



## EXCEPTED BENEFITS

What are Excepted Benefits under the PPACA?

### Insured plans

- Dental and vision insurance benefits offered under an insurance policy that is **separate** from other medical coverage are "excepted benefits" and **not** subject to PPACA health insurance reform provisions such as the essential health benefits (EHB) mandate.
- Dental and vision benefits that are **incorporated into** the insured medical plan are **not** "excepted benefits" and therefore are subject to the PPACA EHB requirement.

### Self-funded plans

- Dental and vision insurance benefits are treated as "excepted benefits" **only** if individuals can separately elect or reject the dental or vision benefits.
- Dental and vision benefits are **not** "excepted benefits" if employees enrolling in medical insurance automatically get the vision or dental benefits.