

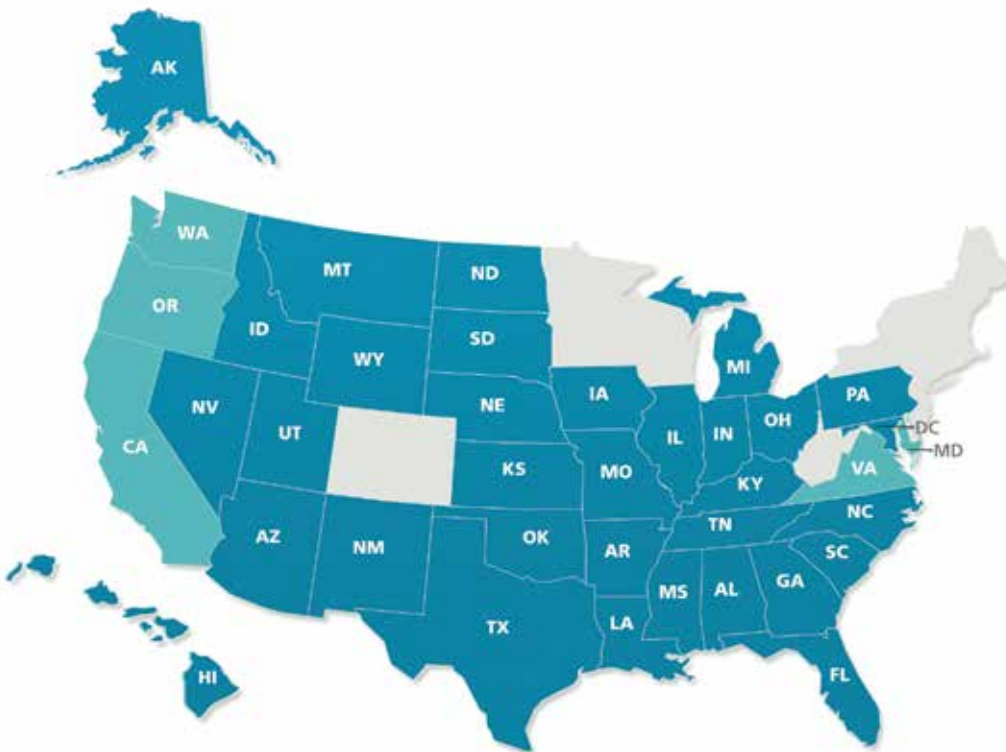
BEST Life Offers Certified Dental Plans in **33 States**

The Affordable Care Act (ACA) requires employer groups to provide employees with benefit packages that cover the Essential Health Benefits. However, what these benefits actually look like and what services are covered have been determined on a state-by-state basis.

BEST Life works with each state to ensure that our pediatric dental plans include these necessary oral benefits and are certified both on and off the health insurance marketplaces.

What does it mean to be ACA certified? This means that our benefits meet federal and state standards and are compliant with the ACA. Certified plans provide pediatric benefits for members through age 19 or 21 depending on the state.

BEST Life now offers certified dental plans in 33 states.



BEST Life offers ACA certified pediatric dental plans.

- On and off the exchange.
- Off the exchange.

■ BEST Life offers complete dental coverage for adults.

BEST Life offers ACA certified pediatric dental and complete dental care in the following states:

- Alabama
- Alaska
- Arizona
- Arkansas
- District of Columbia
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Michigan
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Wyoing

BEST Life also offers complete dental care in these additional states:

- California
- Colorado
- Maryland
- Virginia
- Washington



Some carriers are including these pediatric dental benefits in their medical plans which may seem simple and convenient. However, they often require children to meet higher medical deductibles before they can utilize important dental benefits.

They also do not offer comprehensive dental plans for members of all ages. These exchange-certified pediatric dental benefits cover the Essential Health Benefits but do not necessarily provide all that's necessary to provide a complete employee dental plan.

In addition to offering pediatric certified dental plans in 33 states, BEST Life also continues to offer stand-alone dental plans in 39 states that provide:

- Complete coverage for adults 19 or 21 years and older.
- A separate dental deductible so members can start utilizing their benefits often within their first dental visit.
- Cosmetic orthodontia options for both children and adults.