

2019 HDS Small Business Dental Plans (1 – 50 Employees)



This is an overview of the dental plans offered. See www.HawaiiDentalService.com for more details.

Plan Name	HDS Preventive Dental Plan		HDS Standard Dental Plan		HDS Premium Dental Plan		HDS Premium Plus Dental Plan		HDS Dental Plan for Children Only
	CHILDREN	ADULTS	CHILDREN	ADULTS	CHILDREN	ADULTS	CHILDREN	ADULTS	CHILDREN ONLY
Maximum Out-of-Pocket per calendar year for children OR Plan Maximum per calendar year for adults	\$350 / child \$700 / 2 or more children	\$1,000	\$350 / child \$700 / 2 or more children	\$600	\$350 / child \$700 / 2 or more children	\$1,000	\$350 / child \$700 / 2 or more children	\$1,500	\$350 / child \$700 / 2 or more children
Diagnostic & Preventive Waiver HDS's payment for Diagnostic & Preventive services will not be deducted from the member's Plan Maximum	N/A	Yes	N/A	Yes	N/A	Yes	N/A	Yes	N/A
Deductible per calendar year, per person	\$50 / person	\$50 / person	\$30 / person	\$30 / person	\$30 / person	\$30 / person	\$30 / person	\$30 / person	\$50 / person
DIAGNOSTIC & PREVENTIVE CARE Examinations – 2 per calendar year Cleanings – 2 per calendar year* Fluoride (high risk) – 1 per calendar year Fluoride – 2 per calendar year for children Space Maintainers for children Sealants for children	100%	100%	100%	100%	100%	100%	100%	100%	100%
Bitewing X-rays – 2 per calendar year for children; 1 per calendar for adults	30%	50%	100%	100%	100%	100%	100%	100%	30%
Other X-rays	30%	50%	70%	70%	70%	70%	70%	70%	30%
BASIC CARE Fillings Root Canals Gum Treatment Oral Surgery	30%	50%	70%	70%	70%	70%	70%	70%	30%
MAJOR CARE Crowns and Gold Restorations Fixed Bridges & Dentures	30%	50% 12-month wait period	50%	50% 12-month wait period	50%	50% 12-month wait period	50%	50% 12-month wait period	30%
Implants	N/A	50% 12-month wait period	N/A	50% 12-month wait period	N/A	50% 12-month wait period	N/A	50% 12-month wait period	N/A
Orthodontics Some plans cover dependent children through age 25 with \$1,000 lifetime max per child. All plans cover dependent children through age 18 when medically necessary.	50% (Medically necessary)	N/A	50% (Medically necessary)	N/A	50%	N/A	50%	N/A	50% (Medically necessary)
RATES	\$25.50	Starting at \$21.60	\$31.30	Starting at \$23.20	\$34.50	Starting at \$25.70	\$34.90	Starting at \$27.10	\$25.50

(* Additional cleanings included for expectant mothers and diabetic patients

Dependent children ages 19-25 receive adult benefits.

Please note that 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. Please consult your dentist or contact HDS Customer Service if you have any questions prior to enrolling.