



# Dental Insurance



Dental coverage can be part of a health insurance policy or by itself through a separate, stand-alone dental plan.

**Please note:** Dental discount plans are not insurance products. Because this is not insurance, the Alaska Division of Insurance does not regulate dental discount plans. These plans do not have to comply with Alaska insurance law. Dental discount plans do not pay for dental expenses, rather they provide discounted prices from participating dentists.

Dental coverage is treated differently for adults and children 18 and younger.

Dental coverage is an essential health benefit for children. This means if you are getting health coverage for someone 18 or younger, dental coverage must be available as part of a health plan or as a separate dental plan.

Dental coverage is not an essential health benefit for adults. Health plans do not have to offer adult dental coverage.

In the Federally Facilitated Marketplace, you can pick a health plan with or without dental benefits. If you pick a health plan without dental benefits, you can still get a separate dental plan. **IMPORTANT:** You cannot buy a Marketplace dental plan unless you are buying a health plan at the same time.

**The insurers offering stand-alone individual/family dental coverage through the federal marketplace in Alaska are:**

Best Life and Health Insurance Company

Delta Dental of Alaska (Oregon Dental Service, a Moda Company)

For assistance in signing up through the Marketplace, consumers may speak to a local assister/navigator (<https://localhelp.healthcare.gov/>), call the Federal Marketplace directly at 800-318-2596, or sign up online at <https://www.healthcare.gov/>.

**As of 2023, the following companies were marketing dental insurance in Alaska:**

American Family Life Assurance Company of Columbus	800-992-3522 <a href="http://www.aflac.com">www.aflac.com</a>	Independence American Insurance Company	800-513-71777 <a href="http://www.dentemax.com">www.dentemax.com</a>
American Public Life Insurance Company	800-256-8606 <a href="http://www.ampublic.com">www.ampublic.com</a>	Manhattan Life Insurance and Annuity Company	888-441-0770 <a href="http://www.manhattanlife.com">www.manhattanlife.com</a>
Ameritas Life Insurance Corp	800-659-2223 <a href="http://www.ameritas.com">www.ameritas.com</a>	Mutual of Omaha Insurance Company	833-928-1134 <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Best Life and Health Insurance Company	800-433-0088 <a href="http://www.bestlife.com">www.bestlife.com</a>	National Foundation Life Insurance Company	800-221-9039 <a href="http://www.nfl-ins.com">www.nfl-ins.com</a>
Cigna Health and Life	800-997-1654 <a href="http://www.cigna.com">www.cigna.com</a>	National Health Insurance Company	888-781-0585 <a href="http://www.nationalgeneral.com">www.nationalgeneral.com</a>
Colonial Life & Accident Insurance Company	800-325-4368 <a href="http://www.coloniallife.com">www.coloniallife.com</a>	Physicians Mutual Insurance Company	800-228-9100 <a href="http://www.physiciansmutual.com">www.physiciansmutual.com</a>
Delta Dental of Alaska / Oregon Dental Service	888-374-8906 <a href="http://www.modahealth.com">www.modahealth.com</a>	Renaissance Life and Health Insurance Company	888-358-9484 <a href="http://www.renaissancefamily.com">www.renaissancefamily.com</a>
Golden Rule Insurance Company	800-657-8205 <a href="http://www.goldenrule.com">www.goldenrule.com</a>	A Non-Insurance Community Resources for Dental Care available through: Alaska Dental Society <a href="http://www.akdental.org/public-resources">www.akdental.org/public-resources</a>	

## Questions to Consider:

- What are the plan's costs, benefits, and exclusions?
- Which dentists participate in the plan?
- Do I think I'll need major dental work?
- Will regular exams and cleanings be enough?
- When was my last dental visit?
- Will I need x-rays or other services?
- How does the cost of paying for dental insurance compare to paying for dental services without insurance?