Choose stand-alone dental to easily comply with some ACA regulations

The Affordable Care Act (ACA) legislation was enacted to provide individuals with accessible and affordable health and dental care. The ACA is complex, but you can avoid some of the complicatedness by choosing a fully insured dental benefits plan from a stand-alone carrier like MetLife.

Dental benefit plans have fewer ACA requirements for businesses of all sizes. In fact, stand-alone dental plans are exempt from many of the requirements of the ACA, including the $63 per covered life Transitional Reinsurance Fee, if the dental plan qualifies as an excepted benefit under HIPAA rules.

To qualify as an excepted benefit, the dental plan must either:

• Be offered under a separate insurance policy from the medical plan;

OR

• If embedded in a medical plan, must not be considered an integral part of the medical plan. To not be considered an integral part of the medical plan, participants must have the right to elect not to receive dental coverage and participants must pay an additional premium for that coverage.

Why select fully insured stand-alone dental

With fully insured stand-alone dental plans, you can provide dental benefits to your employees without having to comply with many of the medical plan focused aspects of the ACA.

• These plans are always issued under a separate insurance policy, so they are always considered excepted benefits.

• Plus, selecting a stand-alone carrier guarantees that you don’t have to worry about figuring out if dental is an integral part of the medical plan.

You will want your dental plan to be deemed an excepted benefit to help manage costs. Fully insured dental plans with stand-alone carriers like MetLife are not subject to the Cadillac Tax, a 40% excise tax that plan sponsors will have to pay on the amount over the threshold plan value beginning in 2018.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for complete details.

1 45 C.F.R. 146.145(c)(3)