Department of Insurance



COMPANIES WRITING EXCHANGE-CERTIFIED STAND ALONE DENTAL PLANS

Below is a listing of companies that offer Exchange-certified stand alone dental plans (SADPs) in the individual and group markets in South Carolina. These carriers have been certified by the federal government to offer dental plans that include coverage for children that meets the Essential Health Benefit (EHB) standards under the Affordable Care Act. Adult dental coverage is not required under the Act, but many of these plans offer coverage for adults. Please note that your major medical health insurance plan may include dental coverage. You should consult your plan materials to determine if dental coverage is provided prior to selecting a SADP. This list is broken down by market and then, further, by whether the carrier is writing outside of or through the Federally-facilitated Exchanges.

INDIVIDUAL MARKET				
EXCHANGE CARRIERS	# Plans			
BEST Life and Health Insurance Company 2505 McCabe Way Irvine, CA 92623 1 (800) 237-8543 www.bestlife.com	High: 3 Low: 3 Total: 6			
Delta Dental 12399 Gravois Road Saint Louis, MO 63127 1 (800) 529-3268 www.deltadentalsc.com	High: 2 <u>Low: 2</u> Total: 4			
Renaissance Life & Health Insurance Company of America P.O. Box 30381 Lansing, MI 48909 1 (888) 358-9484 (individual plans) or 1 (888) 791-5995 (group plans) www.renaissancedental.com	High: 2 Low: 2 Total: 4			
OFF EXCHANGE INDIVIDUAL MARKET CARRIERS	# Plans			
BEST Life and Health Insurance Company 2505 McCabe Way Irvine, CA 92623 1 (800) 237-8543 www.bestlife.com	High: 3 Low: 3 Total: 6			
Cigna Health and Life Insurance Company 900 Cottage Grove Road Bloomfield, CT 06002 1 (866) 438-2446 http://www.cigna.com/	High: 0 Low: 1 Total: 1			
Delta Dental 12399 Gravois Road Saint Louis, MO 63127 1 (800) 529-3268 www.deltadentalsc.com	High: 1 Low: 1 Total: 2			
Renaissance Life & Health Insurance Company of America P.O. Box 30381 Lansing, MI 48909 1 (888) 358-9484 (individual plans) or 1 (888) 791-5995 (group plans) www.renaissancedental.com	High: 3 Low: 3 Total: 6			

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SMALL GROUP MARKET

EXCHANGE CARRIERS	# Plans
BEST Life and Health Insurance Company 2505 McCabe Way Irvine, CA 92623 1 (800) 237-8543 www.bestlife.com	High: 3 Low: 3 Total: 6
Delta Dental 12399 Gravois Road Saint Louis, MO 63127 1 (800) 529-3268 www.deltadentalsc.com	High: 2 Low: 2 Total: 4
The Guardian Life Insurance Company of America 7 Hanover Square New York, NY 10004 1 (212)598-8704 www.guardianlife.com	High: 3 Low: 3 Total: 6
Renaissance Life & Health Insurance Company of America P.O. Box 30381 Lansing, MI 48909 1 (888) 358-9484 (individual plans) or 1 (888) 791-5995 (group plans) www.renaissancedental.com	High: 2 <u>Low: 2</u> Total: 4
OFF EXCHANGE SMALL GROUP CARRIERS	# Plans
Ameritas Life Insurance Corporation 5900 O Street, P.O. Box 81889 Lincoln, NE 68501-1889 1 (855) 517-5307 www.ameritas.com	High: 2 Low: 2 Total: 4
BEST Life and Health Insurance Company 2505 McCabe Way Irvine, CA 92623 1 (800) 237-8543 www.bestlife.com	High: 3 Low: 3 Total: 6
Delta Dental 12399 Gravois Road Saint Louis, MO 63127 1 (800) 529-3268 www.deltadentalsc.com	High: 4 <u>Low: 4</u> Total: 8
The Guardian Life Insurance Company of America 7 Hanover Square New York, NY 10004 1 (212)598-8704 www.guardianlife.com	High: 3 Low: 3 Total: 6

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OFF EXCHANGE SMALL GROUP CARRIERS (continued)	# Plans
Lincoln National Life Insurance Company 1300 South Clinton Street Fort Wayne, IN 46802 1 (800) 423-2765 www.lfg.com	High: 1 Low: 2 Total: 3
Metropolitan Life Insurance Company 1095 Avenue of the Americas New York, NY 10036 1 (212) 578-2211 www.metlife.com/individual/dental-insurance-center	High: 2 Low: 2 Total: 4
Renaissance Life & Health Insurance Company of America P.O. Box 30381 Lansing, MI 48909 1 (888) 358-9484 (individual plans) or 1 (888) 791-5995 (group plans) www.renaissancedental.com	High: 1 Low: 1 Total: 2
Standard Insurance Company 900 SW Fifth Avenue Portland, OR 97204-1235 1 (800) 547-9515 www.standard.com	High: 2 Low: 2 Total: 4

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