



DENTAL BENEFIT MAXIMUMS

Will dental annual dollar maximums and orthodontic lifetime dollar maximums be removed from dental policies?

If a dental-only policy is separate from a medical health insurance plan, PPACA rules do not apply. If the dental plan is part of an employee medical plan and defined as an essential health benefit, but is not an excepted benefit under Health Insurance Portability and Accountability Act, known as the health insurance rule, PPACA rules may apply to dental insurance coverage.

Health insurance rules consider dental benefits as excepted benefits. When health plans have dental or vision benefits on a separate policy, certificate or contract the health insurance rule treats dental or vision benefits as excepted benefits. They would also treat dental benefits as excepted benefits if the coverage is not a key part of a group health plan. If employees can decline dental benefits when they enroll for medical coverage, or if they have to pay an additional monthly premium or contribution for those dental benefits, then the dental benefits are not considered a key part of those medical plans.

If dental benefits are not part of a medical plan, annual limits and lifetime maximum limits could apply.