



Business Express Dental Plans

The Massachusetts Health Connector offers dental plans with varying levels of coverage for small businesses through Business Express. You can choose from many different plan options offered by the state's leading dental carriers—Altus Dental, Blue Cross Blue Shield of MA, Delta Dental of MA, and Guardian. Plans are available with high and low levels of coverage, and with networks of different sizes. You can buy coverage from the Health Connector either directly or through your broker.

WHAT IS COVERED?

All Health Connector dental plans cover:

- Preventive services, such as regular cleanings and fluoride and sealants for children, and diagnostic services, such as x-rays
- Basic restorative services, such as regular fillings

Major restorative services, such as crowns and dentures, are covered for children under the age of 19. For adults, these services are covered if you purchase one of the high plans, which have more comprehensive coverage.

Some plans also cover:

- Cosmetic orthodontia for children (*i.e.*, dental services that correct tooth crowding and misalignment when it is not severe and handicapping)

OUT-OF-POCKET COSTS

All Health Connector plans cover preventive and diagnostic services in full. For plans that include basic and major restorative services, only part of the costs are covered. This is called *co-insurance*.

For members over the age of 19 in any dental plan, there is a yearly limit on how much plans will pay for services for the year. This called the *maximum annual per-person benefit*. There is no yearly limit for children under the age of 19, and if using an in-network provider, a member will not have to pay more than \$350 a year for one child's dental care, or \$700 a year for two or more children. This is called the *maximum annual out-of-pocket*.

COMPARING AND SHOPPING FOR PLANS

The chart on the next page shows the features and costs for the “standardized” Health Connector dental plans. Standardized plans are offered by different carriers and have different names but they all offer the same core benefits.

The Health Connector also offers non-standardized dental plans. Non-standardized plans can have different features, including network sizes and levels of out-of-pockets costs, as well as options for enhanced orthodontia (braces) for children. You can find more information about these plans at MAhealthconnector.org.

WHICH DENTISTS ARE IN-NETWORK?

Some Health Connector plans have larger networks of dentists, while others have narrower networks. Most (but not all) plans will allow your employees to go outside the network for care, but if they do so they will typically be required to pay more out-of-pocket.

WHAT ELSE DO I NEED TO KNOW?

- You can buy a medical plan and a dental plan, or just a dental plan
- You must choose the same plan for all employees who choose to participate
- There are no minimum participation rates or contribution requirements

PLAN FEATURE/SERVICE	HIGH (COMPREHENSIVE COVERAGE) AND LOW (BASIC COVERAGE) PLANS	PEDIATRIC ONLY PLANS
Plan Name	Offered by all carriers; plan names vary	Offered by all carriers; plan names vary
Annual Deductible	\$50 Individual \$150 Family	\$50
Deductible Applies to:	Major & Minor Restorative	Major & Minor Restorative
Maximum Annual Per-Person Benefit (For members 19+ yrs. only)	\$1,250 (High Plan) \$750 (Low Plan)	N/A
Maximum Annual Out-of-Pocket (For members under 19 yrs. only)	\$350 for 1 person \$700 for 2+ people	\$350 per person
Preventive & Diagnostic Services Co-Insurance (percentage member pays for service)	0% in-network 20% out-of-network	0% in-network 20% out-of-network
Basic Restorative Co-Insurance (percentage member pays for the service)	25% in-network 45% out-of-network	25% in-network 45% out-of-network
Major Restorative Co-Insurance (percentage member pays for service)	Low plans: Not covered for adults. Children under 19 only: 50% in-network, 70% out-of-network High plans: 50% in-network, 70% out-of-network	50% in-network 70% out-of-network
Cosmetic (Non-Medically Necessary) Orthodontia Co-Insurance (percentage member pays for the service), for children under 19 only	N/A	N/A

IF YOU HAVE QUESTIONS

- **Visit MAhealthconnector.org.** You'll find lots of details about health and dental plan options, how to understand and compare your choices, and savings opportunities for employers.
- **Call our Customer Service Center** at 1-877-623-6765 (TTY 1-877-623-7773), Monday through Friday, 8:00 a.m. to 6:00 p.m.
- **Work with your broker,** if you use one. The Health Connector is pleased to partner with brokers to provide our products and services. If you'd like to find a broker, please visit MAhealthconnector.org.

