



An Independent Licensee of the Blue Cross and Blue Shield Association

BENEFITS AT-A-GLANCE: DENTAL

All costs are for participating providers only. Please see your Guide to Benefits for information on providers outside our network.

HMSA INDIVIDUAL DENTAL PLUS (D91) for Members 65 years and older	
	PPO Network
	Member Cost
Deductible (applies to Basic and Major Services)	\$25
Calendar Year Maximum	\$1000
Rollover Amount	Up to \$350 (max accumulation \$1000)
Preventive Care	
Exams* (two per calendar year)	\$0
Cleaning* (two per calendar year)	\$0
X-rays* (bitewings and full-mouth)	\$0
X-rays (periapical)	20% coinsurance
Basic Care	
Waiting Period for New Members	6 Months
Fillings (amalgam & composite)	20% coinsurance
Simple Extraction	20% coinsurance
Major Care	
Waiting Period for New Members	12 Month Waiting Period
Crowns, Bridges	50% coinsurance
Endodontics (root canal therapy)	50% coinsurance
Periodontics (gum maintenance)	50% coinsurance
Full or Partial Denture	50% coinsurance
Oral Surgery	50% coinsurance
Orthodontics	Not a benefit

***Enhanced Dental Benefits:** Additional dental services and support for pregnant women and members diagnosed with diabetes, coronary artery disease, stroke, sjogren's syndrome or oral cancer. Visit hmsa.com/oralhealth for more information.

Key Terms

Term	Definition
Calendar Year Maximum	The maximum dollar amount the plan will pay toward covered services during a calendar year.
Rollover Amount	A portion of your unused calendar year maximum that may be carried over to the next calendar year when you have at least one covered dental service per year. You can rollover up to a specific amount per year.
Waiting Period for New Members	The time new members may have to wait until their plan starts paying for certain dental care expenses.

Understand important information about your plan: This benefits at-a-glance-summary provides a basic overview and comparison of a few of the benefits. Benefits and costs are based on the terms and conditions of your plan, specific exclusions and limitations, coordination of benefits, privacy, third party liability, eligibility requirements, and appeal rights, none of which are described here. For a complete description, see your Guide to Benefits and any riders, certificates, or amendments. To dispute a decision made by HMSA related to benefits, reimbursement, or any other decision or action by HMSA, please follow the instructions at hmsa.com/appeals.