

Your dental plan

2021 Open Enrollment

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Here to be your partner

We are 26,000 partners strong, working together to support your health every day. For you, it's a top-rated Member Services team – here to help you understand your plan and answer your questions. It's a plan you can understand, benefits that benefit you, and a commitment to lower costs. Partnership – it means we're in this together.



Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. We're happy you're trusting HealthPartners. Here are some tips.

Understand your costs

You'll likely see the terms below during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your dental plan, usually taken out of your paycheck.
- **Deductible** – the amount you're responsible to pay for care before your dental plan helps cover costs, not including your premium.
- **Coinsurance** – a percent of the bill you pay. Your plan covers the rest.
- **Annual maximum** – the total amount your plan will pay for the year. You'll be in charge of paying all costs after that.
- **Summary of Benefits (SOB)** – lists out the coverage amounts for your plan.

Use your online account

With an online account, you can get up-to-date personal dental plan information in one simple place.

- See claims and how much you could owe.
- Search for dentists in your network.
- Check your deductible or annual maximum spending.
- View your member ID card.
- Manage your health on the go with the myHP mobile app.

What to do next

- **Call us** with questions at **952-883-5000 or 800-883-2177**
- **Sign in** or create an account at **healthpartners.com/hennepin**

We can help you make choices you'll feel good about.

Dental DistinctionsSM plan

A healthy mouth may help decrease the risk of diabetes, heart attacks and strokes. That's why our dental plans cover 100% of all preventive care.

How to get more info

- **See plan details** in your **Summary of Benefits (SOB)** in your enrollment materials
- **Call us** with questions at **952-883-5000 or 800-883-2177**
- **Search the network** for your dentist or find a new one at **healthpartners.com/hennepin**

TIP: By seeing a dentist in benefit level 1, you may get extra care covered by your plan. Like more frequent teeth cleanings if you get a lot of cavities.

What your plan pays for

Preventive care is covered at no cost to you when you see a dentist. It also helps cover:

- HealthPartners MouthWise Matters – extra exams, gum care and cleaning are covered 100% if you're pregnant, or if you have diabetes and are at risk of gum disease
- Discounts on braces at top orthodontic doctors in the Twin Cities area, such as HealthPartners Orthodontics, Orthodontic Care Specialists and Three Rivers Orthodontics
- The cost of other dental care at the amounts shown in your Summary of Benefits

What you'll pay

Deductible or coinsurance

Things like getting a cavity filled might cost a deductible. That's the amount you have to pay before your plan helps with the cost. There's also coinsurance, which is a percent of the bill.

Annual maximum

Your dental plan max is a bit different than your medical plan. It's the most your plan will pay for dental care each year. You're in charge of the rest.

Plan highlights

This plan has two benefit levels. Benefit level 1 is a narrow network where you'll get great care with low out-of-pocket costs. Benefit level 2 is where you'll find more dentists, but your out-of-pocket costs could be higher.

Where you can get care

Pick the care and dentist that's right for your teeth and your wallet.

Benefit level 1

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

Benefit level 2

Get lots of clinic options so you can choose the dentist that works best for you.



Hennepin County 2021

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.

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

Little PartnersSM dental benefit

100% dental coverage for kids

Your kids are less likely to have future dental problems when they see a dentist early. The Little Partners dental benefit helps by covering 100% of the cost.

What's covered

Your dental plan includes the Little Partners benefit for children 12 and under.

- Get dental services covered 100%
- 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

How to get more info

- **See plan details** in your **Summary of Benefits (SOB)** in your enrollment materials
- **Call us** with questions at **952-883-5000** or **800-883-2177**

How it works

Just add your kids to your dental plan and set up their first appointment with a dentist.



When kids get the care they need early on, we're convinced that it starts them on the right path to better oral health as an adult. It starts with the first tooth.

David, Dentist

HealthPartners MouthWise Matters

Extra dental care for your gums

We share tips to keep your teeth healthy and help you feel your best. You also get important benefits, like those that help pregnant women and people with diabetes.

What it covers

If you're living with diabetes or are pregnant and at risk of gum disease, MouthWise Matters covers:

- 100% of services to help control or prevent gum disease
- Extra dental checkups and cleanings
- Root planing and scaling – a deep cleaning for your teeth

All other services, like fillings and root canals, are covered according to your Summary of Benefits.

How it works

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

- Visit a network dentist
- Get 100% coverage on medically necessary gum treatment

When gum treatment is needed, there's no coinsurance or deductible. Plus, your plan will pay even if you've reached your annual maximum for the year.

How to get more info

- **See plan details** in your **Summary of Benefits (SOB)** in your enrollment materials
- **Call us** with questions at **952-883-5000 or 800-883-2177**



As a dentist, I see how oral health affects overall health. MouthWise Matters helps pregnant women and people with diabetes maintain their health affordably.

David, Dentist

Here for you, 24/7

Call us at one of these numbers if you have questions about your health or what your plan covers. We have people ready to help.

Member Services

For questions about:

- Your coverage, claims or plan balances
- Finding a dentist or specialist in your network
- Finding care when you're away from home
- Dental plan services, programs and discounts

Monday – Friday,
7 a.m. to 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

CareLineSM 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**



One thing I love about my job is how my team helps people all day, every day.

Rachel, Registered Nurse, CareLine

Take charge of your dental plan

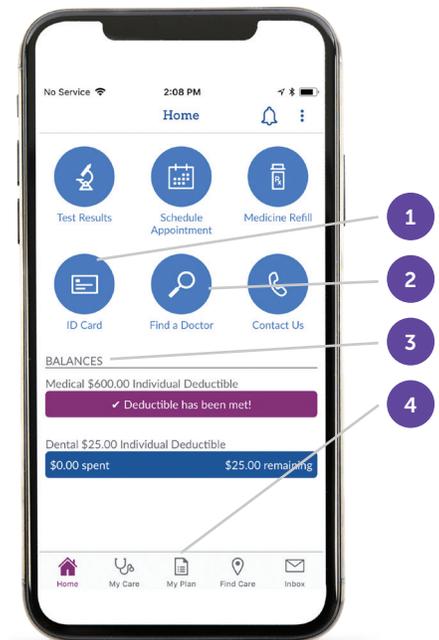
You go online to research, plan and follow up on big decisions. A *myHealthPartners* account makes it just as easy to stay on top of your dental care and insurance.

Get personalized information when and where you need it

With an online account, you have real-time access to your personal dental plan information in one place. No more guessing or waiting until business hours to get answers to your questions.

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. Search for dentists near you in your plan's network.
3. Check your balances, including how much you owe before your plan starts paying (deductible) and the most your plan will pay (annual maximum).
4. See recent claims, what your plan covered and how much you could owe.



Sign in to your account

Manage your health and your plan at healthpartners.com/hennepin.

Don't have an account yet? It's quick and easy to sign up— you'll just need your member ID card.



I love directing members to their online accounts and the mobile app. You can easily get your health plan info, even when I'm not in the office.
Marissa, Member Services

Save on braces

Your HealthPartners dental plan comes with great discounts, especially for orthodontics.

Discount highlights

It's time to smile with savings on braces. As a HealthPartners member you get great savings at several of the leading orthodontic clinics in the Twin Cities. Whether your child or you are ready for a great smile, you'll save money.

How it works

Just show your HealthPartners member ID card. If you're a HealthPartners dental plan member you'll save 15%. If you have our health insurance, but not our dental insurance, you're eligible for 10% savings!

- **Dental plan members** – Save 15% at the top orthodontic clinics in Minnesota: HealthPartners Orthodontics, Three Rivers Orthodontics., and The Dental Specialists Orthodontics.
- **Health plan-only members** – If you have our health insurance, you can save 10% at HealthPartners Orthodontics or Three Rivers Orthodontics.

Where you can get care

Visit the clinic websites to find your convenient location.

HealthPartners Orthodontics – healthpartners.com/orthodontics

Three Rivers Orthodontics – healthpartners.com/threerivers

The Dental Specialists Orthodontics – smiletds.com

How to get more info

- **See plan details** in your **Summary of Benefits (SOB)** in your enrollment materials
- **Call us** with questions at **952-883-5000** or **800-883-2177**

Living healthier just got a little less expensive

Get special savings from handpicked retailers as a HealthPartners member. There are lots of products and services available to you at a discounted rate – all designed to help you live healthy every day.

Save big by showing your member ID card to participating retailers.

Save money on

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

Discounts on gym memberships

GlobalFit's Gym Network 360

Provides discounts on memberships at more than 9,000 fitness centers, weight loss programs and wellness brands.

The Active&Fit Direct™ program

Offers more than 9,000 fitness centers nationwide for a flat monthly fee.

See where you can save

Visit healthpartners.com/discounts for a list of participating retailers and discounts.



Making healthy choices is easier when it doesn't break the bank. I always say – taking advantage of these discounts is a great way to make the most out of your health plan.

Lauren, Member Services

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 our website or call Member Services.

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.

Important information on provider reimbursement

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.

ARRANGEMENTS USED FOR DENTAL PLANS:

- **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, go to healthpartners.com/hennepin or call Member Services at **952-883-5000** or **800-883-2177**.
