

# Benefit Summary

## Small Business HMO Silver

### Go ahead and smile — you can afford to

The HMO Silver plan offers valuable benefits that take care of your teeth and gums and can help improve your overall health. You don't need to fill out claim forms when you visit a participating dentist.

Our participating dentists meet the comprehensive standards of the National Committee for Quality Assurance. HMSA is the only Hawaii insurer to credential dentists to NCQA standards.



### Convenient access to quality care

Our large and growing dental HMO network<sup>1</sup> gives you more options for visiting a dentist close to home or work. You can choose a dentist in our new network or visit one of the many Hawaii Family Dental locations. To find a provider, visit [hmsadental.com/find-a-dentist](https://hmsadental.com/find-a-dentist) and select HMO.



### Oral Health for Total Health

If you have a qualifying medical condition,<sup>2</sup> the Oral Health for Total Health<sup>SM</sup> program gives you additional benefits at no cost that can help improve your overall health. These services are covered 100% when you see a participating provider. We make it easy to participate in this program — if you have HMSA medical and dental plans, we'll enroll you automatically.

### Questions?

Our Customer Service team can help! Just call (808) 948-6440 or 1 (800) 792-4672, Monday through Friday, 8 a.m. to 5 p.m. Or visit [hmsadental.com](https://hmsadental.com).

## HMO Silver (Plan 208)

	Adult benefits (age 19 and older)	Pediatric benefits (to age 19)
Deductible	None	None
Waiting period for new members	Major services: 12 months	None
Out-of-pocket maximum if only one child is covered	Does not apply	\$400
Out-of-pocket maximum if more than one child is covered	Does not apply	\$800
Adult calendar year maximum	Does not apply	Does not apply
Oral Health for Total Health	Included <sup>2</sup>	Included <sup>2</sup>
<b>Preventive services</b>	<b>You pay (in-network)<sup>1</sup></b>	
Oral exams (two per calendar year)	\$10	\$10
Cleanings (two per calendar year)	\$10	\$10
Bitewing X-rays	\$10	\$10
Fluoride treatment	Not covered	\$5
<b>Basic services</b>	<b>You pay (in-network)</b>	
Fillings	\$40 for amalgam \$50 for composite <sup>3</sup>	\$40 for amalgam \$50 for composite
Emergency treatment of dental pain	\$0	\$0
Simple extractions	\$10 per tooth	\$10 per tooth
<b>Major services</b>	<b>You pay (in-network)</b>	
Root canals	\$285 per tooth	\$285 per tooth
Periodontal treatment	\$20-\$200 depending on service	\$10-\$90 depending on service
Surgical extractions	\$155 per tooth	\$155 per tooth
Crowns and dentures	\$225-\$375 depending on service	\$225-\$375 depending on service
Bridges	\$250-\$375 depending on service	Not covered
Implants	Not covered	Not covered
Cosmetic orthodontics	Not covered	Not covered
Medically necessary orthodontics	Not covered	50% <sup>4</sup>

<sup>1</sup>Networks are comprised of independent contracted dentists. Costs shown in this document are for participating providers only. Please see your *Guide to Benefits* for information on providers outside our network.

<sup>2</sup>Qualifying program conditions include diabetes, coronary artery disease, stroke, oral cancer, head and neck cancers, Sjögren's syndrome, COPD, end-stage renal disease, metabolic syndrome, and pregnancy.

<sup>3</sup>For members age 19 and older, composite fillings are covered for front teeth and facial surface of bicusps only.

<sup>4</sup>Prior authorization required for members under age 19.

This document provides a basic overview and comparison of a few plan 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](https://hmsa.com/appeals).