

What the Health Reform Means to Your Dental Plan?

The Affordable Care Act (ACA) imposes many new requirements on certain health benefits. You may be wondering how to address these dental requirements with your small employer clients – those who employed an average of at least one but not more than 50 employees on the first day of the plan year.

Not all of your clients will be affected the same way.

Small employers who employed an average of at least one but not more than 50 employees on the first day of the plan year will see changes to their medical plan. Medical carriers are now required to offer a medical plan consisting of “essential health benefits.” Pediatric dental benefits for children up to age 19 are part of these essential health benefits. These new coverage requirements are likely to add costs to your client’s medical plan.

Having the option to embed the pediatric dental benefit into a medical plan may work for some, but it is important to understand how it will work. In most cases, covering the pediatric dental benefit with your medical plan will mean having to meet high plan deductibles and coinsurance amount before many dental services are accessible. Also, traditional cosmetic orthodontia for children may not be included.

We’re changing, so you and your small business clients don’t have to.

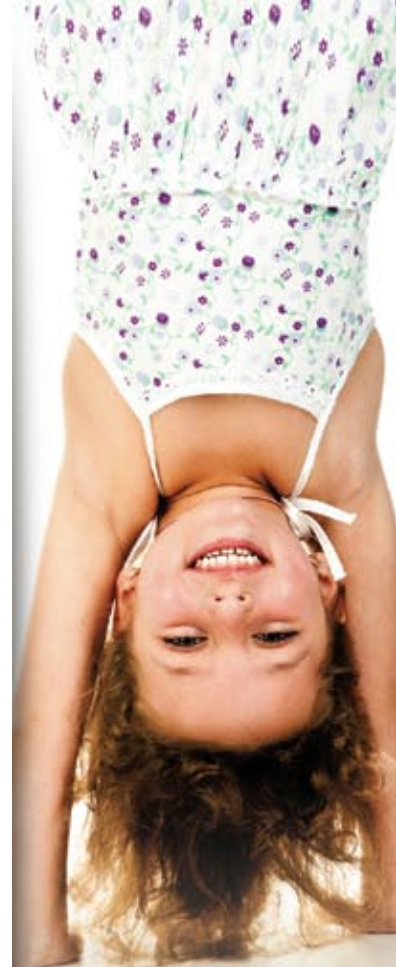
To help your small business clients and our customers comply with ACA, we will be offering the option to add the pediatric dental benefit requirements to our dental plans for those employers who employed an average of at least one but not more than 50 employees on the first day of the plan year. This means that if your client purchases a medical plan that does not include the pediatric dental benefits, we’ve got you covered. Your clients can continue to buy all of their dental benefits the way they do today – from BEST Life. What’s more, this will help your clients access these important benefits just as they have normally and avoid any additional cost in meeting a higher deductible associated with their medical plan.

To know that the ACA dental implications for your small business clients have already been thought through for you, you can feel confident in recommending BEST Life’s dental benefits to all your clients.

Options to meet the needs of your clients.

You may also know that the ACA requires each state to establish a health insurance marketplace or participate in the federal health insurance marketplace. Some of your clients may choose to buy their medical and dental benefits through these exchanges. For those clients, we sell group and individual dental products on 35 exchanges across the country.

For more information, contact your BEST Life representative at **800.237.8543** or visit us at **www.bestlife.com**.



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