

HealthPartners Exceed Choice® Dental Plan

Employer-Sponsored Plan Designs

Dental Services	HealthPartners Exceed Choice Dental Plan		
	Tier I	Tier II	Out-of-Network
Annual Maximum ¹	\$1,500	\$1,000	\$750
Deductible ^{1,2} (per person/per family)	None	\$50/\$150	\$50/\$150
Preventive Care			
Exams, X-rays, Cleanings	100%	100%	80%
Sealants	100%	100%	80%
Basic Care			
Fillings	100%	80%	60%
Endodontics	80%	50%	50%
Periodontics	80%	50%	50%
Oral Surgery	80%	50%	50%
Special Care			
Crowns/Onlays	50%	50%	50%
Prosthetics	50%	50%	50%

HealthPartners Tier I Tier II Dental Network		
Group size	Single	Family
2–14 enrolled employees	\$37.96	\$94.91
15–29 enrolled employees	\$36.06	\$90.17
30+ enrolled employees ³	\$32.64	\$81.63

Optional Orthodontic Benefits (cover children to age 19)	Tier I	Tier II	Out-of-Network
	Ortho Plan 750		
Lifetime Maximum ¹	\$750	n/a	n/a
Orthodontic Care	50%	0%	0%
Ortho Plan 1000			
Lifetime Maximum ¹	\$1,000	\$750	\$500
Orthodontic Care	50%	50%	50%

HealthPartners Tier I Tier II Dental Network with Ortho				
Group size	Ortho 750		Ortho 1000	
	Single	Family	Single	Family
10-14 enrolled employees	\$37.96	\$102.83	\$37.96	\$106.38
15-29 enrolled employees	\$36.06	\$98.09	\$36.06	\$101.64
30+ enrolled employees ³	\$32.64	\$89.55	\$32.64	\$93.10

¹Deductibles, annual maximums and orthodontic lifetime maximums are combined across all tiers.

²Deductibles do not apply to preventive care.

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

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 Exceed Choice® Dental Plan

With the HealthPartners Exceed Choice Dental Plan, employers (with 2 or more enrolled employees) get a strong statewide network with plenty of provider choice for their employees.

At enrollment, members choose a dental clinic from Tier I, where they will receive most of their care, or select Tier II of the HealthPartners Tier I Tier II Dental Network. The tier they select will determine their level of benefits. When members of Tier I clinics need specialty care, they will receive a referral from their dentist, who will guide their care. No referrals are required for Tier II members when they seek care from Tier II specialists. Members of the HealthPartners Exceed Choice plan may also choose to receive care from any licensed dentist. Members receive higher benefits for care received in-network.

HealthPartners Exceed Choice Dental Plan

- Three-tier plan – featuring two network tiers, plus out-of-network benefits
- Family members may choose different dental clinics and tiers, and members may change clinics and/or tiers at any time
- 100 percent preventive coverage in-network
- Members who select and receive care from a Tier I provider receive the highest level of benefits
- Orthodontic add-on plans are available

Employer rates are based on the number of enrolled employees.

The rate is effective for 12 months, regardless of any change to number of enrollees.

HealthPartners Tier I Tier II Dental Network

The HealthPartners Tier I Tier II Dental Network is unique to the HealthPartners Exceed Choice Dental Plan, and provides access to more than 1,500 dentists in 1,100 clinics throughout Minnesota, western Wisconsin and the eastern Dakotas

- Tier I features two of Minnesota's most respected dental groups – HealthPartners Dental Clinics and Park Dental Clinics, and includes more than 110 clinics in all
- Tier II offers more than 1,000 independent clinics in the Twin Cities and across Minnesota

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.