

## Hastings Public Schools ISD 200 DEN Open Access Choice w/ Wait Periods SI

2024 Dental Open Access Plan 7-1-2024

Plan highlights	In-network	Out-of-Network
Partial listing of covered services	Care from a network provider	Care from an out-of-network
Dental Plan Parameters	Annual Maximums & Deductibles are combined across all tiers	
- Annual maximum	\$1,700	\$1,700
	per plan year	per plan year
- Individual Deductible	None	¢эг
(Applies to Basic Care, Special Care & Prosthetics)	None	\$25
- Family Deductible	None	\$75
(Applies to Basic Care, Special Care & Prosthetics)	None	\$75
Implant maximum included in annual maximum	Unlimited	Unlimited
Preventive and Diagnostic Care		
- Teeth cleaning, exams, dental x-rays and fluoride	100%	100%
treatments	100%	100%
- Sealants	100%	100%
Basic Care		
Basic Care I		
<ul> <li>Fillings (amalgam and anterior composite)</li> </ul>	100%	100%
- Posterior composite (white fillings)	100%	100%
- Simple extractions	100%	100%
- Non-surgical periodontics	100%	100%
- Endodontics (root canal therapy)	100%	100%
Basic Care II		
- Surgical periodontics	100%	100%
- Complex oral surgery	100%	100%
Special Care		
- Restorative crowns & onlays	100%	100%
Prosthetics		
- Bridges, dentures & partial dentures	80%	80%
- Dental implants	50%	50%
Orthodontic Services	Orthodontic lifetime maximu	ums are combined in and out-of-
	network	
	Plan pays 50% up to \$1000	Plan pays 50% up to \$1000
Orthodontic care for dependents age 18 or under	lifetime Maximum	lifetime Maximum
Dental Waiting Periods**		
- Basic I waiting period	No waiting period	No waiting period
- Basic II waiting period	No waiting period	No waiting period
- Special restoratives waiting period	No waiting period	No waiting period
- Prosthetics waiting period	No waiting period	No waiting period
- Implants waiting period	No waiting period	No waiting period
- Orthodontics waiting period	12 month(s)	12 month(s)

\* If your out-of-network dentist charges more than the maximum allowable amount, you may be responsible for the difference. DEN Open Access Choice w/ Wait Periods SI



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\*\* Waiting Periods: For new employees and those not covered by an existing dental plan, the stated waiting periods apply. For those employees who have continuous, similar coverage, all waiting periods are waived.

Emergency Care: Refer to the Group Dental Member Contract for coverage of emergency dental services

**Diabetes and Pregnancy:** Additional periodontal services (exams, cleanings, scaling and root planing, and debridement) for our members who are diabetic and/or pregnant are covered at 100% in-network. Deductibles, annual maximums, and frequency limitations will be waived on these specific services for members referred into the program by a HealthPartners network dentist.

## **Benefit Limitations**

- Coverage for dental exams limited to twice each plan year.
- Coverage for dental cleanings (prophylaxis or periodontal maintenance) limited to twice each plan year.
- Sealants limited to one application per tooth every three years.
- Coverage for professionally applied topical fluoride limited to once each plan year for members under age 19.
- Coverage for bitewing x-rays limited to once each plan year.
- Full mouth or panoramic x-rays limited to once every three years.
- Oral hygiene instruction limited to once per enrollee per lifetime.

- Coverage for space maintainers limited to replacement of prematurely lost primary teeth for dependent members under age 19.

- Replacement of crowns and fixed or removable prosthetic appliances limited to once every five years.
- Certain limitations apply to repair, rebase and relining of dentures.

- Dental services related to the replacement of any missing teeth prior to the member's effective date are covered when services are performed by a provider in the HealthPartners Dental Open Access Network.

- Non-surgical and surgical periodontics limited to once in two years.

THIS IS A BENEFIT SUMMARY SHEET ONLY. THIS DENTAL PLAN MAY NOT COVER ALL YOUR DENTAL CARE EXPENSES. FOR COMPLETE INFORMATION ABOUT BENEFITS AND SERVICES, ASK YOUR EMPLOYER OR CALL THE MEMBER SERVICES INFORMATION LINE AT (952) 883-5000 OR CALL TOLL FREE AT 1-800-883-2177.

Our mission:

We seek to improve health and well-being in partnership with our members, patients and community.