

FIND YOUR CAREFREE SMILE

Give your smile the care it deserves with a HealthPartners dental plan



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Why choose HealthPartners dental



HealthPartners dental is a great choice for you for a few good reasons. Read on to learn more.

PARTNERSHIP

We believe that oral health is an integral part of an individual's overall health, and we continually strive to transform health care. We have a team of dedicated dental experts who are here to lead our dental business initiatives and manage our dental division.

EXPERIENCE

We've been in the business of dental care for more than 50 years. HealthPartners is pleased to offer dental clinics conveniently located near the University of Minnesota campuses.

VALUE

We have a huge network that includes more than 85 percent of all providers in the metro area and more than 70 percent of dental providers statewide. We also boast a large national network with 55,000 providers at 120,000 locations.

The HealthPartners Dental Group clinics are part of your dental network. That's good news for you, because these clinics focus on care plans unique to each patient. They work with you to reduce your risk of disease and make sure your teeth are in the best shape.

Find a reason to smile with a discount on orthodontic services (braces) including invisalign. You'll get an average savings of \$1,000 at three of the top orthodontic clinics in Minnesota—HealthPartners Dental Clinics, WOW Orthodontics and Orthodontic Care Specialists, LTD.

GET HEALTHY AND SAVE MONEY

Want to save money while doing something great for your health? Get special discounts just for being a HealthPartners member and save at popular retailers. You can use your HealthPartners Member ID card to get discounts at more than 40 popular local and national retailers of health and wellness products and services.

See the Healthy Discounts page of this book for details.





Extra care for your teeth

If you're pregnant or diabetic, your teeth may need extra care.

GIVING YOU MORE

Good oral health can lead you to better overall health. This is especially true if you're diabetic or pregnant. With this special benefit, you can get additional coverage for dental care. This helps members who are more at risk for problems related to periodontal (gum) disease. When you go to a network dentist, you'll get 100 percent coverage for services such as:

- Extra exams
- Extra cleanings
- Scaling and root planing

Best of all—you don't have to pay a deductible or coinsurance. Plus, there's no annual dollar limit on this care.

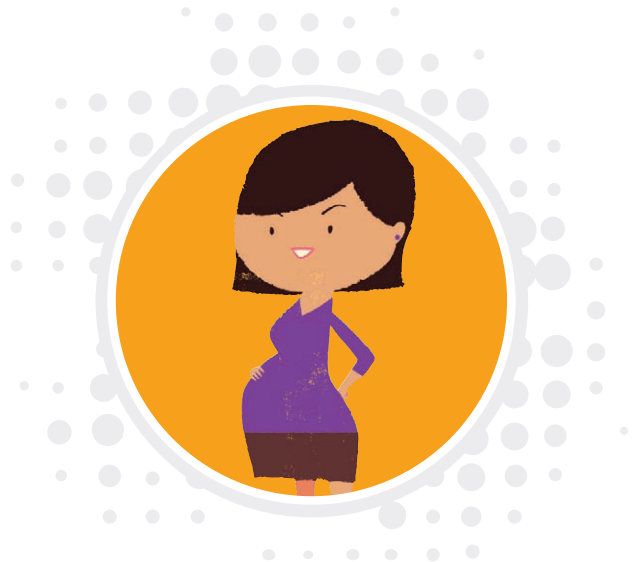
WHY GET EXTRA CARE?

This type of extra care is important because gum disease can affect your whole body. For example:

- Research shows that pregnant women with gum disease are seven times more likely to have a baby that's born too early or with low birth weight.
- People with type 2 diabetes are more likely to have gum disease. If you have gum disease, you're more likely to lose teeth.
- Diabetics with gum disease have a harder time controlling their blood sugar. This can lead to other serious health problems.

LOWER YOUR MEDICAL COSTS

Did you know that extra care for your teeth can help you save money? Recent national studies found that early care for gum disease lowered total medical costs by more than 20 percent for people with diabetes! They had fewer visits to the hospital and doctor and needed fewer prescriptions.





Brace yourself for savings

Want a reason to smile? A discount on orthodontic services (braces) should help! You'll get this discount at three of the top orthodontic clinics in Minnesota—HealthPartners Dental Clinics, WOW Orthodontics® and Orthodontic Care Specialists, LTD. This benefit is for all HealthPartners dental members, no matter your age. Now's the perfect time to get the beautiful smile you've always wanted.

CALL AND SHOW YOUR DENTAL MEMBER ID CARD AT ANY OF THE LOCATIONS BELOW TO SAVE 15 PERCENT ON ORTHODONTIC SERVICES.

HEALTHPARTNERS ORTHODONTICS LOCATIONS

Apple Valley	651-523-8545
Arden Hills	651-523-8545
Bloomington	651-523-8545
Como (St. Paul)	651-523-8545
Inver Grove Heights	651-523-8545
Maplewood	651-523-8545
White Bear Lake	651-523-8545
Woodbury	651-523-8545

WOW ORTHODONTICS LOCATIONS

Anoka	763-421-9292
Champlin	763-493-6393
Elk River	763-441-7597
Princeton	763-389-5890

ORTHODONTIC CARE SPECIALISTS, LTD. LOCATIONS

Blaine	763-757-2550
Brooklyn Center	763-535-6010
Coon Rapids	763-786-9457
Eden Prairie	952-937-8733
Farmington	651-463-2800
Hudson	715-381-1110
Maple Grove	763-494-6612
Plymouth	763-551-8911
Prior Lake	952-447-7578
Rosemount	651-423-6302
Shakopee	952-746-8996
St. Louis Park	952-920-1373

For a full list of locations, visit healthpartners.com, wowortho.com or orthodonticcarespecialists.com.

HealthPartners Dental Plan**HealthPartners Network***When care is provided by or arranged and authorized by a HealthPartners dentist***Annual Maximum**\$ 1,800 per calendar year
(except orthodontics)**Deductible**

- Applies to Basic Care, Special Care, Prosthetics & Emergency Dental Services
- None

Preventive and Diagnostic Care

- Examinations, x-rays, oral hygiene & teeth cleaning
 - Fluoride treatment (to age 19)
- 100% Coverage

Sealants

- Pit and fissure sealants (age 18 and under, once per lifetime)
- 80% Coverage

Basic Care

- Filings
 - Oral surgery
 - Periodontics
 - Endodontics (root canal therapy)
- 80% Coverage

Special Care

- Restorative crowns
 - Onlays
- 80% Coverage

Prosthetics

- Bridges
 - Dentures
 - Partial Dentures
- 50% Coverage

Emergency Dental Services

- Out-of-area emergencies or use of out-of-network dentist for emergency services in the service area.
- \$50 deductible per member per calendar year; then coverage as described above.

Orthodontics

- Dependents to age 19
 - Lifetime maximum
- 80% Coverage
\$2,800

This is a summary of your HealthPartners Dental coverage. For exact terms and conditions, consult a Group Dental Certificate of Coverage, or call Member Services at 952-883-5000 or 1-800-883-2177.

Website: healthpartners.com/uofm

**HealthPartners
Dental Choice Plan**

In-network
When care is provided by or arranged and authorized by a HealthPartners dentist

Out-of-Network
When care is provided by a non-network dentist. Benefits are paid based on a fair and reasonable fee schedule. For any care over \$300, a predetermination of benefits is necessary.

Annual Maximum

\$ 1,800 combined in and out of network per calendar year (except orthodontics)

Deductible

- Applies to Basic Care, Special Care, Prosthetics & Emergency Dental Services
None
\$125 per member per calendar year (3 per family)

Preventive and Diagnostic Care

- Examinations, x-rays, oral hygiene & teeth cleaning
100% Coverage
50% Coverage
- Fluoride treatment (to age 19)

Sealants

- Pit and fissure sealants (age 18 and under, once per lifetime)
80% Coverage
50% Coverage

Basic Care

- Fillings
80% Coverage
50% Coverage
- Oral surgery
- Periodontics
- Endodontics (root canal therapy)

Special Care

- Restorative crowns
80% Coverage
50% Coverage
- Onlays

Prosthetics

- Bridges
50% Coverage
No Coverage
- Dentures
- Partial Dentures

Emergency Dental Services

- Out-of-area emergencies or use of out-of-network dentist for emergency services in the service area.
N/A
As described above

Orthodontics

- Dependents to age 19
80% Coverage
50% Coverage
- Lifetime maximum
\$2,800 combined in and out of network lifetime maximum

This is a summary of your HealthPartners Dental coverage. For exact terms and conditions, consult a Group Dental Certificate of Coverage, or call Member Services at 952-883-5000 or 1-800-883-2177.

Website: healthpartners.com/uofm



Your questions answered

As a HealthPartners member, you have personal support when you need it. Contact us when you have questions about your coverage or health — we're here to help.

If you have questions about	Call	Go online
<ul style="list-style-type: none"> Your coverage, claims or account balances Finding a dentist or specialist in your network Dental plan services 	<p>Member Services Monday – Friday, 7 a.m. – 7 p.m., CST</p> <p>Call the number on the back of your Member ID card or 952-883-5000 (800-883-2177 toll-free)</p> <p>Español: 952-883-7050 o 866-398-9119</p> <p>Interpreters are available if you need one.</p>	<p>Log on to healthpartners.com.</p>
<ul style="list-style-type: none"> Whether you should see a dentist Home treatment options Toothaches and other dental issues 	<p>CareLineSM Service — Nurse line 24/7, 365 days a year</p> <p>Call 612-339-3663, 800-551-0859 or 952-883-5474(TTY)</p>	<p>Visit healthpartners.com/healthlibrary</p>
<ul style="list-style-type: none"> Your dental health during pregnancy Your new baby 	<p>BabyLine Phone Service 24/7, 365 days a year</p> <p>Call 612-333-2229 or 800-845-9297</p>	<p>Visit healthpartners.com/healthlibrary</p>



When your 5-year-old wakes up with a toothache at 2 a.m., call CareLineSM Service for help. The nurses will be there to help you find a way to make your child more comfortable, even in the middle of the night.



Get healthy savings



Want to save money while doing something great for your health? Get special discounts just for being a HealthPartners member and save at popular retailers.

HEALTHY DISCOUNTSSM PROGRAM

Use your HealthPartners Member ID card to get discounts at popular local and national retailers of health and well-being products and services. Discounts include:

- Eyewear
- Fitness and wellness classes
- Healthy eating programs and delivery services
- Orthodontics
- Recreational equipment
- Spa services
- Swim lessons
- Healthy mom and baby products

FOR YOUR EYES ONLY

Save up to 35 percent on eyeglasses. Plus, get great deals on contact lenses and more at thousands of retailers.

For a list of participating companies and details on discounts, go to healthpartners.com/discounts.





Using your dental plan

As a HealthPartners member, you have access to great tools and resources to help you get the most out of your dental plan. Get started with these three steps:

1. CREATE A *my*HEALTHPARTNERS ACCOUNT

With an online account, using your plan is simple!

You can:

- Look up your benefits information
- See your claims
- Search for dentists in your network
- Sign up to get your dental plan documents delivered online

Registration is easy—just visit healthpartners.com and make sure you have your Member ID card available.

2. MANAGE YOUR HEALTH CARE COSTS

Get help budgeting for your dental care costs at healthpartners.com/smartshopper. Here you can access great cost tools to:

- Estimate how much your dental care will cost using the cost calculator.
- Log on to your *my*HealthPartners account to check your plan balances, including your deductible and annual maximum.

Stay up-to-date on your plan balances with the HealthPartners iPhone app and mobile site.
Learn more at healthpartners.com/gomobile.

3. GET SUPPORT FOR YOUR HEALTH

Whether you're looking to get healthy or stay healthy, HealthPartners is here to support you.

Visit healthpartners.com/healthyliving to:

- See how you can get discounts at health and well-being retailers nationwide. Log on to your *my*HealthPartners account for details.
- Check out the Health Information Library and Decision Support tools to help you make health care decisions based on what's important to you.
- Work with a virtual coach to get active, quit smoking, stress less and move more.





Your dental plan made easy



As a HealthPartners member, it's easy to manage your plan and feel confident when you get dental care. Whatever your preference, you can stay connected—online, on your smartphone or via text.

When you want to:	Find it:
See your benefits and specific plan information	
See your claims	
Check your plan balances, including your deductible, annual maximum and more	
Search for dentists in your network	
Manage your dental care costs and plan for future expenses	
View your HealthPartners Member ID card and fax it to your dentist's office	
Find tips for getting and staying healthy	



CONNECT ONLINE

With a *myHealthPartners* online account, your specific benefits, claims and tips for living healthy are just a click away. Sign up at healthpartners.com.

TEXT TO CONNECT

Get weekly eat better texts from HealthPartners yumPower by texting YUM to 77199.

CONNECT ON YOUR SMARTPHONE

Whether you're at home or on-the-go, your plan information is right at your fingertips. HealthPartners iPhone app and mobile site makes using your plan easy wherever you are. Visit healthpartners.com/gomobile to learn more.

Looking for more? Download the HealthPartners yumPower iPhone app to find better-for-you meal options at restaurants near you.

Our approach to protecting personal information

HealthPartners complies with federal and state laws regarding the confidentiality of medical records and personal information about our members and former members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent or authorization from our members (or an authorized member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our privacy notice, please visit healthpartners.com or call Member Services at 952-883-5000 or 800-883-2177.

Benefit limitations

After you enroll, you will receive plan materials that explain exact coverage terms and conditions. This plan does not cover all dental care expenses. The following is a summary of excluded or limited items:

- Coverage for dental exams limited to twice each calendar year
- Coverage for dental cleanings (prophylaxis or periodontal maintenance) limited to twice each calendar year
- Sealants limited to one application per tooth once every three years
- Coverage for professionally applied topical fluoride limited to once each calendar year, for members under age 19
- Coverage for bitewing x-rays limited to once each calendar year
- Full mouth or panoramic x-rays limited to once every three years
- Oral hygiene instruction limited to once per enrollee per lifetime
- Coverage for space maintainers limited to replacement of prematurely lost primary teeth for dependent members under age 19
- Replacement of crowns and fixed or removable prosthetic appliances limited to once every five years
- Certain limitations apply to repair, rebase and relining of dentures
- Dental services related to the replacement of any teeth missing prior to the member's effective date are covered when services are performed by a provider in the HealthPartners dental network
- Non-surgical and surgical periodontics limited to once in two years

Provider reimbursement information for dental plans

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with providers. All are designed to achieve that goal.

- Some providers are paid on a **"fee-for-service"** basis, which means that the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- Some providers are paid on a **"discount"** basis, which means that when a provider sends us a bill, we have negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- Some providers are paid a salary, with a possible additional payment made based on performance criteria, such as quality of care and patient satisfaction measures.
- We pay some groups of providers on a **"capitated"** basis, which means that the provider group receives a set fee each month for each member enrolled in the provider group's clinic, regardless of how many or what type of services the member actually receives. Provider groups are, therefore, required to manage the budget for their entire patient panel appropriately.
- Occasionally our reimbursement arrangements with providers include some combination of the methods described above. For example, we may capitate a provider for certain types of care and pay that same provider on a fee-for-service basis for other types of care. In addition, although we may pay a provider such as a clinic using one type of reimbursement method, that clinic may pay its employed providers using another reimbursement method.

Check with your individual provider if you wish to know the basis on which he or she is paid.

THIS PLAN MAY NOT COVER ALL YOUR HEALTH CARE EXPENSES.

READ YOUR PLAN MATERIALS CAREFULLY TO DETERMINE WHICH EXPENSES ARE COVERED.

For details about benefits and services, call Member Services at 952-883-5000 or 800-883-2177.