

Your dental plan

2020 Open Enrollment



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Here to be your partner

We are 26,000 partners strong, working together to support your health every day. For you, it's a top-rated Member Services team – here to help you understand your plan and answer your questions. It's a plan you can understand, benefits that benefit you, and a commitment to lower costs. Partnership – it means we're in this together.



Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. We're happy you're trusting HealthPartners. Here are some tips.

Understand your costs

You'll likely see these terms during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your dental plan.
- **Deductible** – the amount you have to pay for care before your dental plan helps cover costs, not including your premium.
- **Coinsurance** – a percent of the bill you pay. Your plan covers the rest.
- **Annual maximum** – this is the total amount your plan will pay for the year. You'll be in charge of paying all costs after that.
- **Summary of Benefits (SOB)** – lists out the coverage amounts for your plan.

Use your online account

With a *myHealthPartners* account, you can shop, plan and feel confident when you choose care. We'll also send you tips to save money and live healthier. Log on or create an account at healthpartners.com.

- Search for dentists in your network.
- Check your deductible or annual maximum spending.
- Manage your health with the myHP mobile app.

Everyone's health and financial situation is a little different. Call [952-883-5000](tel:952-883-5000) or [800-883-2177](tel:800-883-2177) and we'll help you make choices you'll feel good about.



I'm thankful I had someone to help me understand my own dental insurance. I can walk you through your plan now, so you're prepared when you use it later.

Dan, Member Services

Dental Open Access plan

A healthy mouth may help decrease the risk of diabetes, heart attacks and strokes. That's why your dental plan covers 100 percent of all in-network preventive care.

What your plan pays for

Preventive care is covered at no cost to you when you see a network dentist. It also helps cover:

- HealthPartners MouthWise Matters – extra exams, gum care and cleaning covered 100 percent if you're pregnant, or if you have diabetes and are at risk of gum disease
- The cost of other dental care at the amounts shown in your Summary of Benefits

What you'll pay

Deductible or coinsurance

Things like getting a cavity filled might cost a deductible – the amount you have to pay before your plan helps with the cost. There's also coinsurance, which is a percent of the bill.

Annual maximum

Your dental plan max is a bit different than your medical plan. It's the most your plan will pay for dental care each year. You're in charge of the rest.

Plan highlights

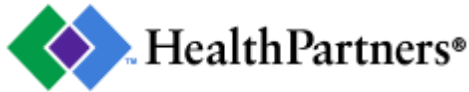
The Open Access network is where we negotiated lower fees for you. Plus, it's where you'll get the highest level of coverage.

TIP: You'll pay less if you see a dentist in the Open Access network, more for an out-of-network dentist.

Where you can get care

You pick where you want to go, and you get to choose from our largest network of dentists and clinics. Go to healthpartners.com/dentalopenaccess to check for your dentist or find a new one.

For more details check your Summary of Benefits (SOB) in your enrollment materials. Or call us at **952-883-5000** or **800-883-2177**.



Open Access Choice Dental Plan

The following is an overview of your HealthPartners coverage. For exact coverage terms and conditions, consult your plan materials, or call Member Services at 952-883-5000 or 800-883-2177.

Plan highlights	In-network	Out-of-Network
Partial listing of covered services	Care from a network provider	Care from an out-of-network provider*
Annual Maximum	Annual maximums are combined across all tiers	
Annual maximum	Plan pays \$1,500 per calendar year	Plan pays \$1,500 per calendar year
Deductible	Deductibles are combined across all tiers	
- Applies to Basic Care, Special Care & Prosthetics	None	None
Preventive and Diagnostic Care		
- Teeth cleaning, exams, dental x-rays and fluoride treatments	You pay nothing	You pay nothing
- Sealants	You pay nothing	You pay nothing
Basic Care		
Basic Care I		
- Fillings (amalgam and anterior composite)	You pay nothing	You pay nothing
- Posterior composite (white fillings)	You pay 20%	You pay 20%
You also pay the difference between the amalgam and composite fee		
- Simple extractions	You pay 20%	You pay 20%
- Non-surgical periodontics	You pay 20%	You pay 20%
- Endodontics (root canal therapy)	You pay 20%	You pay 20%
Basic Care II		
- Surgical periodontics	You pay 20%	You pay 20%
- Complex oral surgery	You pay 20%	You pay 20%
Special Care		
- Restorative crowns & onlays	You pay 50%	You pay 50%
Prosthetics		
- Bridges, dentures & partial dentures	You pay 50%	You pay 50%
- Dental implants	You pay 50%	You pay 50%

* If your out-of-network dentist charges more than the maximum allowable amount, you may be responsible for the difference.

Emergency Care

Refer to the Group Dental Member Contract for coverage of emergency dental services.

Little PartnersSM Benefit: Services for children 12 years old and under will be covered at 100% without deductible, annual maximum, or frequency limitations, when provided by a HealthPartners network dentist. Excluded services: Orthodontics, dental implants, and services that are not covered for all members.

Diabetes and Pregnancy: Additional periodontal services (exams, cleanings, scaling and root planing, and debridement) for our members who are diabetic and/or pregnant are covered at 100% in-network. Deductibles, annual maximums, and frequency limitations will be waived on these specific services for members referred into the program by a HealthPartners network dentist.

LITTLE PARTNERSSM DENTAL BENEFIT

100 percent dental coverage for kids

Your kids are less likely to have future dental problems when they see a dentist early. The Little Partners dental benefit helps by covering 100 percent of the cost.

What's covered

Your dental plan includes the Little Partners benefit for children 12 and under.

- Get dental services covered 100 percent at an in-network dentist
- Pay nothing at the dental office – not even a deductible or coinsurance
- Relax, there's no limit on dental care for your kids, so they can get the care they need

How it works

Just add your kids to your dental plan and set up their first appointment with a network dentist.

Check your Summary of Benefits (SOB) in your enrollment materials for more details.

Or call us at **952-883-5000** or **800-883-2177**.



When kids get the care they need early on, we're convinced that it starts them on the right path to better oral health as an adult. It starts with the first tooth.

David, Dentist

Extra dental care for your gums

We share tips to keep your teeth healthy and help you feel your best. You also get important benefits, like those that help pregnant women and people with diabetes.

What it covers

If you're living with diabetes or are pregnant and at risk of gum disease, MouthWise Matters covers:

- 100 percent of services to help control or prevent gum disease
- Extra dental checkups and cleanings
- Root planing and scaling – a deep cleaning for your teeth

All other services, like fillings and root canals, are covered according to your Summary of Benefits.

How it works

It's easy to get the care you need to stay healthy:

- Visit a network dentist
- Get 100 percent coverage on medically necessary gum treatment

When gum treatment is needed, there's no coinsurance or deductible. Plus, your plan will pay even if you've reached your annual maximum for the year.

Check your Summary of Benefits (SOB) in your enrollment materials for more details.

Or call us at **952-883-5000** or **800-883-2177**.



As a dentist, I see how oral health affects overall health. MouthWise Matters helps pregnant women and people with diabetes maintain their health affordably.

David, Dentist

Here for you, 24/7

Call us at one of these numbers if you have questions about your health or what your plan covers. We have people ready to help.

Member Services

For questions about:

- Your coverage, claims or plan balances
- Finding a doctor, dentist or specialist in your network
- Finding care when you're away from home
- Dental plan services, programs and discounts

Monday - Friday, 7 a.m. to 7 p.m. CT.

Call the number on the back of your member ID card.

952-883-5000 or 800-883-2177.

Interpreters are available if you need one.

Espanol: **866-398-9119**

healthpartners.com

CareLineSM service nurse line

For questions about:

- Whether you should see a doctor
- Home remedies
- A medicine you're taking

24/7, 365 days a year at

612-339-3663 or 800-551-0859

BabyLine phone service

For questions about:

- Your pregnancy
- The contractions you're having
- Your new baby

24/7, 365 days a year

612-333-2229 or 800-845-9297



One thing I love about my job is how my team helps people all day, every day.

Rachel, Registered Nurse, CareLine

Take charge of your dental plan

You go online to research, plan and follow up on big decisions. A myHealthPartners account makes it just as easy to stay on top of your dental care and insurance.

Get personalized information when and where you need it

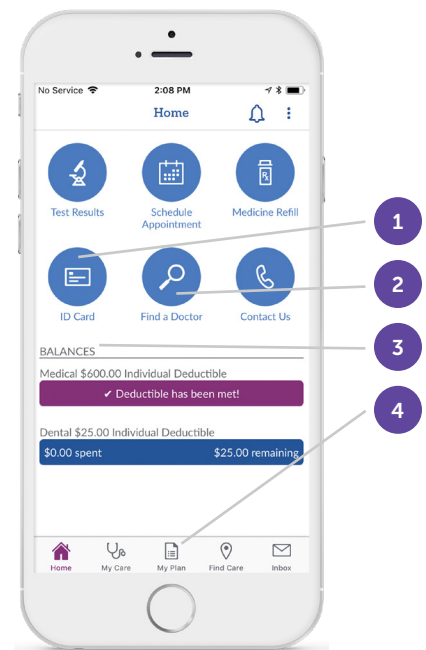
With an online account, you have real-time access to your personal dental plan information in one place. No more guessing or waiting until business hours to get answers to your questions.

Log on to your account at healthpartners.com or the myHP app.

Don't have an account yet? It's quick and easy to sign up – you'll just need your member ID card.

Top 4 ways to use your online account and mobile app

1. View your HealthPartners member ID card and fax it to your dentist's office.
2. Search for dentists near you in your plan's network.
3. Check your balances, including how much you owe before your plan starts paying (deductible) and the most your plan will pay (annual maximum).
4. See recent claims, what your plan covered and how much you could owe.



I love directing members to their online accounts and the mobile app. You can easily get your dental plan info, even when I'm not in the office.
Marissa, Member Services

Living healthier just got a little less expensive

Get special savings from handpicked retailers as a HealthPartners member. There are lots of products and services available to you at a discounted rate – all designed to help you live healthy every day.

Save big by showing your member ID card to participating retailers.

Save money on

- Eyewear
- Exercise equipment
- Fitness and well-being classes
- Healthy eating delivery services
- Healthy mom and baby products
- Hearing aids
- Orthodontics
- Pet insurance
- Swim lessons
- And more!

Visit healthpartners.com/discounts to see participating retailers and discounts.



Making healthy choices is easier when it doesn't break the bank. I always say – taking advantage of these discounts is a great way to make the most out of your health plan.

Lauren, Member Services

Our approach to protecting personal information

HealthPartners® complies with all applicable laws regarding privacy of health and other information about our members and former members. When needed, we get consent or authorization from our members (or an authorized member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support compliant, appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our Notice of Privacy Practices, visit healthpartners.com or call Member Services at **952-883-5000** or **800-883-2177**.

Benefit limitations for dental plans

After you enroll, you'll receive plan materials that explain exact coverage terms and conditions. This plan doesn't cover all dental care expenses. In general, services not provided or directed by a licensed provider aren't covered.

HERE IS A SUMMARY OF EXCLUDED OR LIMITED ITEMS (THESE MAY VARY DEPENDING ON YOUR PLAN):

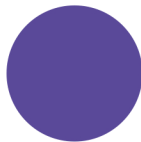
- Coverage for dental exams limited to twice each calendar year.
- Coverage for dental cleanings (prophylaxis or periodontal maintenance) limited to twice each calendar year.
- Sealants limited to one application per tooth once every three years.
- Coverage for professionally applied topical fluoride limited to once each calendar year for members under age 19.
- Coverage for bitewing X-rays limited to once each calendar year.
- Full mouth or panoramic X-rays limited to once every three years.
- Oral hygiene instruction limited to once per enrollee per lifetime.
- Coverage for space maintainers limited to replacement of prematurely lost primary teeth for dependent members under age 19.
- Replacement of crowns and fixed or removable prosthetic appliances limited to once every five years.
- Certain limitations apply to repair, rebase and relining of dentures.
- Dental services related to the replacement of any teeth missing prior to the member's effective date are covered when services are performed by a provider in the HealthPartners dental network.
- Non-surgical and surgical periodontics limited to once every two years.

Provider reimbursement information for dental plans

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with providers. All are designed to achieve that goal. Check with your individual provider to find out how they are paid.

- **Fee-for-service** – the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- **Discount** – the provider sends us a bill, and we've already negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- **Salary** – with a possible additional payment made based on performance criteria, such as quality of care and patient satisfaction measures.
- **Capitated** – the provider group receives a set fee for each month for each member enrolled in the provider group's clinic, regardless of how many or what type of services the member actually receives. Provider groups are required to manage the budget for their entire patient panel appropriately.
- **Combination** – more than one of the methods described are used. For example, we may capitate a provider for certain types of care and pay that same provider on a fee-for-service basis for other types of care. We may also pay a provider such as a clinic using one type of reimbursement method, while that clinic may pay its employed providers using another reimbursement method.

This plan may not cover all your dental care expenses. Read your plan materials carefully to determine which expenses are covered. For details about benefits and services, call Member Services at **952-883-5000** or **800-883-2177**.



Thanks for calling HealthPartners

Our Member Services team loves to help and there's no better time than now. Give us a call if you have questions about your plan or even if you just want to get to know your plan a little better. Making sure you understand your health plan is just the first way we help you stay healthy.

Member Services

952-883-5000 or 800-883-2177

Monday – Friday, 7 a.m. to 7 p.m., CT

[healthpartners.com](https://www.healthpartners.com)