

# Children's dental benefits in small-group medical plans

Delta Dental expects some medical plans will include children's dental benefits beginning in 2014. Even if children's dental care is a covered medical-plan benefit, the actual benefit may be minimal. Here's why:

- Children's dental benefits may be subject to much higher deductibles and other cost-sharing provisions than traditional dental products. High member cost-sharing may result in very limited paid benefits for routine dental procedures.
- Orthodontia benefits in medical plans may be limited to correct only severe conditions like cleft palate. Most children will not receive the orthodontic benefits they're used to if dental benefits are coming from a medical benefit plan.
- Because medical carriers tend to have skinny dentist networks, a medical carrier's dental plan may force members to change dentists to receive benefits under the plan.
- Buying full-family dental coverage emphasizes the importance of oral health for all ages, not just children.

If your family is covered by a medical plan that includes dental benefits for children it is important that you understand the member cost-share, such as deductible and coinsurance, which will apply to children's dental benefits. If member cost-share is high, or if children's dental care is not included in the medical plan, a traditional family dental plan can continue to protect everyone in the family.