How will my Open Access plan work?

- **Network** — You’ll have access to a large network that includes more than 140,000 locations across the country.

- **Covered services** — You’ll be covered at 100 percent for most preventive services. This includes routine exams and cleanings. You can also get coverage for services like crowns, fillings, root canals and pulled teeth.

- **What you pay** — When you get care for certain services, you may pay part of the cost yourself. This depends on which dentist you see. Seeing a dentist who’s in our network means you’ll pay less for care.

Find a dentist

Seeing if your dentist is in our network is easy. Simply go to healthpartners.com and follow these steps:

- Click *Find a doctor, dentist or specialist*
- Click *Group Dental Networks*
- Find the header *HealthPartners Dental Open Access Network*
- From this page, you have the option to search by dentist, clinic or ZIP code

Why have a dental plan?

Dental care is costly, which is why it’s a good idea to have a dental plan. Here’s an example that shows the average costs of dental care per year. Think of what your costs would be if you didn’t have a dental plan!

<table>
<thead>
<tr>
<th>Preventive services</th>
<th>Average cost without insurance</th>
<th>Typical cost with HealthPartners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult checkup</td>
<td>$330</td>
<td>$0</td>
</tr>
<tr>
<td>(2 exams, 2 cleanings, 1 X-ray)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child checkup</td>
<td>$300</td>
<td>$0</td>
</tr>
<tr>
<td>(2 exams, 2 cleanings, 1 X-ray, 1 fluoride)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sealants</td>
<td>$190</td>
<td>$0</td>
</tr>
<tr>
<td>(treat 4 teeth)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Plus, expensive procedures such as fillings, crowns and root canals are more affordable for you and your family.

Get more from your dental plan

As a HealthPartners dental member you get more!

- **Extra coverage if you’re diabetic or pregnant.** As a pregnant woman or diabetic, you’re at risk for problems related to gum disease. With HealthPartners, you get 100 percent coverage at a network dentist for extra exams, cleanings and more.

- **Discount on braces.** Find a reason to smile with a discount on orthodontic services (braces). You’ll get this discount at three of the top orthodontic clinics in Minnesota—HealthPartners Dental Clinics, WOW Orthodontics and Orthodontic Care Specialists, LTD.

Understanding your plan

- **Coinsurance** is what you’re responsible for paying. For example, if you have 80 percent coverage, your coinsurance is 20 percent of the total cost.

- Your **deductible** is the amount you pay before your coverage starts. It’s usually listed as an “annual” amount. Deductibles typically don’t apply to preventive services.

- Your **annual maximum** is the amount of money available to you during the year to pay for your dental care.