

Benefit Summary

HMSA Dental HMO Silver

Go ahead and smile – you can afford to

The HMSA Dental HMO Silver plan for adults and children offers many valuable benefits that take care of your teeth and gums and can help improve your overall health. You don't need to fill out claim forms when you visit a participating dentist within Hawaii.

Our participating dentists meet the comprehensive standards of the National Committee for Quality Assurance (NCQA). HMSA is the only Hawaii insurer to credential dentists to NCQA standards.



Convenient access to quality care

Our large and growing dental HMO network¹ gives you more options for visiting a dentist close to home or work. You can choose a dentist in our Hawaii network or visit one of the many Hawaii Family Dental locations. To find a provider, visit hmsadental.com/find-a-dentist and select HMO.



Oral Health for Total Health

If you have a qualifying medical condition, the Oral Health for Total Health program gives you additional benefits at no cost that can help improve your overall health.² These services are covered 100% when you see a participating provider. We make it easy to participate in this program – if you have medical and dental plans with HMSA, we'll enroll you automatically.



An Independent Licensee of the Blue Cross and Blue Shield Association

Questions?

Our Customer Service team can help! Just call (808) 948-6440 or 1 (800) 792-4672, Monday through Friday, 8 a.m. to 5 p.m., or visit hmsadental.com.

Individual Dental HMO Silver (Plan 211)

| | Adult benefits (age 19 and older) | Pediatric benefits (to age 19) |
|---|---|--|
| Deductible | None | None |
| Waiting period for new members | Major services: 12 months | None |
| Out-of-pocket maximum if only one child is covered | Does not apply | \$400 |
| Out-of-pocket maximum if more than one child is covered | Does not apply | \$800 |
| Adult calendar-year maximum | Does not apply | Does not apply |
| Oral Health for Total Health | Included ² | Included ² |
| Preventive services | You pay (in-network copayment)¹ | |
| Oral exams (two per calendar year) | \$10 | \$10 |
| Cleanings (two per calendar year) | \$10 | \$10 |
| Bitewing X-rays | \$10 | \$10 |
| Fluoride treatment | Not covered | \$5 |
| Basic services | You pay (in-network copayment)¹ | |
| Fillings | \$40 for amalgam \$50 for composite ³ | \$40 for amalgam \$50 for composite |
| Emergency treatment of dental pain | \$0 | \$0 |
| Simple extractions | \$10 | \$10 |
| Major services | You pay (in-network copayment)¹ | |
| Root canals | \$285 per tooth | \$285 per tooth |
| Periodontal treatment | \$20-\$200 depending upon service | \$10-\$90 depending upon service |
| Crowns and dentures | \$250-\$375 depending upon service | \$250-\$375 ⁴ depending upon service |
| Surgical extractions | \$155 per tooth | \$155 per tooth |
| Bridges | \$250-\$375 depending upon service | Not covered |
| Implants | Not covered | Not covered |
| Cosmetic orthodontics | Not covered | Not covered |
| Medically necessary orthodontics | Not covered | 50% ⁴ coinsurance |

¹Networks are comprised of independent contracted dentists. Costs shown in this document are for participating providers only. Please see your *Guide to Benefits* for information on providers outside our network.

²Qualifying program conditions include diabetes, coronary artery disease, stroke, oral cancer, head and neck cancers, Sjögren's syndrome, COPD, end-stage renal disease, metabolic syndrome, and pregnancy.

³For adults age 19 and older, composite fillings are covered for front teeth and facial surface of bicuspid only.

⁴Prior authorization required for members under 19.

This document provides a basic overview and comparison of a few plan benefits. Benefits and costs are based on the terms and conditions of your plan, specific exclusions and limitations, coordination of benefits, privacy, third-party liability, eligibility requirements, and appeal rights, none of which are described here. For a complete description, see your *Guide to Benefits* and any riders, certificates, or amendments. To dispute a decision made by HMSA related to benefits, reimbursement, or any other decision or action by HMSA, please follow the instructions at hmsa.com/appeals.