

Navigating Your Dental Plan with HDS



Understanding your dental benefits can save you time, money, and stress. With Hawaii Dental Service (HDS), it's easy to navigate your dental plan so you know exactly what's covered — before you reach the dentist's chair. Whether it's a routine cleaning or a more involved procedure, we'll help you make informed decisions and avoid surprises.

About HDS

HDS is the leading not-for-profit dental benefits provider for Hawaii's employers, having served the state for more than 60 years. We provide dental benefit plans and serve over one million residents in Hawaii, Guam, and Saipan, and partner with more than 95% of Hawaii's licensed, practicing dentists.

What HDS Does

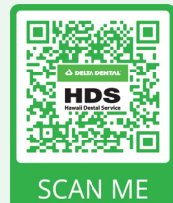
HDS provides the coverage for the services performed by your dentist. That means we help lower the cost of your dental care.

Your dental plan may be selected by you individually or offered through your employer. No matter how you're covered, HDS is here to support your oral health!



Tips Before You See Your Dentist

Know what's covered before you arrive at your dentist's appointment. Log in to the HDS Member Portal to check your benefits, eligibility, and access your member ID card.



Visit: www.hawaiidental-service.com/hds/member/login

or scan the QR code to log in or
create your HDS member account.

Glossary of Commonly Used Dental Terms

Maximum Out-of-Pocket (MOOP):

The most you'll pay out of your own pocket for **covered** dental services during a plan year (does not include out-of-pocket for Orthodontics or Alternate Benefits). Once you reach this amount, HDS covers 100% of eligible services for the rest of the year if your plan includes a MOOP.

Waiting Period:

A set amount of time you must be enrolled in your dental plan before certain services are covered. For example, major procedures like crowns or dentures may have a 6- or 12-month waiting period.

Plan Maximum:

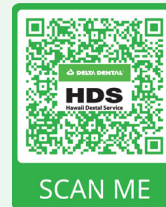
The total dollar amount your dental plan will pay for covered services within a plan year. After you reach this limit, you're responsible for any additional costs.

Preauthorization:

Also called "prior authorization," this is when your dentist submits a proposed treatment plan to HDS for review before a procedure. HDS will then provide an estimated benefit amount (an estimate of how much HDS may cover) and reserve that amount from your annual plan maximum. This helps you understand what's covered and how much you may need to pay out of pocket before receiving treatment.

Do You Need a Specialist? Is Your Dentist in Network?

HDS makes it easy to find in-network dentists and specialists so you can get the care you need at the lowest cost.



Visit: www.hawaiidental-service.com/findadentist

or scan the QR code to find an HDS participating dentist near you.



Have Questions?

Call our friendly Customer Service team at **(808) 529-9248** or toll-free at **1-844-379-4325**

You can also **email us at:**

CS@HawaiiDentalService.com or visit **HawaiiDentalService.com** to fill out the contact form.

Community Dental Resources

Medicaid coverage and discounted or free dental services are available for those who qualify.

Visit: www.hawaiidental-service.com/foundation/resources

Scan the QR code to **learn more** and **find resources** near you.

