Medical Plans With Embedded EHB

Dental Benefits

Typical Standalone Dental Plans

Dental commissions become subject to the limitations of the MLR requirement and may be reduced.

No Affordable Care Act MLR; commissions may be higher.

Pediatric dental benefits could be lower because they are not part of the overall medical actuarial value calculation.

Actuarial value levels may be higher at 70% (low) and 85% (high).

Preventive dental may count toward medical deductible.

Typically no preventive deductible.

Medical deductible may have to be satisfied before any benefits are paid for dental procedures.

Deductible is for dental only.

The dental out-of-pocket max may be part of the medical out-of-pocket max, meaning the employee may have to spend more to reach it.

Typically lower out-of-pocket maximum.

Orthodontia

Only required to cover medically necessary procedures, such as surgeries for cleft palate.

Can include cosmetic orthodontia, such as braces and retainers.

In 2014, pediatric dental benefits will be available with many medical plans. Although this may seem like a convenient option for your customers, it’s important to take a closer look.

Dental carriers such as The Standard offer standalone dental plans with pediatric benefits that match the benchmarks for small-employer Essential Health Benefit (EHB) plans (also known as pediatric dental plans). These types of plans can be used with separate medical coverage to meet the requirements of healthcare reform laws.

There can be good reason to keep the plans separate. For instance, when dental benefits are combined with medical, employees may have to meet higher deductibles or out-of-pocket maximums before any dental benefits are paid. The chart below highlights this and other reasons why we think standalone dental benefits are still a better choice.

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<th>Medical Plans With Embedded EHB Dental Benefits</th>
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For groups that previously had a standalone dental plan, moving to embedded-in-medical pediatric dental benefits could mean a switch in dental carrier. Employees may also have to switch dental providers for their children in order to receive in-network coverage if their provider is not on the medical PPO network. Keeping the existing standalone dental provider would avoid disruptive changes like these.
Dental Insurance

Whether your customers choose an embedded or standalone dental plan, bear in mind that both types will have:

• No annual or lifetime limits on essential pediatric dental
• The Health Insurer Assessment Fee (HIAF) requirement
• State-prescribed procedures for small-employer EHB plans

Other Advantages Of Standalone Dental Benefits

Insurers like The Standard that offer standalone dental plans specialize in dental benefits. That means you and your customers can rely on their carrier to take care of the details. Standalone plans offer:

• Dental expertise and dental-focused customer service
• Flexible and customizable benefits
• Claims-paying systems designed specifically for dental
• Nationwide, credentialed provider networks
• Dental wellness knowledge