# **Distinctions<sup>SM</sup> Dental Plan**

The Distinctions dental plan is a great choice for organizations in the Twin Cities and St. Cloud. It features a tiered network with two benefit levels for your employees: a narrow, high-value network and our national network of 130,000 providers.

## **Network strength**

**Benefit level 1:** Features highly respected clinics within the Twin Cities and St. Cloud that deliver quality and cost savings. This tier includes more than 300 dentists, including the HealthPartners Dental Group.

**Benefit Level 2:** Includes more than 2,600 dentists throughout Minnesota and bordering communities and more than 130,000 PPO providers nationwide.

### Little Partners<sup>SM</sup> dental benefit

Kids 12 and younger are covered 100% at in-network dentists, with no deductibles, no coinsurance and no annual maximum.

### HealthPartners MouthWise Matters

The MouthWise Matters benefit helps to lower costs and improve health outcomes. This enhanced benefit for people with diabetes and pregnant women provides 100% in-network coverage for extra gum treatment, including scaling and root planing (a deep cleaning).

#### **Extra benefits**

Dental sealants are covered 100% for all age groups to help prevent cavities. Plus, for dental implants, our plans provide coverage for both the surgical placement and the cost of prosthetics. Many plans only cover what a bridge or dentures would cost and apply that amount to the cost of dental implants.

#### Learn more

Call your broker, consultant or account manager at **952-883-5200** or **800-298-4235**.

# Save with Healthy Discounts<sup>™</sup> program

Members can save money on goods and services that promote overall health. These include vision, fitness equipment, retail discounts and much more, including a hearing healthcare solution through TruHearing®. TruHearing includes exams, fitting, follow-up and great savings on the latest hearing aids.

### Bundle and save up to 25%

When you pair a dental plan with a HealthPartners small group medical plan, you'll save up to 25% on your dental family rate. Plus, you'll get a two-year rate guarantee!\*

We offer six Distinctions plan designs (Distinctions 1 through Distinctions 6) with varying coinsurance amounts and annual maximums up to \$3,000.



 $<sup>^{\</sup>star}$  If a small medical group is reclassified as large under the ACA or switches medical carriers, the dental 25% savings is no longer valid.



# **HealthPartners Distinctions 6**

**Group name:** City of New Hope

**Group number:** 10734 **Renewal date:** 1/1/2025

|                                    | BENEFIT LEVEL 1 | BENEFIT LEVEL 2 | OUT-OF-NETWORK |  |
|------------------------------------|-----------------|-----------------|----------------|--|
| Annual maximum                     | \$3,000         | \$2,500         | \$1,500        |  |
| Deductible                         |                 |                 |                |  |
| Per person per calendar year       | \$0             | \$25            | \$50           |  |
| Family                             | \$0             | \$75            | \$150          |  |
| Preventive/Diagnostic care         |                 |                 |                |  |
| Exams, cleanings, x-rays, fluoride | 100%            | 100%            | 100%           |  |
| Sealants, space maintainers        | 100%            | 100%            | 100%           |  |
| Basic I services                   |                 |                 |                |  |
| Amalgam fillings                   | 100%            | 80%             | 80%            |  |
| Posterior composite fillings       | 100%            | 80%             | 80%            |  |
| Simple extractions                 | 100%            | 80%             | 80%            |  |
| Non-surgical periodontics          | 80%             | 80%             | 50%            |  |
| Endodontics                        | 80%             | 80%             | 50%            |  |
| Basic II services                  |                 |                 |                |  |
| Surgical periodontics              | 80%             | 80%             | 50%            |  |
| Other oral surgery                 | 80%             | 80%             | 50%            |  |
| Major services                     |                 |                 |                |  |
| Crowns, onlays                     | 50%             | 50%             | 50%            |  |
| Bridges, dentures                  | 50%             | 50%             | 50%            |  |
| Dental implants                    | 50%             | 50%             | 50%            |  |

### Value-added benefits, automatically included

**Little Partners Benefit:** Dental services for children 12 and under will be covered at 100 percent with no deductible, no annual

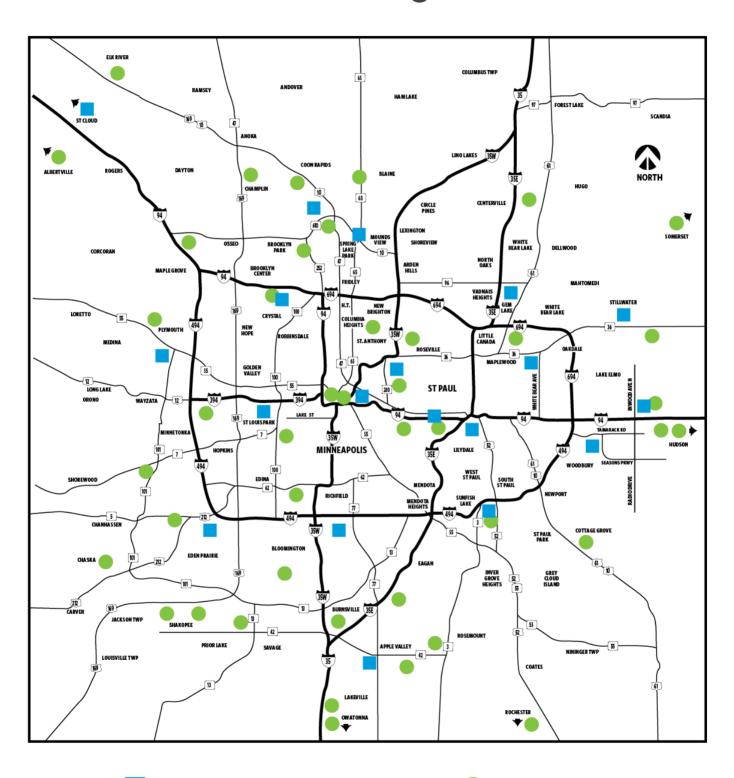
maximum or frequency limitations when going to an in-network dentist. Little Partners does not include

orthodontic, dental implant or services not covered for other members.

Diabetes and Pregnancy: For those living with diabetes or who are pregnant and at risk of gum disease, we cover additional exams,

cleanings, scaling and root planing, and debridement 100 percent at in-network dentists.

# Benefit Level 1 General Dentistry Locations



HealthPartners Dental Group

Park Dental

# **Little Partners Dental Benefit**

# Benefit summary for kids 12 and under



### What is Little Partners?

Little Partners covers children 12 and under at 100 percent at in-network dentists with no deductible, no coinsurance, no annual maximum and no annual limit on care.

## Why is this important?

A lifetime of healthy teeth starts wit the first tooth. Cost should never be a barrier for kids receiving care. Little Partners lets parents rest a little easier at night, removing most of the financial burden. Kids get needed care for a lifetime of smiles.

|                                    | BENEFIT LEVEL 1 | BENEFIT LEVEL 2 | OUT-OF-NETWORK |  |
|------------------------------------|-----------------|-----------------|----------------|--|
| Annual maximum                     | Unlimited       | Unlimited       | \$1,500        |  |
| Deductible                         |                 |                 |                |  |
| Per person per calendar year       | \$0             | \$0             | \$50           |  |
| Family                             | \$0             | \$0             | \$150          |  |
| Preventive/Diagnostic care         |                 |                 |                |  |
| Exams, cleanings, x-rays, fluoride | 100%            | 100%            | 100%           |  |
| Sealants, space maintainers        | 100%            | 100%            | 100%           |  |
| Basic I services                   |                 |                 |                |  |
| Amalgam fillings                   | 100%            | 100%            | 80%            |  |
| Posterior composite fillings       | 100%            | 100%            | 80%            |  |
| Simple extractions                 | 100%            | 100%            | 80%            |  |
| Non-surgical periodontics          | 100%            | 100%            | 50%            |  |
| Endodontics                        | 100%            | 100%            | 50%            |  |
| Basic II services                  |                 |                 |                |  |
| Surgical periodontics              | 100%            | 100%            | 50%            |  |
| Other oral surgery                 | 100%            | 100%            | 50%            |  |
| Major services                     |                 |                 |                |  |
| Crowns, onlays                     | 100%            | 100%            | 50%            |  |
| Bridges, dentures                  | 100%            | 100%            | 50%            |  |
| Dental implants                    | 50%             | 50%             | 50%            |  |

**Little Partners Benefit:** 

Dental services for children 12 and under will be covered at 100 percent with no deductible, no annual maximum or frequency limitations when going to an in-network dentist. Little Partners does not include orthodontic, dental implant or services not covered for other members.



# **HealthPartners Dental Renewal**

### **Presented to:**

# #10734 City of New Hope

### **Renewal Date:**

# 1/1/2025

| Renewal Rates  |          |  |
|----------------|----------|--|
| Distinctions 6 |          |  |
| Employee:      | \$47.00  |  |
| Employee + 1:  | \$93.99  |  |
| Family:        | \$141.02 |  |

| Current Rates  |          |  |
|----------------|----------|--|
| Distinctions 6 |          |  |
| Employee:      | \$44.55  |  |
| Employee + 1:  | \$89.09  |  |
| Family:        | \$133.67 |  |

| Enrollment    |    |  |
|---------------|----|--|
|               |    |  |
| Employee:     | 53 |  |
| Employee + 1: | 23 |  |
| Family:       | 24 |  |



### **Distinctions**

- **Participation Requirement:** 75% of employees not enrolled in a group plan elsewhere and 50% of all employees.
- Contribution Requirement: a minimum of 50% of the single premium contributed by the employer.
- · HealthPartners must be the sole carrier.
- Annual open enrollment required. If coverage is waived, employee must have a qualifying event to receive coverage prior to the next open enrollment period.
- Rates are for new business with HealthPartners dental. A group who has previously had HealthPartners dental may not be eligible for new business pricing.
- 24 month rate guarantee is for new dental groups that offer a HealthPartners medical plan.
- Bundled Pricing is available when this dental plan is paired with a qualifying HealthPartners small group medical plan. Orthodontics coverage is not eligible for any pricing discounts.
- The standard shelf dental broker commission of 10% of premium is built into listed premiums.
- Distinctions products are only available in the Twin Cities metro, St. Cloud, Duluth and Rochester areas.

