

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.

