

# UNDERSTANDING YOUR DENTAL BENEFITS

## Claim Submission

Because all participating and even most non-participating Dentists in the state of Hawaii file claims for you, there are rare instances when you will be required to file a claim. If you have any questions after reading the guidelines, please contact your personnel department, or call us at 1-(800)792-4672. If you need to call a local Hawaii telephone number from the Mainland, the area code is 808.

### Submit your claim

1. Submit your claim within 90 days after services have been rendered by your dentist. Complete a separate claim for each covered family member and each provider. Claims received by us more than one year after the last day on which you received services are not eligible for payment.
2. Enclose an itemized statement from your Dentist (often called a provider statement). It is helpful to us if the provider statement is in English, or accompanied by an English translation on the service provider's stationary. The provider statement must include all of the following information:
  - Provider's full name and address.
  - Patient's name.
  - Date(s) you received service(s).
  - Date of the Injury or beginning of illness or injury.
  - The charge for each service in U.S. currency.
  - Description of each service.
  - Diagnosis or type of illness or injury.
  - Where you received the service (office, outpatient, hospital, etc.).
  - A claim without a provider statement cannot be paid. Statements you prepare, cash register receipts, receipt of payment notices or balance due notices cannot be accepted.
3. Send your claim to the address listed below:  
HMSA Dental  
P.O. Box 1320  
Honolulu, HI 36807-1320

## Timeframe for Claim Determination

If we receive all the necessary information and can make a claim determination, we will send you a written Explanation of Benefits within 30 days of the date we receive your claim. However, if we require additional information to make a decision about your claim or are unable to make a decision due to circumstances beyond our control, we will extend the time for an additional 15 days. We will notify you within the initial 30-day period why we are extending the time and when you can expect our decision. If we require additional information, you will have at least 45 days to provide us the information.