

## What are Ancillary Benefits?

- Ancillary benefits are known as a secondary layer of coverage that is utilized to supplement group health insurance.
- Reduce expenses from healthcare expenses
- An affordable alternative for employers and employees

## Dental Ancillary Benefits

- Most health insurance plans do not include dental - dental coverage can be purchased as a supplement or stand-alone (either through Marketplace or through employer group dental plan)
  - However, all California marketplace plans automatically include pediatric dental for children up to 18 (required by ACA)
- Types of Dental Coverage
  - DMO (Dental Maintenance Organization)
    - Similar to HMO
    - receive services from a primary dental physician, who would coordinate your dental care and refer you to specialists
    - Premiums are lower
    - No deductibles or yearly dollar limits.
    - No referral is needed for orthodontists.
  - PPO (Preferred Provider Organization) or PDN (Participating Dental Network)
    - the patient chooses the dentist they want and the dental coverage follows them
    - can choose any licensed dentist; they don't have to be in our network
    - If you visit a network dentist, your rates will be lower
    - Have higher premiums
    - There are deductibles and yearly dollar limits
    - No referral is needed for specialists
- Common Dental Insurance Tiers
  - Dental services are classified in three classes of service:
    - Class 1: Preventative and diagnostic care
      - For example: x-rays and cleanings
    - Class 2: Basic restorative care
      - For example: fillings and root canals
    - Class 3: Major restorative care
      - For example: dentures, bridges, and crowns
- Benefits of Dental Insurance
  - This helps promote good oral hygiene habits
  - Helps avoid and lower the risk of gum diseases
  - Helps detect dental problems early which can help reduce the cost of treatment that may be needed in the future
  - Helps reduce dental risks that are related to chronic mental conditions
- Important Terms
  - Deductible



## Sources

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