HAWAII MEDICAL SERVICE ASSOCIATION BLUE CROSS BLUE SHIELD OF HAWAII

HMSA Group Dental PPO - C48

SUMMARY OF CHANGES EFFECTIVE January 1, 2023

HMSA periodically reviews your dental plans to ensure that they provide your employees with quality dental benefits in compliance with state and federal laws and are structured to best manage dental-care costs.

This notice contains a summary of the changes that will be made to your plan. Please use this document for general information only. It should not be used as the certificate for the plan. The *Guide to Benefits* or plan certificate will contain complete information on these changes as well as other benefits and applicable exclusions and limitations of your plan. In the case of a discrepancy between this summary and the language contained in the *Guide to Benefits* or plan certificate, the *Guide to Benefits* or plan certificate takes precedence.

We are pleased to announce the following benefit changes:

Enhanced Dental Benefits

Effective January 1, 2023, we are expanding the enhanced dental benefits available through HMSA's Oral Health for Total Health program to include **End Stage Renal Disease (ESRD)**, **Chronic Obstructive Pulmonary Disease (COPD)**, and **Metabolic Syndrome (MetS)**.

Coverage for the following dental care services is provided for each member who is eligible to receive enhanced dental benefits and has been diagnosed with **ESRD**, **COPD**, **and MetS**:

- Dental cleanings (oral prophylaxis, scaling in the presence of gingival or periodontal maintenance cleanings) one (1) every 3 months.
- Periodontal scaling one (1) for each quadrant every 24 months only when this service is included in standard benefits.
- Enhanced Dental benefits do not count toward your calendar year maximum and there are no waiting periods to get your additional services.

24/7 Emergency Dental Care

Your HMSA Dental plan now includes virtual dental visits delivered by TeleDentistry.com as a covered benefit — at no extra cost!

Emergency rooms are not typically equipped to handle dental emergencies. If you have a serious and/or painful dental issue and you cannot get in touch with your dentist after hours, you now have 24/7 access to a dentist by phone or video call. This valuable benefit can save you both time and money.

- The service is available to you on island or on the Mainland, you'll be connected to a
 dentist who'll help resolve the problem and write prescriptions if necessary. The
 TeleDentistry.com dentist can refer you to an in-network HMSA dentist or your regular
 dentist for further care as needed.
- Visit hmsadental.com/teledentistry or call (866) 256-1871.

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