

# Dental Distinctions<sup>SM</sup> Plan

## How will my Distinctions plan work?

- **Benefit levels** — You'll choose between two benefit levels – each with its own dental network.
- **Network** — One network has a smaller number of dentists and richer benefits. The other network is the largest network in the region.
- **Covered services** — You'll be covered at 100 percent for most preventive services. This includes routine exams, cleanings, sealants and X-rays.

## How the benefit levels work

Your cost depends on the benefit level of your dentist. You'll pay the least with a benefit level 1 dentist and slightly more with a benefit level 2 dentist. You'll end up paying the most if you see a dentist who isn't in the network.

**Benefit level 1** features HealthPartners Dental Group and Park Dental Clinics in the Twin Cities area.

**Benefit level 2** includes more than 2,100 dentists in Minnesota – the largest network of its kind in the region. It also includes 56,000 dentists nationwide at more than 140,000 locations.

## Find a dentist

Seeing if your dentist is in our network is easy. Simply go to [healthpartners.com](http://healthpartners.com) and follow these steps:

- Click *Find a doctor, dentist or specialist*
- Click *Group Dental Networks*
- Find *HealthPartners Distinctions Dental Network*
- From here you can search by ZIP code, city or dentist name

## Why have a dental plan?

Dental care is costly, which is why it's a good idea to have a dental plan. Here's an example that shows the average costs of dental care per year. Think of what your costs would be if you didn't have a dental plan!

Preventive services	Average cost without insurance	Typical cost with HealthPartners
Adult checkup (2 exams, 2 cleanings, 1 X-ray)	\$330	\$0
Child checkup (2 exams, 2 cleanings, 1 X-ray, 1 fluoride)	\$300	\$0
Sealants (treat 4 teeth)	\$190	\$0

Plus, expensive procedures such as fillings, crowns and root canals are more affordable for you and your family.

## Get more from your dental plan

As a HealthPartners dental member you get more!

- **Extra coverage if you're diabetic or pregnant.** As a pregnant woman or diabetic, you're at risk for problems related to gum disease. With HealthPartners, you get 100 percent coverage at a network dentist for extra exams, cleanings and more.
- **Discount on braces.** Find a reason to smile with a discount on orthodontic services (braces). You'll get this discount at three of the top orthodontic clinics in Minnesota—HealthPartners Dental Clinics, WOW Orthodontics and Orthodontic Care Specialists, LTD.

## Understanding your plan

- **Coinurance** is what you're responsible for paying. For example, if you have 80 percent coverage, you pay 20 percent of the total cost.
- Your **deductible** is the amount you pay before your coverage starts. It's usually listed as an "annual" amount. Preventive services typically don't apply to the deductible.
- Your **annual maximum** is the amount of money available to you during the year to pay for your dental care.