



Many oral health problems are preventable. HMSA makes important preventive dental care easy with the HMSA Dental Plus Plan, an affordable plan with comprehensive benefits. If you have an HMSA medical plan and are looking for quality dental care, HMSA has you covered:

- ✓ Available for members age 65 and older.
- ✓ If your application is received by the 15th of the month, your plan will begin on the first day of the following month.
- ✓ Individual and two-person rates available.
- ✓ \$25 deductible (applies to basic and major services only).
- ✓ No waiting period for preventive services, such as cleanings and exams.
- ✓ Wide selection of participating providers — nearly 90 percent of Hawaii’s dentists participate in our programs.
- ✓ National network available when traveling outside Hawaii.

The HMSA Dental Plus Plan also includes Calendar Year Rollover, MyDentalCoverage, and Oral Health for Total Health at no extra charge.

Did you know that poor dental health can lead to diabetes, coronary artery disease, and premature babies? It’s important for you to receive regular preventive dental care to maintain good oral and overall health.

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](https://hmsa.com/dental) for complete information on benefits and provisions. In the case of a discrepancy between this summary and the language contained in the *Dental Guide to Benefits*, the latter will take precedence.

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We comply with applicable federal civil rights laws. We don’t discriminate, exclude people, or treat people differently because of:

- Race.
- National origin.
- Disability.
- Color.
- Age.
- Sex.

This notice has important information about your HMSA application or plan benefits. It may also include key dates. You may need to take action by certain dates to keep your health plan or to get help with costs.

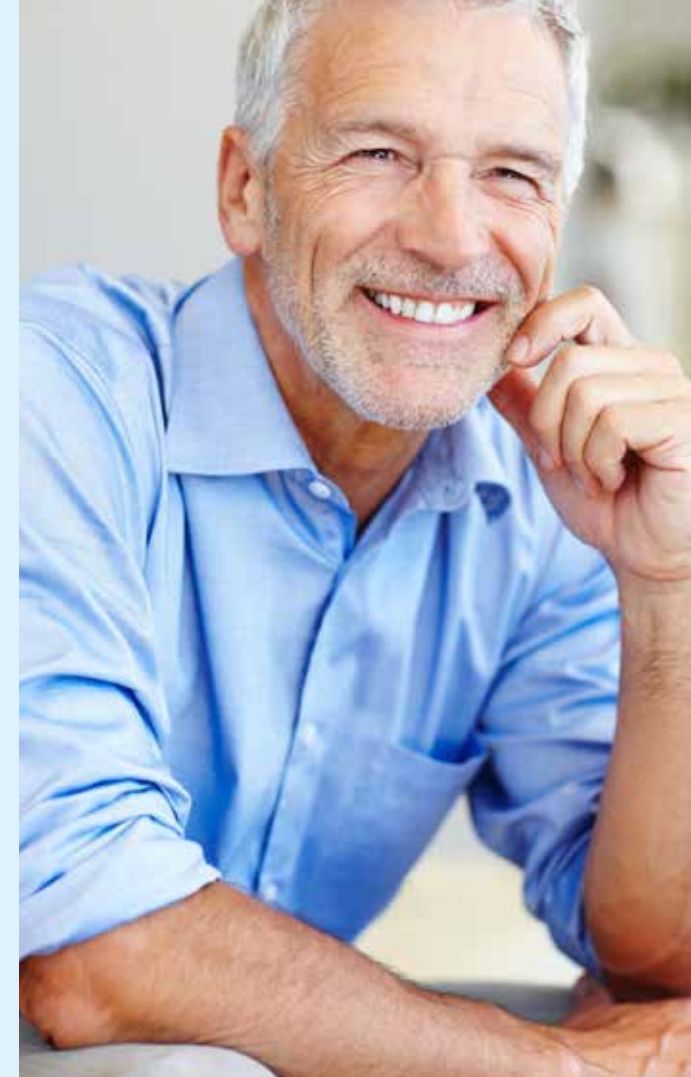
If you or someone you’re helping has questions about HMSA, you have the right to get this notice and other help in your language at no cost. To talk to an interpreter, please call 1 (800) 776-4672 toll-free.

Daytoy a pakaammo ket naglaon iti napateg nga impormasion maipanggep iti aplikasyonyo iti HMSA wenno kadagiti benepisioyo iti plano. Mabalin nga adda pay nairaman a petsa. Mabalin a masapulyo ti mangaramid iti addang agpatingga kadagiti partikular a petsa tapno agtalinaed kayo iti plano wenno makaala kayo iti tulong kadagiti gastos.

No addaan kayo wenno addaan ti maysa a tao a tultulonganyo iti saludsod maipanggep iti HMSA, karbenganyo a maala daytoy a pakaammo ken dadduma pay a tulong iti bukodyo a pagsasao nga awan ti bayadna. Tapno makapatang ti maysa a mangipatarus ti pagsasao, tumawag kay koma iti 1 (800) 776-4672 toll-free.

Ang abiso na ito ay naglalaman ng mahalagang impormasyon tungkol sa inyong aplikasyon sa HMSA o mga benepisyo sa plano. Maaari ding kasama dito ang mga petsa. Maaaring kailangan ninyong gumawa ng hakbang bago sumapit ang mga partikular na petsa upang mapanatili ninyo ang inyong planong pangkalusugan o makakuha ng tulong sa mga gastos.

Kung kayo o isang taong tinutulungan ninyo ay may mga tanong tungkol sa HMSA, may karapatan kayong makuha ang abiso na ito at iba pang tulong sa inyong wika nang walang bayad. Upang makipag-usap sa isang tagapagsalin ng wika, mangyaring tumawag sa 1 (800) 776-4672 toll-free.



# DENTAL PLUS PLAN



An Independent Licensee of the Blue Cross and Blue Shield Association



An Independent Licensee of the Blue Cross and Blue Shield Association

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## Calendar Year Rollover

HMSA's Calendar Year Rollover rewards you just for visiting the dentist. When the claims we pay each calendar year are less than your yearly threshold amount, \$350 of the unused maximum will be rolled over, increasing your total benefit dollars for the following year. These rollover dollars can help cover unexpected visits or higher out-of-pocket costs for complex procedures.

There are no fees for the Calendar Year Rollover benefit and nothing to fill out or send in. The benefit applies automatically as long as:

- ✓ You're an HMSA Dental PPO plan member on the last day of the calendar year.
- ✓ You received at least one covered service during the calendar year.

<b>If your dental plan's annual maximum benefit amount is:</b>	\$1,000
<b>And if your total claims don't exceed this amount for the benefit period:*</b>	\$500
<b>Then we will roll over this amount for you to use next year and beyond:*</b>	\$350
<b>Rollover totals will be capped at this amount:*</b>	\$1,000

## Oral Health for Total Health

HMSA is committed to our community and the health of its members. That's why we support a multifaceted approach to optimum oral care called Oral Health for Total Health. Because we offer medical and dental benefits, we're able to analyze claims information and identify members who can benefit from focused attention and additional dental education.

The benefits of Oral Health for Total Health include:

- Delivering an oral health education campaign to members, providers, and employers.
- Identifying members with diabetes, heart disease, or oral cancer, and those who are pregnant, for more specific education.
- Working with members who are not actively maintaining their oral health through focused communication that encourages them to see their dentist.
- Removing financial barriers through Enhanced Dental Benefits, a program that provides at-risk members with condition-specific benefits beyond their standard dental benefits. Enhanced Dental Benefits have no copayment, no deductible, and are covered outside the annual maximum.

Dental Plus Plan Benefit Summary	
Preventive	Amount You Pay*
<i>No Waiting Period</i>	
Exams	No Charge
Cleanings	No Charge
X-rays: Bitewings	No Charge
X-rays: Full mouth/ panoramic film	No Charge
<b>Routine/Basic</b>	
<i>Six-Month Waiting Period</i>	
Silver Fillings	20%
White Fillings	20%
Simple Extractions	20%
<b>Major</b>	
<i>12-Month Waiting Period</i>	
Oral Surgeries	50%
Periodontal Treatments	50%
Root Canals	50%
Crowns	50%
Bridges	50%
Dentures	50%
<b>Calendar Year</b>	
Calendar Year Deductible**	\$25
Calendar Year Maximum	\$1,000
Calendar Year Rollover	Included
<b>Monthly Premiums</b>	
Single	\$44.77
Two Party	\$89.55

\* All plan benefits shown are based on eligible charges. Services received from a nonparticipating provider will likely result in higher out-of-pocket expenses.

\*\*Deductible applies to basic and major services only.



## MyDentalCoverage

Log on to My Account on [hmsa.com/dental](https://hmsa.com/dental) to manage your HMSA Dental Plus Plan benefits and claims.

Simply click View Dental Benefits from the My Account home page to view and print Explanation of Benefits statements, review your covered services and claims, check your annual maximum and benefit amounts used to-date, and more. Our interactive, secure website offers all the tools and resources you need to manage your dental benefits

**HMSA Dental**

**The Right Choice**

