Dental Plans that Meet the Standard for Children’s Dental Benefits
Offered in Massachusetts

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INTRODUCTION

Dental Plans that Meet the Standard for Children’s Dental Benefits

As of January 1, 2014, medical health plans sold in the individual and small group markets must include the “essential health benefits” (EHB) required by the state, including certain dental benefits for children age 19 and under. However, in the following cases medical health plans may be offered that do not include the children’s dental benefit.

- The Commonwealth Health Insurance Connector Authority (“Health Connector”), the designated Exchange for Massachusetts, is allowed to offer health plans that do not include the children’s dental benefit because they also offer stand-alone Qualified Dental Plans (“QDPs”).

- Health insurance carriers may offer medical health plans that do not have the children’s dental benefits as long as the enrollee can demonstrate that he or she is enrolled in a dental plan that is a QDP or is identified as incorporating the QDP within a more comprehensive plan.

The list that follows shows dental plans that are either Qualified Dental Plans (QDPs) or that incorporate the QDP within a more comprehensive plan. An enrollee in one of these plans is considered to have met the requirements for the children’s dental benefit and may therefore enroll in a medical health plan that does not include the children’s dental benefits.
Dental Plans that Meet the Standard for Children’s Dental Benefits

The list that follows shows dental plans that are either Qualified Dental Plans (QDPs) or that incorporate, at a minimum, the same benefits as the QDP. A enrollee in one of these plans is considered to have met the requirements for the children’s dental benefit and may therefore enroll in a medical health plan that does not include the children’s dental benefits.

1. **ALTUS DENTAL INSURANCE COMPANY, INC.**
   10 Charles Street
   Providence, RI 02904-2208
   (877) 223-0588

<table>
<thead>
<tr>
<th>Product Name</th>
<th>Form #</th>
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<tr>
<td>Altus Dental Individual Product</td>
<td>AD200-INDX (MA)</td>
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<td>Altus Dental for Small Business</td>
<td>AD200-GRPX (MA)</td>
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<tr>
<td>Altus Dental Preferred and Plus</td>
<td>AD 1 with Rider AD 1 (EHB Ped. Dental)</td>
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2. **BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC.**
   401 Park Drive, Landmark Center
   Boston, MA 02215
   Group Sales (800) 262-BLUE
   Individual Sales (800) 422-3545

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<tr>
<th>Product Name</th>
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<tr>
<td>Dental Blue®</td>
<td>BCBS-DENT (1-1-2014)</td>
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<td><strong>Option:</strong></td>
<td>w/ Schedule BCBS-DENT (1-1-2014) d-EB19PYSoB-0115</td>
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<td>Dental Blue® PPO</td>
<td>DENT PPO 1 (10-1-01 Rev.)</td>
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<td><strong>Program 1 Option:</strong></td>
<td>with Rider BP EB+ADULT LOW (1-1-15 Rev.)</td>
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<td>DENT PPO 2 (10-1-01 Rev.)</td>
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<td><strong>Program 2 Options:</strong></td>
<td>with Rider BP EB+ADULT (1-1-15 Rev.)</td>
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<td>Dental Blue PPO High Plan</td>
<td>with Rider BP EB19 (1-1-15 Rev.)</td>
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<td>Dental Blue PPO Pediatric Essential Benefits</td>
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3. **DELTA DENTAL** (offered by Dental Service of Massachusetts, Inc.)
   465 Medford Street
   Boston, MA 02129-1454
   (800) 872-0500

<table>
<thead>
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<td>Delta Dental Premier Individual</td>
<td>DDP-PPA5 BPR -2 Delta Dental Premier Pediatric</td>
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<td>Delta Dental PPO Individual</td>
<td>DDP-PPA6 BPR -2 Delta Dental PPO Pediatric</td>
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<td>Delta Dental Premier Small Group</td>
<td>SP028 BPR -603 Delta Dental Premier Pediatric</td>
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<tr>
<td>Delta Dental PPO Small Group</td>
<td>SP030 BPR -655 Delta Dental PPO Pediatric</td>
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<tr>
<td>Delta Dental Premier Individual</td>
<td>DDP-PPA5 BPR -2 Delta Dental Premier Enhanced</td>
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<td>Delta Dental Premier Small Group</td>
<td>SP028 BPR -604 Delta Dental Premier Enhanced</td>
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<tr>
<td>Delta Dental Premier Individual</td>
<td>DDP-PPA5 BPR -2 Delta Dental Premier Value</td>
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<td>Delta Dental Premier Small Group</td>
<td>SP039 BPR -155 Delta Dental Premier Family Value</td>
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Dental Plans that Meet the Standard for Children’s Dental Benefits

4. **DELTA DENTAL** (offered by DSM Massachusetts Insurance Company, Inc.)
   
   465 Medford Street
   
   Boston, MA 02129-1454
   
   (800) 872-0500

   **Product Name**
   
   Delta Dental Individual and Family EPO Pediatric Exclusive Network Plan
   Options:
   
   Delta Dental Individual and Family EPO Pediatric
   Delta Dental Individual and Family EPO Pediatric
   Delta Dental Individual and Family EPO Enhanced
   Delta Dental Individual and Family EPO Value
   Delta Dental Individual and Family EPO Pediatric Basic

   **Form #**
   
   DDEPO.SubcInd. 06-14
   Non-Standardized Plan IND 06-14
   Standardized Plan IND 06-14
   Standardized Plan- High AdultIND 06-14
   Standardized Plan - Low Adult OON IND 06-14
   Non-Standardized Plan Low OON IND 06-14

   **Delta Dental EPO Small Group**
   Options:
   
   Delta Dental EPO Pediatric
   Delta Dental EPO Pediatric
   Delta Dental EPO Family Enhanced
   Delta Dental EPO Family Value
   Delta Dental EPO Pediatric Basic

   **Form #**
   
   DDEPO.SubcGrp. 06-14
   Non-Standardized Plan 06-14
   Standardized Plan 06-14
   Standardized Plan- High Adult 06-14
   Standardized Plan- Low Adult OON 06-14
   Non-Standardized Plan Low OON 06-14

5. **METROPOLITAN LIFE INSURANCE COMPANY**
   
   200 Park Avenue
   
   New York, NY 10166
   
   1-800-942-0854

   **Product Name**
   
   Group Dental Certificate

   Options:
   
   MA Child Only – Essential Dental Plan
   MA Family – Enhanced Dental Plan
   MA Family – Basic Dental Plan
   MA Family – High Dental Plan w/ Enhanced Child Ortho
   MA Family – Low Dental Plan w/ Enhanced Child Ortho

   **Form #**
   
   HIX-MA-RC-GCERT-2014
   HIX-MA-EHB-PPO-RC-CHILD 2015
   HIX-MA-EHB-PPO-RC-HIGH-2015
   HIX-MA-EHB-PPO-RC-LOW-2015
   HIX-MA-WRAP-PPO-RC-HIGH-2015
   HIX-MA-WRAP-PPO-RC-LOW-2015