. Medical plans will likely only include minimum benefits to meet EHB requirements.
- **Ability to keep or choose your own provider.** Combining dental with medical may force you to lose your current provider, but with Dental Select you have the freedom to change or choose your provider at any time.

Dental Select strives to keep you informed of any changes that will be made and what choices you will have. If you have further questions regarding the ACA and how it will impact your dental or vision benefits, please contact your Dental Select Sales Executive.

You can also visit <http://www.healthcare.gov/> to learn more about the Affordable Care Act changes.

