

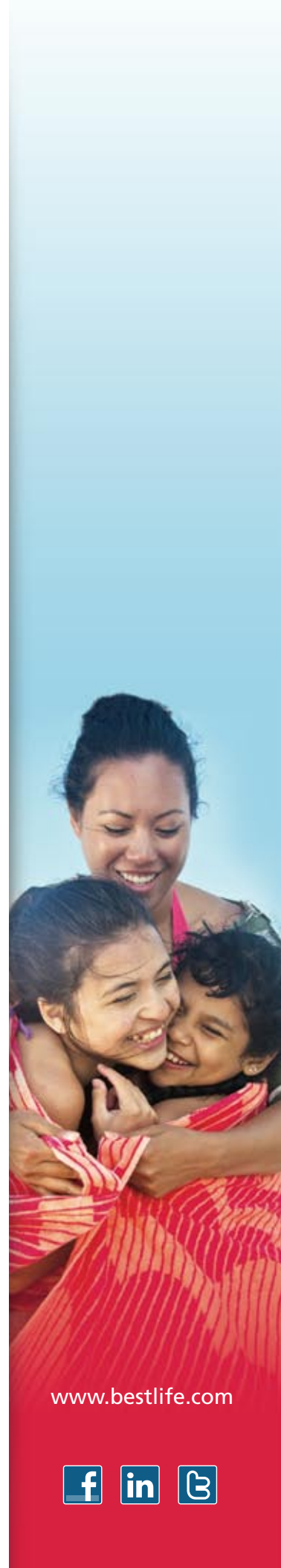
Why Choose Stand-alone Dental?

The Affordable Care Act (ACA) mandates individual coverage for the minimum Essential Health Benefits (EHB) which includes pediatric oral and vision care. Many health insurance carriers are responding by including this dental component within their medical plans. Sounds simple and convenient, right? But 98% of all dental benefits are provided through stand-alone plans. There's a reason for that. And now, there are more reasons than ever before. Let's take a look.

Stand-alone Dental	VS	Embedded in Medical
Annual deductibles as low as \$0 per child.	Annual deductible	Higher deductible which means that even covered dental services are paid out of pocket until this high deductible is met.
Lower out of pocket maximum for stand-alone only.	Out of pocket maximum	Typically higher, combining both dental and medical which means more dollars are spent to meet it.
Children, adults, families and groups of any size.	Eligible for coverage	Children through age 18 only.
Cosmetic in addition to medically necessary.	Orthodontia	Medically necessary only.
Cover a variety of options including endo and perio offered in basic or major services, implants and special dental accidental benefits.	Benefits	Typically cover only those services defined by the essential health benefits.
No annual or lifetime limits apply on pediatric dental benefits covered.	Lifetime limitations	No annual or lifetime limits apply on pediatric essential health benefits.

Medical plans require you to meet high deductibles, making it difficult to access your dental benefits. The dental benefits covered are most often the minimum required and don't provide coverage for cosmetic orthodontia. Plus, adults 19 and older aren't covered.

BEST Life offers certified stand-alone dental plans for groups and individuals both on and off the health insurance marketplaces in most states. We also offer complete dental packages for participants of all ages. With us, you'll find **flexible plans, great rates, vast networks and the superior customer service** we're known for.



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