



FAST FACTS ON

Pediatric Dental Coverage

You deserve affordable health care.

NY State of Health is New York's official health plan Marketplace.

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Your child's smile brightens your day. Taking care of it now can lead to a healthier future.

But there are things to consider before enrolling in a pediatric dental plan.

1 How do I get pediatric dental benefits?

- Everyone has access to pediatric dental benefits, either through a Qualified Health Plan (QHP), or from a stand-alone pediatric dental plan.¹
- If both adults and children in the family need coverage, you have the option of a family dental plan, either as part of a QHP or a stand-alone family dental plan.²

2 How much does pediatric dental coverage cost?

- In addition to the monthly premium, pediatric dental plans may have an annual deductible, which is what you must pay before your plan covers services that are not preventive benefits. The deductible varies by plan.
- A pediatric dental plan may also have co-payments or co-insurance for covered services.
- All pediatric dental plans have a maximum out-of-pocket cost limit of \$375 per child and \$750 per family. This is the most you will pay during any given coverage year.

¹ Pediatric dental plans vary by county.

² For more information on family dental benefits, see the *NY State of Health Family Dental Coverage Fact Sheet*.

FAST FACTS ON **Dental Coverage**

3 What services does a pediatric dental plan cover?

- Pediatric benefits consists of four major categories: preventive/basic, routine, major, and medically necessary orthodontia.
- Emergency dental care is also covered by pediatric dental plans.

Service Category	Example of Service
Preventive/Basic	Check-ups, cleanings, fluoride and sealants
Routine	Exams, X-rays, simple fillings and extractions
Major	Oral surgery, crowns, dentures, bridges, and root canals
Orthodontia	Braces to help straighten the teeth

- The out-of-pocket costs associated with these dental services may vary significantly by plan.
- There is no benefit cap on dental services for children or waiting periods for pediatric benefits.

4 How can I find the pediatric dental plan that is right for my child?

- The NYSOH Dental Plan Comparison Tool will allow you to compare costs and benefits of different pediatric dental plans.³ 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 When researching dental plans, be sure you are looking at the pediatric benefit information, and not family dental plans that include adult benefit information.