

Helping You Understand Dependent Age Coverage

The Patient Protection and Affordable Care Act (PPACA) requires major medical health plans to offer dependent coverage for children up to age 26. Under the PPACA, stand-alone dental and vision plans were clearly exempt from this dependent age requirement under the “excepted benefits” provisions.

Provisions in individual state laws also enforce dependent age requirements to age 26. Specifically, the Indiana code requires that all policies written for “accident and sickness” will provide for this dependent age. As laws are constantly changing, please contact your benefits advisor for guidance.

Questions or Comments?

We invite you to contact HRI Dental & Vision at product@insuringsmiles.com or 800-727-1444.