

Hawaii Dental Service

Summary of Dental Benefits HDS Preferred Dental Plan - Group No. 2851 Effective: 01/01/2023

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)	CHILDREN (AGE 18 & UNDER)	
Maximum Out of Pocket (MOOP) 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.	N/A	\$375 per child per calendar year \$750 for 2+ children per calendar year	
Plan Maximum The most HDS will pay for each person for all covered dental services performed.	\$1,000 per calendar year	N/A	
Diagnostic & Preventive Waiver HDS's payment for Diagnostic and Preventive services will not be deducted from the member's Plan Maximum.	Yes	No	
Deductible Does not apply to benefits covered at 100% and orthodontics.	\$50 per person per calendar year	\$50 per person per calendar year	
DIAGNOSTIC	HDS PLAN PAYS ADULTS (& CHILD AGES 19 - 25) CHILDREN (AGE 18 & UNDER)		
Examinations	100 % 2 per calendar year	100 % 2 per calendar year	
Bitewing X-rays	50 % 1 per calendar year	30 % 2 per calendar year	
Other X-rays	50 % Full mouth x-rays 1x/5 yrs	30 % Full mouth x-rays 1x/5 yrs	
PREVENTIVE			
Cleanings	100 % 2 per calendar year	100 % 2 per calendar year	
Fluoride	Not Covered	100 % 2 per calendar year Allowed through age 18	
Silver Diamine Fluoride	100 %	100 %	
Sealants One treatment per tooth per lifetime to permanent molar teeth when there are no prior fillings on biting surfaces.	Not Covered	100 % Allowed through age 18	
Space Maintainers	Not Covered	100 % Allowed through age 18	
TOTAL HEALTH PLUS BENEFITS If the member has multiple conditions, they maintenance treatments of a single conditi			
Diabetes			
• Cleanings/Gum Maintenance	Additional 2 per calendar year	Additional 2 per calendar year	

Cancer (other than Oral)		
Cleanings/Gum Maintenance	Additional 2 per calendar year	Additional 2 per calendar year
• Fluoride	Additional 2 per calendar year	Additional 2 per calendar year
Oral Cancer		
 Cleanings/Gum Maintenance 	Additional 2 per calendar year	Additional 2 per calendar year
• Fluoride	Additional 4 per calendar year	Additional 4 per calendar year
Sjogren's Syndrome		
 Cleanings/Gum Maintenance 	Additional 2 per calendar year	Additional 2 per calendar year
• Fluoride	Additional 4 per calendar year	Additional 4 per calendar year
Stroke		
 Cleanings/Gum Maintenance 	Additional 2 per calendar year	Additional 2 per calendar year
Heart Attack, Congestive Heart Failure		
Cleanings/Gum Maintenance	Additional 2 per calendar year	Additional 2 per calendar year
Kidney Failure		
Cleanings/Gum Maintenance	Additional 2 per calendar year	Additional 2 per calendar year
Organ Transplant		
Cleanings/Gum Maintenance	Additional 2 per calendar year	Additional 2 per calendar year
Pregnancy (Expectant Mothers)		
Cleanings/Gum Maintenance	Additional 1 per calendar year	Additional 1 per calendar year
Medical Risk for Cavities		
Fluoride	Additional 3 per calendar year	Additional 3 per calendar year
BASIC CARE	Additional 3 per calendar year	Additional 5 per calendar year
Fillings	50 %	30 %
Once every two years per tooth per surface.	3-month waiting period White-colored fillings limited to front teeth.	White-colored fillings limited to front teeth.
Root Canals	50 % 12-month waiting period	30 %
Gum/Bone Surgeries	50 %	30 %
Once every three years per quad.	12-month waiting period	
Gum Maintenance	50 % 12-month waiting period	30 %
Oral Surgeries	50 % 12-month waiting period	30 %
MAJOR CARE		
Crowns & Gold Restorations	50 % 12-month waiting period 1x/7yrs per tooth White crowns limited to front teeth and bicuspids.	30 % 1x/7yrs per tooth White crowns limited to front teeth and bicuspids.
Fixed Bridges & Dentures	50 % 12-month waiting period 1x/7yrs per tooth	30 % 1x/7yrs per tooth
OTHER SERVICES		
Emergency Treatment of Dental Pain (Palliative Treatment) Once per visit per dental office for relief of pain but not to cure	50 %	30 %
Athletic Mouth Guards	Not Covered	30 % 1 per 24 months Allowed through age 18
Adjunctive General Services	50 %	30 % Nitrous oxide, IV sedation, and hospital care are covered.

Medically Necessary Orthodontics Limited to dependent children 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.	Not Covered	50 % Allowed through age 18
ORTHODONTICS		
	50 % For children. \$1,000 lifetime maximum amount paid (8 Payments Quarterly)	50 % For children. \$1,000 lifetime maximum amount paid (8 Payments Quarterly)

Special Considerations: 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.

06/08/2022

Access to HDS Information 24/7

Visit HDS Online at HawaiiDentalService.com to:

ACCESS YOUR ACCOUNT

- Visit <u>HawaiiDentalService.com</u>
- 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"

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

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

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: <u>CS@HawaiiDentalService.com</u>

FAX:

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