

Voluntary Dental Plan

How will my Voluntary 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.
- **Save money** — Your premiums are paid with pre-tax dollars, so you save money.
- **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*
- From this page, you have the option to search by dentist, clinic or ZIP code

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.

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!

Preventive services	Average cost without insurance	Typical cost with HealthPartners
Adult checkup (2 exams, 2 cleanings, 1 X-ray)	\$330	\$0
Child checkup (2 exams, 2 cleanings, 1 X-ray, 1 fluoride)	\$300	\$0
Sealants (treat 4 teeth)	\$190	\$0

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.