

More dental coverage where it counts

Introducing HMSA Dental's Preventive Care Waiver

Good news! HMSA Dental now offers a Preventive Care Waiver that makes it easier for your employees to take advantage of essential dental care.

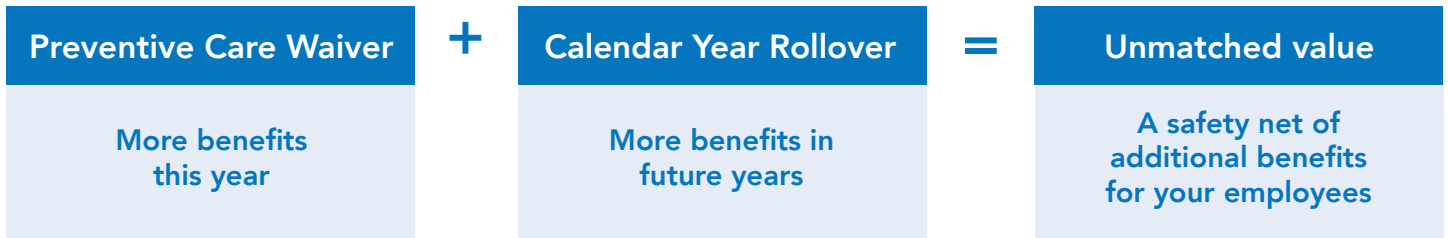
Diagnostic and preventive services, such as exams, cleanings, and X-rays, no longer count against the plan's calendar-year maximum.

Providing affordable access to dental and medical care has long been HMSA's promise and privilege. Helping your employees protect their oral health by covering checkups and cleanings at no cost aligns with that promise, because preventive dental care has been linked to better overall systemic health and reduced absenteeism.



HMSA is the only insurance carrier in Hawaii that offers the combined value of the Preventive Care Waiver and a rollover benefit.

A win-win for you and your employees



Preventive dental care reduces the need for costly major dental procedures in the future. The Preventive Care Waiver encourages the use of preventive benefits **and** helps employees afford major services if needed.

A dental plan with the Preventive Care Waiver also includes the Calendar Year Rollover benefit, a strong provider network, and HMSA's unique medical-dental integration program, Oral Health for Total HealthSM. Offering the Preventive Care Waiver maximizes the value of your benefits package and demonstrates your commitment to your employees' health and financial well-being.

To learn more, please contact your HMSA account manager.



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