

SUMMARY OF BENEFITS

# Senior dental insurance for strong teeth and healthy bodies

HealthPartners  
Senior Dental Plans





# Senior dental plans to smile about

Keeping your teeth healthy as you age is important to your overall health.

## Find the plan right for you.

Use this worksheet to build a dental plan that fits your needs.

Instructions: As you browse the plans, networks and rates in this brochure simply check the boxes below. Then you can apply online at [healthpartners.com/seniordental](http://healthpartners.com/seniordental).

## My dental plan

PLAN (PAGE 3-4)

- Preventive Plus plan
- Standard Comprehensive plan
- High Comprehensive plan

NETWORK (PAGE 5)

- HealthPartners Dental Group network (HPDG)
- HealthPartners Open Access network



**We're here for you!**

If you have any questions, call **952-883-5599** or **877-838-4949**.



# HealthPartners Senior Personal Dental Plans

Your first step is to choose a plan to fit your needs. You have three options: Standard Comprehensive, High Comprehensive and Preventive Plus.

## IMPORTANT:

Please read your Membership Contract and Appendix carefully to determine which expenses are covered.

**Annual Maximum** (Applies to all services below, including diagnostic and preventive care.)

### Deductible

### Diagnostic & Preventive

Oral Examinations - 3 per year

*Unlimited in HPDG Network Plan*

Bitewing X-rays - 1 per year

*Unlimited in HPDG Network Plan*

Full Mouth X-rays - 1 per 3 years

*Unlimited in HPDG Network Plan*

Cleanings & Periodontal Maintenance - 3 per year

*Unlimited in HPDG Network Plan*

Fluoride Treatments

*1 per year in HPDG Network Plan*

Sealants - Every 3 years

*Unlimited in HPDG Network Plan*

### Basic Care I

Fillings

Posterior composite fillings  
(white fillings on back teeth)

Simple Extractions

Periodontics (non-surgical treatment)

Bridge & Denture Repairs

### Basic Care II

Endodontics (root canal therapy)

Periodontics (surgical treatment)

Oral Surgery (complex)

### Major Restorative Care

Crowns and Onlays

Bridges & Dentures (removable and fixed)

Dental Implants

## Standard Comprehensive Plan

HPDG Network Plan		Open Access Network Plan	
In-Network	Out-of-Network	In-Network	Out-of-Network
\$1,000	\$750	\$1,000	\$750
\$50 per person	\$75 per person	\$50 per person	\$75 per person
100%	80% Excludes Fluoride	100% Excludes Fluoride	80% Excludes Fluoride
50%	50%	50%	50%
6 Month Waiting Period (waived with proof of prior coverage)		6 Month Waiting Period (waived with proof of prior coverage)	
50%	50%	50%	50%
12 Month Waiting Period (waived with proof of prior coverage)		12 Month Waiting Period (waived with proof of prior coverage)	
50%	25%	50%	25%

**Premium (Per Person)**

**\$34.98**

**\$45.97**

## High Comprehensive Plan

HPDG Network Plan		Open Access Network Plan	
In-Network	Out-of-Network	In-Network	Out-of-Network
\$1,250	\$750	\$1,250	\$750
\$50 per person	\$75 per person	\$50 per person	\$75 per person
100%	80% Excludes Fluoride	100% Excludes Fluoride	80% Excludes Fluoride
80%	50%	80%	50%
6 Month Waiting Period (waived with proof of prior coverage)		6 Month Waiting Period (waived with proof of prior coverage)	
50%	50%	50%	50%
12 Month Waiting Period (waived with proof of prior coverage)		12 Month Waiting Period (waived with proof of prior coverage)	
50%	25%	50%	25%

\$39.86

\$52.48

## Preventive Plus

HPDG Network Plan		Open Access Network Plan	
In-Network	Out-of-Network	In-Network	Out-of-Network
\$1,250	\$750	\$1,250	\$750
\$50 per person	\$75 per person	\$50 per person	\$75 per person
100%	80% Excludes Fluoride	100% Excludes Fluoride	80% Excludes Fluoride
80%	50%	80%	50%
6 Month Waiting Period (waived with proof of prior coverage)		6 Month Waiting Period (waived with proof of prior coverage)	
Not Covered HPDG 10% Discount	Not Covered	Not Covered	Not Covered
12 Month Waiting Period (waived with proof of prior coverage)		12 Month Waiting Period (waived with proof of prior coverage)	
Not Covered HPDG 10% Discount	Not Covered	Not Covered	Not Covered

\$27.64

\$36.18

## Personal Dental for Seniors plan networks

Next, think about your doctor and clinic. Residents of Minnesota may choose between two networks. Wisconsin residents get our Open Access network.

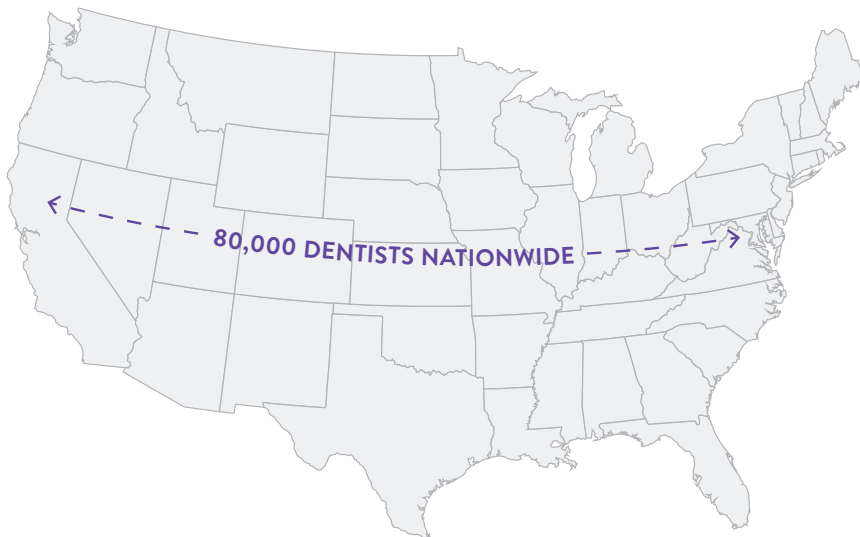
### HealthPartners Dental Group (HPDG) network

With HPDG, you'll get top-notch care and a narrow network with nearly 100 dentists and specialists at clinics in the Twin Cities. Go to [healthpartners.com/dentalHPDG](https://healthpartners.com/dentalHPDG) to find a dentist.



### HealthPartners Open Access network

Whether you're in Minnesota, Western Wisconsin or just about anywhere coast-to-coast, you have options to find a dentist right for you. There are more than 2,800 PPO providers throughout Minnesota and border communities and more than 80,000 providers combined across the nation. Go to [healthpartners.com/seniordental](https://healthpartners.com/seniordental) to find a dentist.



## Personal Dental Plans for Seniors Eligibility Rules

- Contract holder must be a Minnesota or Wisconsin resident.
- Individuals canceling coverage must wait two years to re-enroll.
- Retro-cancellation is not permitted.
- Must show proof of medical coverage. If medical coverage is terminated, dental coverage may be terminated by HealthPartners.
- Waiting periods may be waived for enrollees with proof of prior qualifying comparable coverage within 90 days of coverage; however, if you intend to keep that dental coverage this plan will be secondary and all waiting periods will apply.



## We're here for you

We're committed to answering your questions and helping you understand your options.

Call us at **952-883-5599** or **877-838-4949**,  
8 a.m. to 6 p.m., Monday through Friday.

Or email us at **[individualsales@healthpartners.com](mailto:individualsales@healthpartners.com)**.



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*\*Rates are effective January 1, 2020 through December 31, 2020.*

Plans are underwritten and/or administered by HealthPartners family of health plans which includes, HealthPartners, Inc., HealthPartners Insurance Company and HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company. 19-491094-636905 (11/19) ©2019 HealthPartners