

## Seven Money-Saving Dental Tips

*In today's economic climate, you'll want to get the most value from your dental plan and stay healthy. In addition to affordable premiums, HDS also helps ensure you have affordable out-of-pocket costs.*

**1.** Eat a healthy diet and limit the amount of sugar you consume.

**2.** Don't smoke, as smoking increases your risk for gum disease.

**3.** Choose a dentist who belongs to the HDS participating network. HDS members will pay predictable, affordable out-of-pocket costs when visiting a dentist who participates with HDS.

Participating dentists agree to provide care to patients at the HDS discounted rate.

**4.** Take advantage of exams and teeth cleanings that your HDS plan covers. Regular dental checkups and cleanings will prevent more severe dental problems.

**5.** Verify what your HDS plan covers before treatment begins. Before you agree to undergo any major dental work, ask your dentist to request a preauthorization from HDS, which includes a detailed description of the treatment you need, how much of the cost will be covered by HDS and what your out-of-pocket costs will be for the procedure.

**6.** Prioritize your treatment. Find out which dental problems need to be treated immediately and which ones are less urgent. Ask your dentist to describe all the options for treatment—there may be less expensive alternatives—and if delaying treatment is an option.

**7.** Children should have a sealant applied to their teeth to help prevent cavities. Most HDS plans cover sealants for children up to a certain age.



### Visiting an HDS participating dentist saves you money!

More than 95 percent of Hawaii's licensed, practicing dentists, or about 890 dentists, participate with HDS, giving you the widest choice of dentists of all the dental plans offered in Hawaii.

For the most current listing of HDS participating dentists, visit the HDS Web site at [www.deltadentalhi.org](http://www.deltadentalhi.org) and click on the "Looking for a Dentist?" section on the home page. You can narrow your search by specialty, island or zip code.