

# HealthPartners senior dental plans

For individual retirees who buy their own dental insurance



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## Here to be your dental partner

Your overall health matters most. To support that goal, we build dental plans with benefits that help ensure you get the care you need. We're committed to lowering costs. And we're here to help you understand your plan and answer your questions. Partnership - it means we're in this together.

# Getting started

The more you know about your dental plan, the easier it is to make good decisions for your health and wallet. 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 plan.
- **Deductible** – the amount you're responsible to pay for care before your plan helps cover costs, not including your premium.
- **Coinsurance** – a percent of the bill you pay. Your plan covers the rest.
- **Annual maximum** – the total amount your plan will pay for the year. You'll be in charge of paying all costs after that.

## Use your online account

With an online account, you can get up-to-date personal dental plan information in one simple place.

- See claims and how much you could owe.
- Search for dentists in your network.
- Check your deductible or annual maximum spending.
- View your member ID card.
- Manage your health on the go with the myHP mobile app.

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## What to do next

Call us with questions at **952-883-5599** or **877-838-4949**.

Sign in or create an account at **[healthpartners.com](https://healthpartners.com)**.

We can help you make a choice you feel good about.

# Choosing your plan

Keeping your teeth healthy as you age is important to your overall health.

## Next steps

Use this worksheet to build a dental plan that fits your needs.

As you browse the networks, plans and rates in this brochure simply check the boxes below. Then you can apply online at [healthpartners.com/seniordental](https://healthpartners.com/seniordental).

## My dental plan

### Network (page 5)

- HealthPartners Dental Group network (HPDG)
- HealthPartners Open Access network

### Plan (page 6-7)

- Preventive Plus plan
- Standard Comprehensive plan
- High Comprehensive plan

## We're here for you!

If you have any questions, call [952-883-5599](tel:952-883-5599) or [877-838-4949](tel:877-838-4949).

# Choosing your network

Your first step to finding the right dental plan is to pick a network. Residents of Minnesota may choose between two networks: HealthPartners Dental Group network or the Open Access network. Wisconsin residents get our Open Access network.

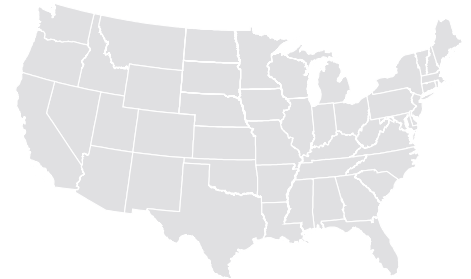
## HealthPartners Dental Group (HPDG) network

With HPDG, you'll get top-notch care and a narrow network with nearly 100 dentists and specialists at clinics in the Twin Cities. Go to [healthpartners.com/dentalHPDG](https://healthpartners.com/dentalHPDG) to find a dentist.



## HealthPartners Open Access network

Whether you're in Minnesota, Western Wisconsin or just about anywhere coast-to-coast, you have options to find a dentist right for you. There are more than 2,900 PPO providers throughout Minnesota and border communities and more than 80,000 providers combined across the nation. Go to [healthpartners.com/seniordental](https://healthpartners.com/seniordental) to find a dentist.



### Finding care

Log in to your account at [healthpartners.com](https://healthpartners.com) 24/7 to find a dentist in your network. Or call Member Services during business hours.

# Summary of benefits

Choose a plan to fit your needs. You have three options: Standard Comprehensive, High Comprehensive and Preventive Plus.

IMPORTANT: Please read your Membership Contract and Appendix carefully to determine which expenses are covered.

## Standard Comprehensive Plan

	HPDG Network Plan		Open Access Network Plan	
	In-network	Out-of-network	In-network	Out-of-network
<b>Annual Maximum</b> (Applies to all services below, including diagnostic and preventive care.)	\$1,000	\$750	\$1,000	\$750
<b>Deductible</b>	\$50 per person	\$75 per person	\$50 per person	\$75 per person
<b>Diagnostic &amp; Preventive</b>				
Oral Examinations - 3 per year Unlimited in HPDG Network Plan	100%	80% Excludes fluoride	100% Excludes fluoride	80% Excludes fluoride
Bitewing X-rays - 1 per year Unlimited in HPDG Network Plan				
Full Mouth X-rays - 1 per 3 years Unlimited in HPDG Network Plan				
Cleanings & Periodontal Maintenance - 3 per year Unlimited in HPDG Network Plan				
Fluoride Treatments 1 per year in HPDG Network Plan				
Sealants - Every 3 years Unlimited in HPDG Network Plan				
<b>Basic Care I</b>				
Fillings	50%	50%	50%	50%
Posterior composite (white fillings on molars)				
Simple extractions				
Periodontics (non-surgical treatment)				
Bridge & Denture Repairs				
<b>Basic Care II</b>	6 Month Waiting Period (waived with proof of prior coverage)			
Endodontics (root canal therapy)	50%	50%	50%	50%
Periodontics (surgical treatment)				
Oral Surgery (complex)				
<b>Major Restorative Care</b>	12 Month Waiting Period (waived with proof of prior coverage)			
Crowns and Onlays	50%	25%	50%	25%
Bridges & Dentures (removable and fixed)				
Dental implants				

## High Comprehensive Plan

HPDG Network Plan		Open Access Network Plan	
In-network	Out-of-network	In-network	Out-of-network
\$1,250	\$750	\$1,250	\$750
\$50 per person	\$75 per person	\$50 per person	\$75 per person
100%	80% Excludes fluoride	100% Excludes fluoride	80% Excludes fluoride
80%	50%	80%	50%
6 Month Waiting Period (waived with proof of prior coverage)			
50%	50%	50%	50%
12 Month Waiting Period (waived with proof of prior coverage)			
50%	25%	50%	25%

## Preventive Plus Plan

HPDG Network Plan		Open Access Network Plan	
In-network	Out-of-network	In-network	Out-of-network
\$1,250	\$750	\$1,250	\$750
\$50 per person	\$75 per person	\$50 per person	\$75 per person
100%	80% Excludes fluoride	100% Excludes fluoride	80% Excludes fluoride
80%	50%	80%	50%
Not covered HPDG 10% Discount	Not covered	Not covered	Not covered
Not covered HPDG 10% Discount	Not covered	Not covered	Not covered

# Monthly plan rates

Review the monthly, per person rates and sign up online at [healthpartners.com/seniordental](https://healthpartners.com/seniordental). Or you can call our dedicated sales team at **952-883-5599** or **877-838-4949**, or your broker.

Standard Comprehensive Plan		High Comprehensive Plan		Preventive Plus	
HPDG Network Plan	Open Access Network Plan	HPDG Network Plan	Open Access Network Plan	HPDG Network Plan	Open Access Network Plan
\$34.98	\$45.97	\$39.86	\$52.48	\$27.64	\$36.18

## Eligibility Rules

- Contract holder must be a Minnesota or Wisconsin resident.
- Individuals canceling coverage must wait two years to re-enroll.
- Retro-cancellation is not permitted.
- Must show proof of medical coverage. If medical coverage is terminated, dental coverage may be terminated by HealthPartners.
- Waiting periods may be waived for enrollees with proof of prior qualifying comparable coverage within 90 days of coverage; however, if you intend to keep that dental coverage this plan will be secondary and all waiting periods will apply.





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**Questions or ready to enroll?**

Visit [healthpartners.com/seniordental](https://healthpartners.com/seniordental).

Call Individual Sales at **952-883-5599** or toll free **877-838-4949**. Or contact your agent or broker.



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\*Rates are effective January 1, 2021 through December 31, 2021.

Plans are underwritten and/or administered by HealthPartners family of health plans which includes, HealthPartners, Inc., HealthPartners Insurance Company and HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company. 20-879918-879932 (8/20) © 2020 HealthPartners