

stand-alone dental and the affordable care act

Consumers have questions about how the ACA changes health care coverage. But one thing hasn't changed – the value of stand-alone dental. It's still the feel-good benefit that employers like to offer and employees love to use.

Stand-Alone Dental vs. Essential Health Benefits

Stand-alone dental plans offer comprehensive coverage for children and adults. Plans cover everything from preventive services to more serious dental procedures, and can be customized to meet employers' and employees' needs.

Pediatric dental EHB are prescribed procedures for those under age 19 (in most states) included in EHB packages that medical carriers must offer to small employers and individuals. These procedures are not customizable.

When pediatric dental benefits are embedded in a medical plan:

- Orthodontia coverage may become medically necessary only.
- Pediatric dental benefits may not be paid until the medical deductible is satisfied.
- Smaller dental provider networks offer fewer dentists for members.
- Family members could have different insurers and dental providers.
- Producers' dental commissions can be diluted and are subject to medical loss ratios.

The long-term effects:

- No cosmetic orthodontia or adult preventive dental coverage can lead to serious dental problems and increased out-of-pocket costs.
- Medical concerns, oral pain and discomfort can lead to lost employee work hours and productivity.
- Increased medical claims for dental procedures may increase medical premium.

Ameritas offers the advantages of stand-alone dental benefits:

- Complete family coverage includes adults and children, and cosmetic orthodontia.
- Our nationwide, credentialed dental provider network has more than 360,000 access points.
- We customize benefits to each group's specific needs.
- Our dental expertise means specialized products, customer service, claims-paying performance and dental wellness knowledge.
- Our actuarial experts price products accurately so plans maintain long-term financial stability.
- Our sales representatives specialize in dental and know how to fulfill customers' needs.

Ameritas Offers Exchange-Certified* Pediatric Dental Benefits

Employers can add pediatric dental EHB to our traditional stand-alone plans:

- *Replace existing coverage* for those under age 19 (in most states) with pediatric dental EHB.

OR

- *Add pediatric dental EHB* and Ameritas will process pediatric dental claims through both plans, and pay the better benefit.

* Plans may not be certified in all states.

**for more information, contact your
Ameritas representative.**

