

Summary of Dental Benefits HDS Deluxe Dental Plan - Group No. 1061 Effective: 01/01/2022

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 across group agreements 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)

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.

DIAGNOSTIC & PREVENTIVE WAIVER HDS's 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.

CHILDREN (AGE 18 & UNDER)

MAXIMUM OUT OF POCKET (MOOP) \$375 per child or \$750 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	
Sealants	Not Covered	100%	
One treatment per tooth per		Through age 18	
lifetime to permanent molar			
teeth when there are no prior			
fillings on biting surfaces.			

TOTAL HEALTH PLUS BENEFITS

If the member has multiple conditions, they 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.

Diabetes		
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Cancer (other than Oral)	/ (dartional 2x/ yr	/ (dartional 2x) yi
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
• Fluoride Treatments	Additional 2x/yr	Additional 2x/yr
Oral Cancer	Additional 2x/ yr	Additional 2x/ yr
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
• Fluoride Treatments	Additional 4x/yr	Additional 4x/yr
Sjogren's Syndrome	Additional 4x/ yr	Additional 4x/ yr
	Additional 2x/yr	Additional 2v/vr
Cleanings/Gum Maintenance Cleanings/Gum Maintenance	I = = = = = = = = = = = = = = = = = = =	Additional 2x/yr
• Fluoride Treatments	Additional 4x/yr	Additional 4x/yr
Stroke	A delitional 2x/vv	A delitional 2x/xx
Cleanings/Gum Maintenance Comment	Additional 2x/yr	Additional 2x/yr
Heart Attack, Congestive		
Heart Failure	A -1-11ti 1 2 /	A -1-11ti 1 2 /
• Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Kidney Failure	A 1 1111	A 1 1111
Cleanings/Gum Maintenance	Additional 2x/yr	Additional 2x/yr
Organ Transplant		A 1 1111
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	,	
 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%
Noot Carlais		7 0 70
	12 mo wait period	
Gum/Bone Surgeries &	70%	70%
Maintenance (non-medical risk	12 mo wait period	
factors)		
Once every three years per		
quad.		
Oral Surgeries	70%	70%
	12 mo wait period	
MAJOR CARE		
Crowns	50%	50%
	1x/7yrs per tooth	1x/7yrs per tooth
	12 mo wait period	
	White crowns limited to front teeth and	White crowns limited to front teeth and
	bicuspids.	bicuspids.
Fixed Bridges & Dentures	50%	50%
i ined bridges & Delitures		
	1x/7yrs per tooth	1x/7yrs per tooth
	12 mo wait period	
OTHER SERVICES		
Adjunctive General Services	70%	70%

Emergency Treatment of	70%	70%
Dental Pain (Palliative		Nitrous Oxide, IV sedation and hospital
Treatment)		care 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 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 supervised staff.

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: (808) 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: (808) 529-9366 Toll-free fax: 1-866-590-7988