



GROUP DENTAL HMO PLANS

Benefits that Matter to You

You can rely on HMSA to help you maintain healthy teeth and gums.

We make important preventive dental care easy and affordable with comprehensive Dental HMO plans. With our plans, you'll be covered for:

Preventive Services: Oral exams, dental cleanings, and X-rays.

Basic Restorations: Fillings, periodontal treatment, and root canals.

Major Restorations: Crowns, bridges, and dentures.

If you're looking for a quality dental plan, HMSA has you covered with these affordable ACA compliant group HMO plans.

- As an employer, you can enroll anytime — your plan will begin the first of the month following enrollment.
- No waiting period on preventive services such as cleanings and exams.

Oral Health for Total Health

Taking proper care of your teeth and gums can lead to overall good health. Our Oral Health for Total Health program provides additional benefits for at-risk members through Enhanced Dental Benefits.

Enhanced Dental Benefits*

Members who have diabetes, heart disease, or oral cancer and women who are pregnant may be eligible for additional dental services at no charge when they visit an HMSA participating dentist. Services include:

- ✓ Cleanings or periodontal maintenance every three months.
- ✓ Periodontal scaling every 24 months.
- ✓ Oral cancer screening every six months and fluoride treatment every three months for members diagnosed with oral cancer.

Convenient Online Tools

Access your dental plan information anytime by visiting hmsa.com/dental and going to Member Login.

Choose the Plan that Works for You

Dental HMO Plans

- ✓ Choose a dentist from Hawaii Family Dental Centers, the largest group of dentists in Hawaii, serving patients since 1986.
- ✓ No deductibles.
- ✓ No annual maximum.
- ✓ No copayment for covered preventive services with certain plans.
- ✓ Low, fixed copayments for other services.

A Comprehensive Dental Network

With a dental HMO plan, you'll have access to the largest dental group practice in Hawaii. Locally owned and operated, Hawaii Family Dental Centers (HFDC) has 11 locations on Oahu, Maui, Hawaii Island, and Kauai.

A 150-plus staff of general dentists, specialists, hygienists, and dental assistants provides everything from preventive checkups and periodontal treatment to oral surgery and orthodontic services. HFDC also offers pediatric dentistry and provides dental care for the whole family.

*Members are subject to eligible plan benefits and applicable waiting periods prior to obtaining Enhanced Dental Benefits.



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Group HMO Plans

Benefit/Plan Name	HMSA Small Business Dental HMO Basic		HMSA Small Business Dental HMO High I		HMSA Small Business Dental HMO High II	
	Pediatric ¹	Adult	Pediatric ¹	Adult	Pediatric ¹	Adult
Coverage	Pediatric ¹	Adult	Pediatric ¹	Adult	Pediatric ¹	Adult
Waiting Period(s)	Does not apply	Major: 12 months	Does not apply	Major: 12 months	Does not apply	Major: 12 months
PREVENTIVE	Amount You Pay					
Exams	\$10		\$0		\$0	
X-Rays	\$10 and up		\$0		\$0	
Cleanings	\$10		\$10		\$10	
ROUTINE/BASIC	Amount You Pay					
Fillings	\$40 and up		\$35 and up		\$40 and up	
Periodontal Treatment	\$20 and up		\$20 and up		\$20 and up	
Root Canals	\$285		\$50		\$50	
MAJOR	Amount You Pay					
Crowns	\$225 and up		\$100		\$100	
Bridges	Not a benefit	\$225 and up	Not a benefit	\$100	Not a benefit	\$100
Denture	\$250 and up		\$150 and up		\$150 and up	
CALENDAR YEAR						
Out-of-Pocket Maximum	\$350 child / \$700 2 + children max	Does not apply	\$350 child / \$700 2 + children max	Does not apply	\$350 child / \$700 2 + children max	Does not apply
2017 Rates	\$20.21	\$17.73	\$25.54	\$27.24	\$26.40	\$29.18

¹Pediatric benefits apply to members age 0–18. Pediatric rates apply to ages 0-20; adult rates apply for ages 21 and older.

Some pediatric services require prior authorization to ensure certain treatments, procedures, or devices meet the payment determination criteria before the service is rendered. Please refer to the Dental Guide to Benefits at hmsa.com/dental for complete information on benefits and provisions.

If you have questions or need more information about our dental plans, please call 948-5555 on Oahu or 1 (800) 620-4672 toll-free on the Neighbor Islands Monday through Friday, 8 a.m. to 5 p.m., or visit hmsa.com/dental.

HMSA complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

No dakayo, wenna maysa a tao a tultulunganyo, ket adda kayatyo a saludsoden maipanggep iti HMSA, adda karbenganyo a dumawat iti tulong ken impormasyon iti bukodyo a pagsasao nga awan ti bayadanyo. Tapno makipatang iti maysa a mangipatarus iti pagsasao, tumawag iti numero nga (800) 792-4672.

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa HMSA, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa (800) 792-4672.

This overview includes coverage of Qualified Dental Plans with pediatric dental essential health benefits as required under the federal Affordable Care Act, and is intended to provide a brief summary of plan benefits effective January 1, 2017. Certain limitations, restrictions, and exclusions may apply. Please refer to the *Dental Guide to Benefits* at hmsa.com/dental for complete information on benefits and provisions. In the case of a discrepancy between this summary and the language contained within the *Dental Guide to Benefits*, the latter will take precedence.

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