

# COSTCO'S DENTAL PLANS

Administered by HMSA

Effective January 1, 2016, HMSA Dental is the new claims administrator for Costco's dental plans. We are proud to welcome all Hawaii Costco employees and dependents and know they will be serviced by our excellent network of HMSA participating providers.

With this transition to HMSA, Costco employees have gained access to a larger network of participating dentist and benefit from choosing a participating provider. Please go to [hmsa.com/dental](http://hmsa.com/dental) to view plan specific information on Costco's dental plans.

Plan Features	CORE PLAN (D25)	PREMIUM PLAN (D26)
<b>Annual deductible (per person)</b> Does not apply to Preventive & Orthodontic Services	\$50 Individual \$150 per family	\$50 Individual \$150 per family
<b>Annual maximum benefit*</b> Basic & Major service combined	\$1,500	\$2,000
<b>Waiting Period</b>	None	None
<b>Oral Health for Total Health</b> For employees with qualifying conditions	Available	Available

	CORE PLAN (D25)		PREMIUM PLAN (D26)	
	In-Network	Out-of-Network**	In-Network	Out-of-Network**
<b>Covered Services</b>	<b>PLAN PAYS</b>			
<b>PREVENTIVE SERVICES</b> <i>(does not apply to Calendar Year Maximum)</i>				
Cleanings	100%	100%	100%	100%
Exams	100%	100%	100%	100%
X-Rays	100%	100%	100%	100%
<b>ROUTINE / BASIC SERVICES</b> <i>(after plan deductible)</i>				
Fillings	85%	80%	85%	80%
Endodontics	85%	80%	85%	80%
Extractions	85%	80%	85%	80%
Periodontics	85%	80%	85%	80%
<b>MAJOR SERVICES</b> <i>(after plan deductible)</i>				
Crowns	55%	50%	55%	50%
Bridges	55%	50%	55%	50%
Dentures	55%	50%	55%	50%
Implants	55%	50%	55%	50%
<b>Orthodontic services***</b> Children & Adults	50% Lifetime maximum benefit: <b>\$1,250</b>		50% Lifetime maximum benefit: <b>\$1,500</b>	

\*Benefits for preventive and orthodontic services do not count against the annual maximum benefit.

\*\* Costco employees and dependents will be responsible for any difference between HMSA's eligible charge and the non-network provider's actual charge.

\*\*\* Orthodontic services previously used will reduce the employee's lifetime maximum benefit.

If you have any questions or need more information about the Costco dental plan or other HMSA plans, Customer Service representatives are here to help—just call 948-6440 on Oahu or 1 (800) 792-4672 toll-free on the Neighbor Islands, Monday through Friday, 8 a.m. to 5 p.m. or visit [hmsa.com/dental](http://hmsa.com/dental).

This overview is intended to provide a brief summary of plan benefits effective 1/01/16. Certain limitations, restrictions and exclusions may apply. Please go to [hmsa.com/dental](http://hmsa.com/dental) to review specific plan details on Costco's dental plan.