FAST FACTS ON

Family Dental Coverage

Dental care is an essential part of your overall health and wellness. But there are things to consider before you enroll in a dental plan.

1 Does my Qualified Health Plan (QHP) include family dental benefits?
   • If you need a dental plan that covers adults in addition to children, you can either:
     • Search for QHPs in your county that include family dental benefits by using the Dental Plan Comparison Tool on the Marketplace website at: https://info.nystateofhealth.ny.gov/resource/dental-plan-comparison-tool; or
     • Shop for a stand-alone family dental plan outside of your QHP.¹
   • For a dental plan that covers children only, you may get pediatric dental benefits either through your QHP or from a stand-alone pediatric dental plan.²

2 What does a family dental plan cover?
   • Family dental plans have two different levels of coverage:
     1. Pediatric dental benefits
     2. Adult dental benefits
   • Pediatric benefits consists of four major categories:
     1. Preventive/Basic
     2. Routine
     3. Major
     4. Orthodontia
   • Adult benefits may include some or all of these four benefit categories.

¹ You must be enrolled in a Qualified Health Plan (QHP) to enroll in a stand-alone dental plan.
² For more information on pediatric dental benefits, see the NY State of Health Pediatric Dental Coverage Fact Sheet.

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3 What services are included as family dental benefits?

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Example of Service</th>
<th>Covered for Children?</th>
<th>Covered for Adults?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive/Basic</td>
<td>Cleanings, fluoride and sealants</td>
<td>Always</td>
<td>In most cases, varies by plan</td>
</tr>
<tr>
<td>Routine</td>
<td>Exams, X-rays, simple fillings and extractions</td>
<td>Always</td>
<td>In some cases, varies by plan</td>
</tr>
<tr>
<td>Major</td>
<td>Oral surgery, crowns, dentures, bridges, and root canals</td>
<td>Always</td>
<td>In some cases, varies by plan</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Braces to help straighten the teeth</td>
<td>Always</td>
<td>In some cases, varies by plan</td>
</tr>
</tbody>
</table>

- The out-of-pocket costs associated with dental services may vary significantly by plan. You should choose a plan that includes the services you think your family might need.

4 How much will family dental coverage cost?

- Every dental plan has fixed costs. These can include premium amounts, deductibles, maximum out-of-pocket costs, and annual benefit maximums. These costs vary by dental plan.
- In addition to fixed costs, there are cost-sharing requirements that also vary by plan. Cost-sharing requirements depend on the service category and whether a child or an adult receives the service.
  - **Pediatric dental benefits** have a maximum out-of-pocket annual cost limit of $350 per child or $700 per family. This is the most you will pay during any given coverage year. There is no service cap or waiting periods for pediatric benefits.
  - **Adult dental benefits** usually do not have a maximum out-of-pocket cost limit. But, there may be an annual benefit cap. This is the most your plan will pay during a coverage year. You are responsible for any adult dental expenses beyond this maximum. In addition, there may be waiting periods for some services.³

5 How can I find a dental plan that is right for me and my family?

- The NYSOH Dental Plan Comparison Tool will allow you to compare costs and benefits of different pediatric dental plans.⁴ It can be found on the Marketplace website at: https://info.nystateofhealth.ny.gov/resource/dental-plan-comparison-tool
- The Marketplace website also has a NYS Provider & Health Plan Look Up Tool, which will show you a list of dental providers that participate in each plan. It can be found at: https://pndslookup.health.ny.gov/

³ Plans listed on the Marketplace website shopping tool indicate “WP” if there is a waiting period for any covered services.
⁴ When researching dental plans, be sure you are looking at the adult benefit information for the adult household members, and not the pediatric benefit information.


如果您的语言不是英语，您也可以使用我们的免费语言支援服务。请致电 1-855-355-5777 (TTY: 1-800-662-1220)