

HealthPartners Dental — Voluntary Plan

HealthPartners Basic Dental Plan & HealthPartners Exceed® Dental Plan

Dental Services	Basic Network Plan	HealthPartners Exceed Plan	
		Tier I	Tier II
Annual Maximum ¹	\$750	\$1,500	\$1,000
Deductible ² (per person/per family)	\$50/\$150	none	\$50/\$150
Preventive Care			
Exams, X-rays, Cleanings	100%	100%	100%
Sealants	100%	100%	100%
Basic Care			
Fillings	80%	100%	80%
Endodontics	50%	80%	50%
Periodontics	50%	80%	50%
Oral Surgery	50%	80%	50%
Special Care			
Crowns/Onlays	0%	50%	50%
Prosthetics	0%	50%	50%

HealthPartners Classic Dental Network		HealthPartners Tier I Tier II Dental Network	
Single	\$22.84	Single	\$38.32
Family ³	\$57.14	Family ³	\$95.81

HealthPartners Dental Network	
Single	\$26.49
Family ³	\$66.26

¹Annual maximums are combined across tiers in Exceed Plan.

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.

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
- Orthodontic coverage is **not** available with voluntary plans
- HealthPartners must be the sole carrier

Contribution Requirement: None

Participation Requirement: Must have 5 or more enrolled employees

- *Deducted pre-tax through Section 125* – 60 percent of all eligible employees
- *Payroll Deduction* – 75 percent of all eligible employees

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HealthPartners offers two voluntary dental plans for small employers (with 5 to 50 enrolled employees). The HealthPartners Basic Dental Plan offers preventive coverage plus restorative care and oral surgery benefits. The HealthPartners Exceed Dental Plan is a two-tier network plan offering preventive, restorative and oral surgery benefits.

HealthPartners Basic Dental Plan

In the HealthPartners Basic Dental Plan, 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 monthly, 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.

HealthPartners Exceed Dental Plan

In the HealthPartners Exceed Dental Plan, 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. Members may change clinics and/or tiers monthly, and family members may choose different dental clinics and tiers. 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.

HealthPartners Basic Dental Plan

- Ideal plan for groups just entering the dental market
- Choose from two networks:
HealthPartners Classic Dental Network (metro-area)
HealthPartners Dental Network (providers throughout Minnesota)
- 100 percent preventive coverage, including cleanings, exams, x-rays and sealants

HealthPartners Exceed Dental Plan

- Two-tier network-only coverage from the HealthPartners Tier I Tier II Dental Network
- 100% preventive coverage, including cleanings, exams, x-rays and sealants
- Members who select and receive care from a Tier I provider receive higher benefits

HealthPartners Dental Networks

HealthPartners Classic Dental Network *A focused metro-area network*

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

HealthPartners Dental Network *Statewide coverage, more clinic options*

- More than 1,450 dentists in 1,000 clinics throughout Minnesota, western Wisconsin and the eastern Dakotas
- Features **all** clinics in the HealthPartners Classic Network, plus many independent clinics

HealthPartners Tier I & II Dental Network *Unique to HealthPartners' Exceed Dental Plan*

- Divides HealthPartners Dental Network into two tiers
- Tier I: HealthPartners Classic Dental Network
- Tier II: More than 900 independent clinics in the Twin Cities and across Minnesota