

This is only a **GENERAL SUMMARY** of benefits and is not meant to replace the dental plan's certificate of coverage and master policy. (The terms and conditions of the dental plan's certificate and master policy govern.)

Dental Insurance

HealthPartners will also continue to provide a 100% employee-paid voluntary dental benefit through their Exceed Dental Plan. The dental plan provides eligible employees full coverage for basic preventive and diagnostic dental services and approximately 50% coverage for most other dental services.

■ HealthPartners Exceed Dental Plan

	Tier I	Tier II
Annual Deductible applies to Regular Restorative Care, Special Restorative Care & Prosthetics	None	\$25 per person; \$75 per family per calendar year
Annual Out-of-Pocket Maximum	\$1,000 per calendar year (annual maximums are combined across both tiers)	\$1,000 per calendar year (annual maximums are combined across both tiers)
Dental Service	Tier I	Tier II
■ Preventive and Diagnostic Care		
Cleaning, exams, dental x-rays & fluoride treatments	100% Coverage	80% Coverage
■ Sealants		
Pit and fissure sealants	100% Coverage	80% Coverage

Dental Service	Tier I	Tier II
■ Regular Restorative Care		
Amalgam fillings	50% Coverage	50% Coverage
Endodontics (root canal therapy)	50% Coverage	50% Coverage
Periodontics (surgical and non-surgical gum treatment)	50% Coverage	50% Coverage
Oral surgery	50% Coverage	50% Coverage
Simple extractions	50% Coverage	50% Coverage
■ Special Restorative Care		
Restorative crowns & onlays	50% Coverage	50% Coverage
Posterior composites	50% Coverage	50% Coverage
■ Prosthetics		
Bridges, dentures & partial dentures	50% Coverage	50% Coverage
■ Orthodontic Services		
Orthodontic care for dependents under age 19	50% Coverage up to \$1,000 Lifetime Maximum (separate from general benefit maximum mentioned above)	No Coverage
■ Emergency Dental Services not using Tier I or Tier II dentists		
Palliative services to relieve pain, fever, and swelling	\$50 deductible/person/year if care provided by a non-Tier I or non-Tier II dentist. Otherwise, coverage is dependent on service required (shown above)	

Tier I and Tier II Dental Providers

Hennepin employees may elect either Tier I or Tier II dental benefits/providers. To access a list of dental providers, visit the HealthPartners website at www.healthpartners.com. For Tier I dental benefits, you select a Tier I dental clinic from the HealthPartners Dental Network (with Tiers) directory, where you will receive your care. For Tier II benefits, no clinic selection is required. The tier you select will determine your level of benefits.

Employees may change clinics and/or tiers monthly if they wish to receive care from a different provider. Family members may choose different dental clinics and tiers. If you elect a Tier I provider/clinic, when you need specialty care you will receive a written and authorized referral from their Tier I dentist who will guide your care. If you elect a Tier II dental provider, no referrals are required for a Tier II specialist. There is no coverage for non-emergency services provided by out-of-network providers.