

Summary of Dental Benefits HDS Deluxe Dental Plan - Group No. 1061 Effective: 01/01/2021

This summary is a brief description of a Hawaii Dental Service (HDS) member's dental benefits. Some limitations, restrictions, and exclusions may apply. Plan benefits are governed by the provisions detailed in the group's and/or subscriber's agreement with HDS, HDS's Procedure Code Guidelines and Delta Dental National Policies when applicable. Certain provisions may vary such as waiting periods, frequency and age limitations, etc. and may not be included in this summary. For additional information, please contact HDS Customer Service. As an HDS member, you may visit any licensed dentist, but your out-of-pocket costs may be lower when visiting an HDS participating dentist. All dental claims must be filed within 12 months of the date of service to be eligible for HDS claims payment.

ADULTS (& CHILD ages 19 - 25)

CHILDREN (AGE 18 & UNDER)

PLAN MAXIMUM \$1000 per person per calendar year. The most HDS will pay for each person for all covered dental services performed during the calendar year.

payment for Diagnostic and Preventive services will not be deducted from the member's Plan Maximum. **DEDUCTIBLE** \$50 per person, per calendar year. Does not apply to benefits covered at 100% and orthodontics.

MAXIMUM OUT OF POCKET (MOOP) \$350 per child or \$700 for 2 or more children, per calendar year. The most you will pay before your dental plan begins to pay 100% of your benefit. Out-of-pocket payments made for non-covered services, alternate benefits and non-medically necessary orthodontics will not count toward the MOOP.

DEDUCTIBLE \$50 per person, per calendar year. Does not apply to benefits covered at 100% and orthodontics.

	HDS PLAN PAYS		
DIAGNOSTIC	ADULTS (& CHILD ages 19 - 25)	CHILDREN (AGE 18 & UNDER)	
Examinations	100%	100%	
	2x/yr	2x/yr	
Bitewing X-rays	100%	100%	
	1x/yr	2x/yr	
Other X-rays	70%	70%	
	Full mouth X-rays 1x/5 yrs	Full mouth X-rays 1x/5 yrs	
PREVENTIVE			
Cleanings	100%	100%	
	2x/yr	2x/yr	
Fluoride	Not Covered	100%	
		2x/yr	
	N/A	Through age 18	
Silver Diamine Fluoride	100%	100%	
Space Maintainers	Not Covered	100%	
		Through age 18	

TOTAL HEALTH PLUS BENEFITS

If the member has multiple conditions, the member will only be eligible for the benefit with the most cleaning(s) and/or gum maintenance treatments of a single condition. All benefits are covered at 100% unless otherwise noted.

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Diabetes		
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Cancer (other than Oral)		
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Fluoride Treatments	Additional 2x/yr	Additional 2x/yr
Oral Cancer		
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Fluoride Treatments	Additional 4x/yr	Additional 4x/yr
Sjogren's Syndrome		
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Fluoride Treatments	Additional 4x/yr	Additional 4x/yr
Stroke		
 Cleanings/Gum Maintenance 	Additional 2x/yr	Additional 2x/yr
Heart Attack, Congestive		
Heart Failure		
 Cleanings/Gum Maintenance 	Additional 2x/yr	Additional 2x/yr
Kidney Failure		
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Organ Transplant	_	<u>.</u>
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Pregnancy (Expectant		
Mothers)		
Cleanings/Gum Maintenance	Additional 1x/yr	Additional 1x/yr
Medical Risk for Cavities	_	<u>.</u>
 Fluoride Treatments 	Additional 3x/yr	Additional 3x/yr
BASIC CARE		
Fillings	70%	70%
Once every two years per tooth	3 mo wait period	
per surface.	White-colored fillings limited to front teeth.	White-colored fillings limited to front teeth.
Root Canals	70%	70%
	12 mo wait period	
Gum/Bone Surgeries &	70%	70%
		70%
Maintenance (non-medical risk	12 mo wait period	
factors)		
1401010)		
Once every three years per		
Once every three years per		
Once every three years per quad.	70%	70%
Once every three years per	70%	70%
Once every three years per quad. Oral Surgeries	70% 12 mo wait period	70%
Once every three years per quad. Oral Surgeries MAJOR CARE	12 mo wait period	
Once every three years per quad. Oral Surgeries	12 mo wait period 50%	50%
Once every three years per quad. Oral Surgeries MAJOR CARE	12 mo wait period 50% 1x/7yrs per tooth	
Once every three years per quad. Oral Surgeries MAJOR CARE	12 mo wait period 50% 1x/7yrs per tooth 12 mo wait period	50% 1x/7yrs per tooth
Once every three years per quad. Oral Surgeries MAJOR CARE	12 mo wait period 50% 1x/7yrs per tooth 12 mo wait period White crowns limited to front teeth and	50% 1x/7yrs per tooth White crowns limited to front teeth and
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Once every three years per quad. Oral Surgeries MAJOR CARE Crowns	12 mo wait period 50% 1x/7yrs per tooth 12 mo wait period White crowns limited to front teeth and bicuspids.	50% 1x/7yrs per tooth White crowns limited to front teeth and bicuspids.
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OTHER SERVICES		
OTHER SERVICES		
Adjunctive General Services	70%	70%
Emergency Treatment of	70%	70%
Dental Pain (Palliative		Nitrous Oxide, IV sedation and hospital care
Treatment)		is covered.
Once per visit per dental office		
for relief of pain but not to cure		
Athletic Mouth Guards	Not Covered	70%
		1x/24-months
		Through age 18
ORTHODONTICS		
	50%	50%
	For children.	For children.
	\$1000 lifetime maximum amount paid	\$1000 lifetime maximum amount paid
	(eight quarterly payments)	(eight quarterly payments)
Medically Necessary Ortho	Not Covered	50%
Limited to dependent children		Through age 18
for those cases involving repair		
of the cleft lip and/or cleft		
palate, severe facial birth		
defects, or an incurred injury		
that affects the function of		
speech, swallowing, and/or		
chewing.		

ADULTS (& CHILD ages 19 - 25) - Special Consideration: Assessment of salivary flow is covered. Orthodontic services are not covered if services were started prior to the date the patient became eligible under this plan. If a patient's eligibility ends prior to the completion of the orthodontic treatment, payments will not continue. Self-administered or at-home applications (or any type of "do it yourself") orthodontics is not a covered benefit. Orthodontics must be performed by a licensed dentist or a supervised staff.

CHILDREN (AGE 18 & UNDER) - Special Consideration: Assessment of salivary flow is covered. Orthodontic services are not covered if services were started prior to the date the patient became eligible under this plan. If a patient's eligibility ends prior to the completion of the orthodontic treatment, payments will not continue. Self-administered or at-home applications (or any type of "do it yourself") orthodontics is not a covered benefit. Orthodontics must be performed by a licensed dentist or a supervised staff.



Total Health Plus

supplemental benefits designed for members in need of extra care

We just upgraded your dental plan to help you live well and **smile** more.

We understand some people need more oral health services to maintain total body health. That's why we've upgraded your dental plan to include Total Health Plus, a supplemental set of benefits tailored to certain medical conditions or diagnoses.

What can Total Health Plus do for me and my family?

HDS Total Health Plus Benefits provides additional coverage for members with:



Designed for Prevention

HDS Total Health Plus gives you access to more services and shares the importance of maintaining good oral health care. This supplemental set of benefits is essential to improving your overall health and is designed to prevent oral disease and tooth decay that accompanies certain medical conditions or diseases. Contact your dentist to see if you qualify for Total Health Plus benefits.

Contact Us

Phone

(808) 529-9248 or call toll-free at 1-844-379-4325

Email

CS@HawaiiDentalService.com

To create and view your account online, visit: HawaiiDentalService.com

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HDS Total Health Plus Benefits

Medical Condition or Diagnosis	Benefit	Frequency
Diabetes (or history of diabetes)	Cleanings	two additional per year
Cancer (or history of cancer or undergoing treatment such as chemotherapy or radiation; not including oral cancer)	Cleanings Fluoride Treatments	two additional per year two additional per year
Oral Cancer (or history of oral cancer or undergoing treatment for oral cancer)	Cleanings Fluoride Treatments	two additional per year four additional per year
Sjögren's Syndrome (or history of Sjögren's Syndrome)	Cleanings Fluoride Treatments	two additional per year four additional per year
Stroke (or history of stroke; TIA - Transient Ischemic Attack)	Cleanings	two additional per year
Heart Attack, Congestive Heart Failure (or history of heart attack; MI - Myocardial Infarction)	Cleanings	two additional per year
Kidney Failure (or history of renal failure or dialysis)	Cleanings	two additional per year
Organ Transplants (or history of organ transplants)	Cleanings	two additional per year
Pregnancy (expectant mothers)	Cleanings	one additional per year
Medical Risk for Cavities	Fluoride Treatments	three additional per year

All benefits listed above are covered at 100%.

Access to HDS Information 24/7

Visit HDS Online at HawaiiDentalService.com to:

ACCESS YOUR ACCOUNT

- Visit HawaiiDentalService.com
- Click "Member Login"
- Click "Create an account"
- Complete the "Account Registration" form
- Select "Yes" to be notified via email when a claim is processed and "Yes" to "Request electronic Explanation of Benefits"
- Click "Register"

SEARCH

- For an HDS participating dentist in Hawaii, Guam or Saipan by specialty, location, handicap accessibility, weekend hours, and more
- For a Delta Dental Premier participating dentist on the Mainland or Puerto Rico by specialty, location, weekend hours and more

DOWNLOAD & PRINT

- A summary of your benefits for tax purposes
- Blank claim forms
- Your HDS membership card
- Your EOB statements
- HDS Notice of Privacy Practices

CHECK

- Whether you and/or your dependents are eligible for HDS benefits
- What dental services are covered by your plan
- What the limits are of each type of covered service and how much you have used

VIEW

- Your Explanation of Benefits (EOB) statements
- A list of frequently asked questions
- HDS contact information

REQUEST

- To receive emails when your claims are processed
- To receive EOB statements via email
- An HDS membership card to be mailed to you

How to Contact HDS

Customer Service Representatives

From Oahu: 529-9248 Toll-free: 1-844-379-4325

Customer Service Call Center Hours:

Monday - Friday: 7:30 AM - 4:30 PM HST Excluding State observed holidays and the day after Thanksgiving

Walk-in Office Hours:

Monday - Friday: 8:00 AM - 4:30 PM HST

Send Written Correspondence to:

Hawaii Dental Service Attn: Customer Service 900 Fort Street Mall, Suite 1900 Honolulu, HI 96813-3705

E-mail: CS@HawaiiDentalService.com

FAX:

From Oahu: 529-9366

Toll-free fax: 1-866-590-7988