



# MetLife

## When it comes to ACA, we've got your company covered

The Affordable Care Act (ACA) imposes many new requirements on certain health benefits. As an employer with fewer than 50 employees, you may be considering how to address the ACA dental requirements. With MetLife dental, we have already done the work for you and your company.

### Not all companies will be affected the same way

Most small employers – those with fewer than 50 employees (or fewer than 100 employees in some states) – will see an important change in their medical plan. Medical carriers are required to offer a medical plan consisting of **essential health benefits**. Pediatric dental benefits for children up to age 19 are part of the essential health benefits. These new coverage requirements are likely to add costs to your medical plan.

### We're changing, so your company doesn't have to

To help our small business customers comply with the ACA, we will be adding the pediatric dental benefit requirements to MetLife's dental benefit plans under 50 lives (or under 100 lives where required)<sup>1</sup> effective January 1, 2014. This means that if you purchase a medical plan, pediatric dental benefits do not need to be included. You can continue to buy your dental benefits the way you do today – from MetLife. What's more, this may help you avoid any cost associated with adding these benefits to your medical plan.

### Options to meet the needs of your company

You may also know that the ACA requires each state to establish a **health insurance marketplace** or participate in the federal health insurance marketplace. Some of you may choose to buy your medical and dental benefits through a public marketplace. For those companies, we plan to sell group dental products on some public marketplaces beginning October 1, 2013 for January 1, 2014 effective dates.

To know that the ACA dental implications for your small business have already been thought through by MetLife should help you feel confident in choosing MetLife's dental benefits.

For more information, contact your insurance broker, benefits consultant or MetLife representative.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

<sup>1</sup> *Not available in all states.*