



Did you know that dental health can have an influence on the development of conditions such as diabetes, coronary artery disease, and premature babies? That means it's important for you to receive regular preventive dental care that will help you maintain your good oral health and your good health in general.

Many oral health problems are preventable. HMSA makes important preventive dental care easy with the PPP Individual Dental Plus plan, which is affordable and includes comprehensive benefits. If you have an HMSA medical plan and are looking for quality dental care, HMSA has you covered.

- Enroll at any time.
- Individual, two-person, and family rates available.
- No deductible.
- Available for all ages.
- No waiting period for preventive and basic services such as cleanings and exams.
- Wide selection of participating providers – more than 85 percent of Hawaii's dentists participate in our programs.
- National network available when living or traveling outside of Hawaii.

In addition, HMSA's PPP Individual Dental Plus plan also includes Calendar Year Rollover, My Dental Information Manager, and our Oral Health for Total Health approach at no extra charge.

## HMSA Dental

*The right choice*

If you have questions or need more information about our products, please call 948-5555 on Oahu or (800) 620-4672 toll-free on Neighbor Islands from 8 a.m. to 4 p.m. Monday through Friday, or visit our website at [hmsa.com](http://hmsa.com).

HMSA is a Hawaii-based health care services organization dedicated for more than 70 years to improving the health and wellness of individuals and our community. We provide our customers real value and security by creating a broad range of products that gives them choices of health care plans, provider networks, prices, and other health care services, with a commitment to superior customer service.



## HMSA PPP Individual Dental Plus Plan for 2012



## Calendar Year Rollover

When the claims we pay each calendar don't exceed \$500, up to \$350 of your unused maximum will be rolled over, increasing your total benefit dollars for the following year. These rollover dollars can help cover unexpected visits or higher out-of-pocket costs for complex procedures. There's no additional premium for HMSA's Calendar Year Rollover benefit and nothing that you need to fill out or send in.



## My Dental Information Manager

Access to your dental benefits and claims information has never been easier. With My Dental Information Manager, you can view and print Explanation of Benefit statements, review covered services and claims, check your annual maximum and benefit amounts used to-date, and more. Our interactive, secure website offers all the tools and resources you need to manage your dental benefits.



## Oral Health for Total Health

HMSA is committed to our community and the health of our members. We constantly look for new ways to keep you up-to-date and informed on topics that help you look out for your best health and well-being. In support of this commitment, we offer a three-tiered approach to optimum oral care called Oral Health for Total Health. Because we offer medical and dental coverage, we're able to analyze claims information and identify HMSA members who can benefit from focused attention and additional dental education.

The three tiers of our Oral Health for Total Health approach include:

- Informing all our members about the connection between oral and overall health.
- Educating members with coronary artery disease (CAD) or diabetes about the benefits of good oral health.
- Engaging in targeted intervention for select members with CAD or diabetes who have not visited a dentist within the past 12 months, and encouraging them to schedule an appointment with their dentist.

## PPP Individual Dental Plus Plan Benefit Summary

| No Waiting Period                  |                 |
|------------------------------------|-----------------|
| Preventive                         | *Amount You Pay |
| Exams                              | No Charge       |
| X-rays – bitewings                 | No Charge       |
| X-rays – full mouth/panoramic film | No Charge       |
| Cleanings                          | No Charge       |
| No Waiting Period                  |                 |
| Routine/Basic                      |                 |
| Root Canals                        | 20%             |
| Amalgam Fillings                   | 20%             |
| Periodontal Treatment              | 20%             |
| 12-Month Waiting Period            |                 |
| Major                              |                 |
| Crowns                             | 50%             |
| Bridges                            | 50%             |
| Dentures – complete or partial     | 50%             |
| <b>Calendar-Year Maximum</b>       | \$1,000         |
| <b>Calendar-Year Rollover</b>      | Included        |
| Monthly Dues                       |                 |
| Single                             | \$33.88         |
| Two Party                          | \$66.75         |
| Family                             | \$103.34        |

\*All plan benefits shown are based on Eligible Charges. Services received from a non-participating provider will likely result in higher out-of-pocket expenses.



This overview is intended to provide a condensed explanation of plan benefits effective 1/1/12. Certain limitations, restrictions, and exclusions may apply. Please refer to the Dental Guide to Benefits for complete information on benefits and provisions. In the case of a discrepancy between this summary and the language contained within the Dental Guide to Benefits, the latter will take precedence.

Re-enrollment in this plan requires a 24-month waiting period from the date the previous PPP Individual Dental Plus Plan was cancelled.

**HMSA Dental**  
*The right choice*