



HealthPartners Dental Choice Plan Employer-Sponsored Plan Designs

Dental Services	Basic Choice Plan		Standard Choice Plan		Advantage Choice Plan	
	in-network	out-of-network	in-network	out-of-network	in-network	out-of-network
Annual Maximum ¹	\$750	\$500	\$1,000	\$750	\$1,500	\$1,000
Deductible ^{1,2} (per person/per family)	\$50/\$150	\$50/\$150	\$25/\$75	\$50/\$150	None	\$50/\$150
Preventive Care ²						
Exams, X-rays, Cleanings	100%	70%	100%	80%	100%	80%
Sealants	100%	70%	100%	80%	100%	80%
Basic Care						
Fillings	80%	50%	80%	60%	100%	80%
Endodontics	50%	50%	50%	50%	80%	60%
Periodontics	50%	50%	50%	50%	80%	60%
Oral Surgery	50%	50%	50%	50%	80%	50%
Special Care						
Crowns/Onlays	0%	0%	50%	50%	50%	50%
Prosthetics	0%	0%	50%	50%	50%	50%
HealthPartners Classic Dental Network						
Group size	Single	Family	Single	Family	Single	Family
2-14 enrolled employees	\$23.37	\$58.46	\$28.22	\$70.53	\$41.99	\$104.92
15-29 enrolled employees	\$22.20	\$55.53	\$26.81	\$67.00	\$39.89	\$99.67
30+ enrolled employees ³	\$21.03	\$52.61	\$25.40	\$63.48	\$37.79	\$94.43
HealthPartners Dental Network						
Group size	Single	Family	Single	Family	Single	Family
2-14 enrolled employees	\$27.62	\$69.06	\$33.33	\$83.33	\$49.83	\$124.56
15-29 enrolled employees	\$26.24	\$65.61	\$31.66	\$79.16	\$47.34	\$118.33
30+ enrolled employees ³	\$24.86	\$62.16	\$30.00	\$74.99	\$44.85	\$112.10
Optional Orthodontic Benefits (cover children to age 19)						
Ortho Plan 750						
Lifetime Maximum ¹	\$750	n/a	\$750	n/a	\$750	n/a
Orthodontic Care	50%	0%	50%	0%	50%	0%
Ortho Plan 1000						
Lifetime Maximum ¹	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500
Orthodontic Care	50%	50%	50%	50%	50%	50%
HealthPartners Classic Dental Network with Ortho						
Group size	Single	Family Ortho 750	Family Ortho 1000	Single	Family Ortho 750	Family Ortho 1000
10-14 enrolled employees	\$23.37	\$65.38	\$68.39	\$28.22	\$77.45	\$80.46
15-29 enrolled employees	\$22.20	\$62.45	\$65.46	\$26.81	\$73.92	\$76.93
30+ enrolled employees ³	\$21.03	\$59.53	\$62.54	\$25.40	\$70.40	\$73.41
HealthPartners Dental Network with Ortho						
Group size	Single	Family Ortho 750	Family Ortho 1000	Single	Family Ortho 750	Family Ortho 1000
10-14 enrolled employees	\$27.62	\$76.98	\$80.53	\$33.33	\$91.25	\$94.80
15-29 enrolled employees	\$26.24	\$73.53	\$77.08	\$31.66	\$87.08	\$90.63
30+ enrolled employees ³	\$24.86	\$70.08	\$73.63	\$30.00	\$82.91	\$86.46

¹Deductibles, annual maximums and orthodontic lifetime maximums are combined in- and out-of-network.

²Deductibles do not apply to preventive care.

³Three-tier rates available for groups of 30 or more enrolled employees. Call your broker or sales executive for details.

HealthPartners Dental Choice Plan

HealthPartners Dental Choice Plans offer employers (with 2 or more enrolled employees) flexibility and value, making this an ideal carrier-replacement plan.

In the HealthPartners Dental Choice Plans, members choose a dental clinic from their plan's provider network – either the HealthPartners Classic Dental Network or the HealthPartners Dental Network, as selected by their employer – where they will receive most of their care. Members may change clinics at any time, and family members may choose different dental clinics. When specialty care is needed, members receive a referral from their dentist, who will guide their care.

Employer rates are based on the number of enrolled employees at initial enrollment. The rate is effective for 12 months, regardless of any change to number of enrollees.

Underwriting Considerations

- Employer must have a group medical plan
- Annual Open enrollment required; if coverage is waived, employee must have a qualifying event to receive coverage prior to the next open enrollment period
- HealthPartners must be the sole carrier

Contribution Requirement: Minimum 50 percent of single premium contributed by employer

Participation Requirement: 75 percent of employees not enrolled in a group plan elsewhere and 50 percent of all employees (minimum of 2 enrolled employees)

HealthPartners Basic Choice, Standard Choice & Advantage Choice Dental Plans

- Choose from three levels of benefits, each with network coverage plus out-of-network benefits that allow members to see any licensed dentist
- Each plan offers 100 percent preventive coverage in-network, including exams, X-rays, cleanings and sealants
- Members receive higher benefits for care received in-network
- Orthodontics add-ons available

HealthPartners Dental Networks

Employers may choose from two quality-focused dental networks with HealthPartners dental choice plans:

HealthPartners Classic Dental Network

A metro-area focused network

- 110 metro-area clinics
- Features HealthPartners Dental Clinics and Park Dental Clinics – two of Minnesota's finest dental groups

HealthPartners Dental Network

The largest dental PPO network in Minnesota

- More than 1,500 dentists in 1,100 clinics throughout Minnesota, western Wisconsin and the eastern Dakotas
- Features all clinics in the HealthPartners Classic Network

Orthodontic Coverage

- Orthodontics plans cover children to age 19
- Optional for groups with 10 or more enrolled employees
- If no previous dental coverage, the group must wait until its first renewal to add orthodontic benefits. Must be requested at renewal.