

HealthPartners Dental Exceed® 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 dentist.
- **What you pay** — When you receive care, you may pay part of the expense yourself. Your costs are determined by the dentist you visit and the network tier they're 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

Tier I: This network includes almost 300 dentists and specialists in the Twin Cities and St. Cloud areas and gives you the biggest savings. When you enroll you'll select a primary dental clinic for your care.

Tier II: This network includes more than 1,800 dentists and specialists across the state and 110,000 locations across the country. When you enroll, you can see any Tier II dentist any time.

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. Ask your network dentist to call HealthPartners to refer you to the program.

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 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

Another good reason to have a dental plan is to protect yourself 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 20 percent off 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).