Smiling year to year
A DENTAL PLAN TO FEEL GOOD ABOUT

DENTAL PLAN 3 | EXTRA SUPPORT 8

2019 HENNEPIN COUNTY
For every smile

Simple things like smiles have the power to change someone’s day, and possibly their life. At HealthPartners, we believe that it’s the little touches – a helpful voice on the phone, an understanding nod in the waiting room, or a simple experience online – that make us not just a health plan, but a health partner.

We are 26,000 partners working together to support your health every day. You can depend on us for exceptional care and coverage, delivered simply and with a smile.
Hi there!

"Did you know your dentist can spot diseases and other health issues/concerns just by looking in your mouth? That’s pretty neat. I want to help find a dental plan and dentist that’s best for you."

CIARA, MEMBER SERVICES

Having healthy teeth is important to your overall health and well-being. The more you know about your dental plan, the easier it is to make good decisions for your health and your wallet. Here are the three ways I break it down for my friends and family:

What you might have to pay

- **Premium** – how much you pay for your dental plan. It’s typically taken out of your paycheck. Best case, you have healthy checkups and cleanings and only pay your premium all year.
- **Deductible** – the amount you have to pay before your plan helps cover cost (not counting your premiums). If your deductible is $50, your plan won’t pay for your care until you’ve paid $50.
- **Coinsurance** – a percent of the cost you’re in charge of paying. For example, you might be responsible for 20 percent of a filling’s cost and your plan will cover the rest.
- **Out-of-pocket costs** – all costs you’re in charge of paying after you reach your annual maximum. The annual max is the total amount your plan will pay for the year.

Finding where you can go

Can you see your favorite dentist and still get the best deal? You’ll generally pay the least when you get care that’s in network. Our website makes it easy to search for a dentist in your network. Visit the website listed in your plan overview.

Keeping up year round

A myHealthPartners account can help you feel confident when you need care. You can see recent claims, check where you’re at with your deductible and annual maximum, and more.

HELPFUL HINT: You can look up your plan’s specific amounts in a separate document called an SOB, or Summary of Benefits.

Create an account or log on at healthpartners.com or the myHP mobile app. If you’re not a member yet or are looking at a new plan, Member Services can help too.

Questions? Don’t worry – we’re here to help. Give us a call at 952-883-5000 or 800-883-2177. Understanding your dental plan is just the first way we’ll help you become a healthier you.
Dental Distinctions℠ plan

“In my experience, having a lot of choices can feel overwhelming. I talk to people who feel this way, too. So it’s great when I tell them Dental Distinctions gives them two great options to pick from. Easy!”

REBECCA, MEMBER SERVICES

Find your favorite dentist

You get to pick the care and dentist that’s right for your teeth and your wallet. Choose between two benefit levels:

**Benefit level 1**

Your checkup will look at the health of your gums, how likely you are to get cavities and other areas important to your dental health. Since your mouth helps keep your whole body healthy, you may get extra care covered by your plan. Like more frequent teeth cleanings if you get regular cavities.

Visit any dentist at HealthPartners Dental Group or Park Dental clinics in the Twin Cities area.

**Benefit level 2**

Pick and choose a dentist that works best for you. You’ve got lots of options.

Your out-of-pocket costs could be higher compared to benefit level 1, but your network is bigger.

Go to [healthpartners.com/hennepin](http://healthpartners.com/hennepin) to find a dentist.

---

**MY FAVORITE PART:** Save money with lower out-of-pocket costs for benefit level 1.

**Your plan pays for some great things**

With the Dental Distinctions plan you get:

- Preventive dental services covered 100 percent
- HealthPartners MouthWise Matters – extra exams, gum care and cleanings covered 100 percent if you’re pregnant, or if you have diabetes and are at risk for gum disease
- Discounts on braces at top orthodontic providers in the Twin Cities area, such as HealthPartners Orthodontics, Orthodontic Care Specialists and Three Rivers Orthodontics
- Help covering the cost of other dental care at the amounts listed in your Summary of Benefits (SOB)

**It works like this**

Preventive care is covered at no cost to you when you see a network dentist.

Extra work, like getting a cavity filled, might cost a deductible (an amount you have to pay before your plan helps with the cost) or coinsurance (a percent of the bill). Check your SOB for your specific amounts.

And remember that your dental plan has an annual maximum. It’s a bit different than your medical plan. Your dental plan maximum is the most your plan will pay for your dental care each year. You’re in charge of the rest.

We’re here to help keep your teeth healthy all year long. If you have questions about your dental plan, we can answer them. Just give us a call at 952-883-5000 or 800-883-2177.
Hennepin County 2019

The following provides an overview of your HealthPartners coverage. For exact coverage details consult the Summary of Benefits or call Member Services at 952-883-5000 or 1-800-883-2177.

<table>
<thead>
<tr>
<th>Partial listing of covered services</th>
<th>Benefit Level 1</th>
<th>Benefit Level 2</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Maximum and Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500 per calendar year</td>
<td>$1,200 per calendar year</td>
<td>$1,000 per calendar year</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>$25 per person; $75 per family per calendar year</td>
<td>$50 per person; $150 per family per calendar year</td>
</tr>
<tr>
<td><strong>Preventive and Diagnostic Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Little Partners for children 12 and younger</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Teeth cleaning, exams, dental x-rays &amp; fluoride treatments</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Sealants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings (Amalgam and anterior composite)</td>
<td>80% coverage</td>
<td>70% coverage after deductible</td>
<td>70% coverage after deductible</td>
</tr>
<tr>
<td>Posterior composite (white) fillings</td>
<td>60% coverage</td>
<td>50% coverage after deductible</td>
<td>50% coverage after deductible</td>
</tr>
<tr>
<td>Simple extractions</td>
<td></td>
<td>60% coverage after deductible</td>
<td>60% coverage after deductible</td>
</tr>
<tr>
<td>Non-surgical periodontics</td>
<td></td>
<td>60% coverage after deductible</td>
<td>60% coverage after deductible</td>
</tr>
<tr>
<td>Endodontics (root canal therapy)</td>
<td>60% coverage</td>
<td>50% coverage after deductible</td>
<td>50% coverage after deductible</td>
</tr>
<tr>
<td>Surgical periodontics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complex oral surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Special Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restorative crowns &amp; onlays</td>
<td>50% coverage</td>
<td>50% coverage after deductible</td>
<td>50% coverage after deductible</td>
</tr>
<tr>
<td><strong>Prosthetics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridges, dentures &amp; partial dentures</td>
<td>50% coverage</td>
<td>50% coverage after deductible</td>
<td>50% coverage after deductible</td>
</tr>
<tr>
<td>Dental implants</td>
<td>50% coverage</td>
<td>50% coverage after deductible</td>
<td>50% coverage after deductible</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontics up to age 19</td>
<td>50% coverage up to $2,000 Lifetime maximum</td>
<td>50% coverage up to $2,000 Lifetime maximum</td>
<td>50% coverage up to $2,000 Lifetime maximum</td>
</tr>
</tbody>
</table>
Little Partners® dental benefit

“Aren’t firsts in life great? Nothing beats the moment I held each of my children for the first time. And for kids, the firsts continue—like the very first tooth. And that’s where you’re covered 100 percent.”

DAVID, DENTIST

Start dental care early on

As soon as your kids have their first tooth, they should see a dentist. Seems early, right? The earlier your kids see a dentist, the less likely they are to have future dental problems.

The Little Partners dental benefit helps your kids stay healthy and keeps your wallet closed.

What is Little Partners®?

It’s a benefit that’s included in your dental plan for children 12 and under. It works like this:

• Get dental services covered 100 percent at an in-network dentist
• Pay nothing at the dental office—not even a deductible or coinsurance
• Relax, there’s no limit on dental care for your kids, so they can get the care they need
• Little Partners does not cover implants or orthodontia

It’s easy to get started

Just add your kids to your dental plan and set up their first appointment with a network dentist. That’s it.

I HAVE MORE TO SHARE! Watch the video at healthpartners.com/littlepartners.

All kids deserve a healthy smile. We’ll help them get one with free dental care early on. Call Member Services at 952-883-5000 or 800-883-2177 with questions on your dental plan benefits.

3 reasons for getting a head start

1. Healthy baby teeth help support the spacing and alignment of adult teeth. Baby teeth that are decayed can cause discomfort and harm how adult teeth grow into the mouth.

2. Children with tooth decay are more likely to have ear and sinus infections and get conditions like obesity, diabetes and heart disease.

3. Healthy teeth help children speak quickly and clearly, which gives them more confidence.
HealthPartners MouthWise Matters

"As a dentist, I want what’s best for all my patients. That’s why when a patient is pregnant or living with diabetes, they get extra support – from me and from their dental plan."

DAVID, DENTIST

The mouth-to-body connection

HealthPartners MouthWise Matters is about helping you feel your best. It’s where we’ll share tips to keep your teeth healthy. It also gives you important benefits. Like those that help people living with diabetes and who are pregnant.

You have free help

If you’re living with diabetes or are pregnant and at risk of gum disease, your dental plan covers 100 percent of services to help control or prevent gum disease. That includes root planing and scaling. Think of these services as a deep cleaning for your teeth. All other dental services, like filling a cavity or root canals, are covered according to your Summary of Benefits (SOB).

Here’s how it works

It’s easy to get the care you need to stay healthy:

• Visit a network dentist
• Pay nothing—even a deductible or coinsurance for certain services
• Relax, your plan will pay even if you’ve reached your annual maximum for the year

You have support on your side to feel your best. To learn more about your dental benefits, give Member Services a call at 952-883-5000 or 800-883-2177.

Why get extra dental care if you’re pregnant or living with diabetes?

Extra dental care can help you save time and money. If a dentist catches a disease early, it can be much easier to treat by your doctor. Isn’t that something to smile about?

Gum disease – Pregnancy increases a woman’s risk for developing gum inflammation and gingivitis.

Pre-term delivery – Studies show that pregnant women with gum disease are seven times more likely to have a baby that’s born too early or with a low birth weight.

Diabetes and renal disease – People with uncontrolled diabetes and uncontrolled gum disease are at much greater risk of kidney disease.

Blood sugar levels – People with dental pain and disease have a harder time keeping their blood sugar level in a controlled range.
Here for you, 24/7

One thing I love about my job as a nurse is how my team helps people every day, any time.”

RACHEL, REGISTERED NURSE

Help is a phone call away

You know how that nagging toothache always seems to get worse in the middle of the night? And who chips a tooth at a convenient time? Give us a call, and we’ll figure out how to get you the comfort you need when you need it most.

Call us at one of the numbers below if you have questions about your health or what your plan covers. We have teams of people here to help.

MEMBER SERVICES

For questions about:
• Your coverage, claims or account balances
• Finding a doctor, dentist or specialist in your network
• Finding care when you’re away from home
• Health plan services, programs and discounts

Monday–Friday,
7 a.m.–7 p.m., CT

Call the number on the back of your member ID card, 952-883-5000 or 800-883-2177.

Interpreters are available if you need one.

Español: 866-398-9119

healthpartners.com/hennepin

CARELINE™ SERVICE NURSE LINE

For questions about:
• Whether you should see a doctor
• Home remedies
• A medicine you’re taking

24/7, 365 days a year

612-339-3663 or 800-551-0859

BABYLINE PHONE SERVICE

For questions about:
• Your pregnancy
• The contractions you’re having
• Your new baby

24/7, 365 days a year

612-333-2229 or 800-845-9297

Call the number on the back of your member ID card, 952-883-5000 or 800-883-2177.

Interpreters are available if you need one.

Español: 866-398-9119

healthpartners.com/hennepin
Manage your pearly whites on the go

“Life doesn’t always operate on business hours. You may have a question at 9 p.m. on a Friday and can’t reach my team. That’s where your myHealthPartners account and myHP mobile app come in.”

LAUREN, MEMBER SERVICES

Your plan at your fingertips

Want to check on a claim for a recent dentist visit? Need to find an emergency dentist near your house, NOW? These are just a couple of the things we help with every day. We love directing members like you to your online account and mobile app, especially since it means you can get help even when we’re not in the office.

Top 4 ways to use your online account and mobile app

1. View your HealthPartners member ID card and fax it to your dentist’s office.
2. See recent claims and how much you owe.
3. Search for dentists in your network or near you.
4. Check your balances, including how much you owe before your plan starts paying (deductible) and the most your plan will pay (annual maximum).

There’s so much more you can do. Signing up is easy! Learn more at [healthpartners.com/myhpaccount](http://healthpartners.com/myhpaccount).
Save on braces

I love great perks. It always feels good to get something extra that can save you money. That’s something to smile about.”

DAVID, DENTIST

15 percent off

Your HealthPartners Dental plan comes with great discounts, especially for orthodontics. You’ll save 15 percent at any of these locations. Visit the websites to find more locations and the one that works best for you.

<table>
<thead>
<tr>
<th>HEALTHPARTNERS ORTHODONTICS</th>
<th>THE DENTAL SPECIALISTS ORTHODONTICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>healthpartners.com/orthodontics</td>
<td>smiletds.com</td>
</tr>
<tr>
<td>Apple Valley 651-523-8545</td>
<td>Blaine 763-201-6960</td>
</tr>
<tr>
<td>Arden Hills 651-523-8545</td>
<td>Burnsville 952-241-2496</td>
</tr>
<tr>
<td>Como (St. Paul) 651-523-8545</td>
<td>Coon Rapids 763-201-2496</td>
</tr>
<tr>
<td>Eden Prairie 651-523-8545</td>
<td>Eden Prairie 952-653-0475</td>
</tr>
<tr>
<td>Lake Elmo 651-523-8545</td>
<td>Edina 952-926-7766</td>
</tr>
<tr>
<td>Maplewood 651-523-8545</td>
<td>Maple Grove 763-657-2515</td>
</tr>
<tr>
<td>St. Paul (Wabasha St.) 651-523-8545</td>
<td>Roseville 651-925-4177</td>
</tr>
<tr>
<td>White Bear Lake 651-523-8545</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>THREE RIVERS ORTHODONTICS</th>
<th>ORTHODONTIC CARE SPECIALISTS, LTD.</th>
</tr>
</thead>
<tbody>
<tr>
<td>heathpartners.com/threerivers</td>
<td>orthodonticcarespecialists.com</td>
</tr>
<tr>
<td>Anoka 763-421-9292</td>
<td>Blaine 763-757-2550</td>
</tr>
<tr>
<td>Champlin 763-421-9292</td>
<td>Brooklyn Center 763-535-6010</td>
</tr>
<tr>
<td>Elk River 763-421-9292</td>
<td>Coon Rapids 763-786-9457</td>
</tr>
<tr>
<td>Stillwater 651-439-1966</td>
<td>Eden Prairie 952-937-8733</td>
</tr>
<tr>
<td></td>
<td>Maple Grove 763-494-6612</td>
</tr>
<tr>
<td></td>
<td>Rosemount 651-423-6302</td>
</tr>
<tr>
<td></td>
<td>Shakopee 952-746-8996</td>
</tr>
<tr>
<td></td>
<td>St. Louis Park 952-920-1373</td>
</tr>
</tbody>
</table>

We’re here to help keep your teeth healthy all year long. If you have questions about your dental plan or coverage for braces, we can answer them. Just give us a call at 952-883-5000 or 800-883-2177.
Healthy choices = hefty savings

I’m a health coach with a home mortgage. I know what a difference being healthy can make in your life and how a little support – and savings – can be a big help.”

SARA, HEALTH COACH

Save money at loads of places

I get excited telling people about discounts you get as a HealthPartners member. Just show your member ID card to help you live a little healthier.

You can save money on:

- Eyewear
- Exercise equipment
- Fitness and wellness classes
- Healthy eating delivery services
- Healthy mom and baby products
- Hearing aids
- Orthodontics
- Pet insurance
- Swim lessons
- And more!

Saving money is one more way we can help you live a healthier life. Visit healthpartners.com/discounts to see all the places where you can save big.

Take care of your furry family

We all treat our pets like family, so why not cover their health care costs? Save up to 12 percent on pet insurance. There are many coverage and cost levels to choose from, so pick the one that works best for your family.
Our approach to protecting personal information

HealthPartners® complies with all applicable laws regarding privacy of health and other information about our members and former members. 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 compliant, 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 Notice of Privacy Practices, visit healthpartners.com/hennepin or call Member Services at 952-883-5000 or 800-883-2177.

Benefit limitations for dental plans

After you enroll, you’ll receive plan materials that explain exact coverage terms and conditions. This plan doesn’t cover all dental care expenses. In general, services not provided or directed by a licensed provider aren’t covered.

HERE IS A SUMMARY OF EXCLUDED OR LIMITED ITEMS (THESE MAY VARY DEPENDING ON YOUR PLAN):

- 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 every 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. Check with your individual provider to find out how they are paid.

- Fee-for-service – the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- Discount – the provider sends us a bill, and we’ve already negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- Salary – with a possible additional payment made based on performance criteria, such as quality of care and patient satisfaction measures.
- Capitated – the provider group receives a set fee for 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 required to manage the budget for their entire patient panel appropriately.
- Combination – more than one of the methods described are used. 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. We may also pay a provider such as a clinic using one type of reimbursement method, while that clinic may pay its employed providers using another reimbursement method.

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.