

HealthPartners Dental Exceed Choice[®] Plan

Key plan features

- **Benefit levels** — Choose between two benefit levels and networks for dental care. Your benefits are based on the network you choose. Family members can select their own tier and their own dentist.
- **What you pay** — When you receive care, you may pay part of the expense yourself. Your costs are determined by the provider you visit and the network tier they are in.
- **Covered services** — Coverage for services like crowns, fillings, root canals and pulled teeth depends on the dentist you choose. Non-network dentists will likely cost you more.

Great networks

The Tier I network includes almost 300 dentists and specialists in the Twin Cities and St. Cloud areas. The Tier II network includes more than 1,800 dentists and specialists across the state.

Tier I: These dentists give you the biggest out-of-pocket savings. When you enroll in Tier I, you'll select a primary dental clinic to deliver and coordinate your care.

Tier II: When you enroll in Tier II, you can see any Tier II dentist at any time. You may have higher out-of-pocket costs than you would with Tier I dentists. No matter where you live, work or travel, you have access to dentists at more than 110,000 locations across the country.

Extra gum care for better health

If you're pregnant or diabetic, you may be at risk for periodontal (gum) disease. That's why we cover these services for pregnant women and diabetics:

- Extra exams
- Extra cleanings
- Extra scaling and root planing

You do **not** pay a deductible or coinsurance. There is no annual dollar limit on these extra services.

Why have a dental plan

Dental care is costly. Here's an example that shows average costs of care per year. If you didn't have a dental plan, you'd have to pay for all of these costs on your own.

Dental costs

Services	Average Cost
Adult Check-up (2 exams, 2 cleanings, 1 x-ray)	\$330
Child Check-up (2 exams, 2 cleanings, 1 x-ray, 1 fluoride)	\$300
Sealants	\$190
Filling	\$110-\$280
Crown	\$1,000
Root Canal	\$700-\$1,100

A dental plan also protects you from sudden events like a broken tooth or toothache. A dental plan makes sure your teeth are covered.

Brace yourself for savings

As a HealthPartners dental member, you get a 20 percent discount on orthodontic services at Orthodontic Care Specialists, Ltd. and WOW Orthodontics. The average cost for braces is close to \$6,000, so you could save \$1,200.

Understanding your plan

- **Coinsurance** is what you're responsible for paying. For example, if you have 80 percent coverage, you'll pay 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. Preventive services typically don't apply to the deductible.
- Your **annual maximum** is the amount of money available to you during the year to pay for your dental care.

To learn more, visit healthpartners.com or call Member Services at **952-883-5000, 800-883-2177** or **952-883-5127** (TTY).