

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

Give your employees the best benefit choices even if there's no employer contribution. The Distinctions dental plan is a great choice for organizations in the Twin Cities and St. Cloud. It features a tiered network with two benefit levels for your employees: a narrow, high-value network and our national network of 130,000 providers.

## Network strength

**Benefit level 1:** Features highly respected clinics within the Twin Cities and St. Cloud that deliver quality and cost savings. This tier includes more than 300 dentists, including the HealthPartners Dental Group.

**Benefit Level 2:** Includes more than 2,600 dentists throughout Minnesota and bordering communities and more than 130,000 PPO providers nationwide.

## Little Partners<sup>SM</sup> dental benefit

Kids 12 and younger are covered 100% at in-network dentists, with no deductibles, no coinsurance and no annual maximum.

## HealthPartners MouthWise Matters

The MouthWise Matters benefit helps to lower costs and improve health outcomes. This enhanced benefit for people with diabetes and pregnant women provides 100% in-network coverage for extra gum treatment, including scaling and root planing (a deep cleaning).

### Learn more

Call your broker, consultant or account manager at **952-883-5200** or **800-298-4235**.

## Extra benefits

Dental sealants are covered 100% for all age groups to help prevent cavities. Plus, for dental implants, our plans provide coverage for both the surgical placement and the cost of prosthetics. Many plans only cover what a bridge or dentures would cost and apply that amount to the cost of dental implants.

## Save with Healthy Discounts<sup>SM</sup> program

Members can save money on goods and services that promote overall health. These include vision, fitness equipment, retail discounts and much more, including a hearing healthcare solution through TruHearing<sup>®</sup>. TruHearing includes exams, fitting, follow-up and great savings on the latest hearing aids.

## Bundle and save up to 25%

When you pair a dental plan with a HealthPartners small group medical plan, you'll save up to 25% on your dental family rate. Plus, you'll get a two-year rate guarantee!\*

We offer two Voluntary Distinctions plan designs (Distinctions 3 and Distinctions 4) with varying coinsurance amounts and annual maximums of \$1,500 and \$1,000.

\* If a small medical group is reclassified as large under the ACA or switches medical carriers, the dental 25% savings is no longer valid.



## HealthPartners Voluntary Distinctions 3

**Group name:** Pierz ISD  
**Group number:** 36517  
**Renewal date:** 1/1/2025

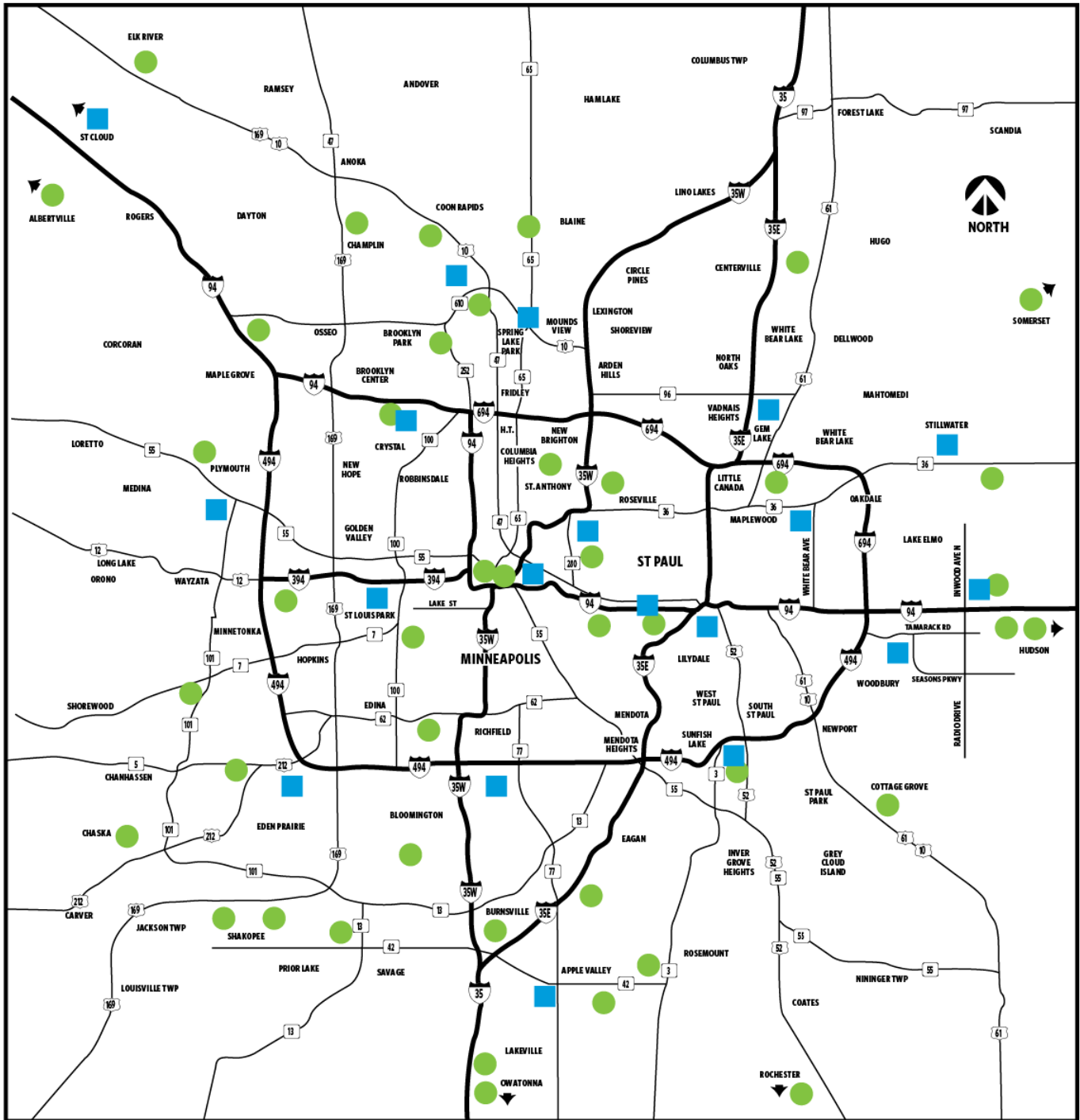
	BENEFIT LEVEL 1	BENEFIT LEVEL 2	OUT-OF-NETWORK
Annual maximum	\$1,500	\$1,000	\$750
<b>Deductible</b>			
Per person per calendar year	\$25	\$50	\$50
Family	\$75	\$150	\$150
<b>Preventive/Diagnostic care</b>			
Exams, cleanings, x-rays, fluoride	100%	100%	100%
Sealants, space maintainers	100%	100%	100%
<b>Basic I services</b>			
	No waiting period	6 month waiting period	
Amalgam fillings	100%	80%	50%
Posterior composite fillings	80%	80%	50%
Simple extractions	80%	80%	50%
Non-surgical periodontics	80%	50%	50%
Endodontics	80%	50%	50%
<b>Basic II services</b>			
	No waiting period	6 month waiting period	
Surgical periodontics	80%	50%	50%
Other oral surgery	80%	50%	50%
<b>Major services</b>			
	No waiting period	12 month waiting period	
Crowns, onlays	50%	50%	0%
Bridges, dentures	50%	50%	0%
Dental implants	50%	50%	0%

### Value-added benefits, automatically included

**Little Partners Benefit:** Dental services for children 12 and under will be covered at 100 percent with no deductible, no annual maximum or frequency limitations when going to an in-network dentist. Little Partners does not include orthodontic, dental implant or services not covered for other members.

**Diabetes and Pregnancy:** For those living with diabetes or who are pregnant and at risk of gum disease, we cover additional exams, cleanings, scaling and root planing, and debridement 100 percent at in-network dentists.

# Benefit Level 1 General Dentistry Locations



 HealthPartners Dental Group

 Park Dental

# Little Partners Dental Benefit



## Benefit summary for kids 12 and under

### What is Little Partners?

Little Partners covers children 12 and under at 100 percent at in-network dentists with no deductible, no coinsurance, no annual maximum and no annual limit on care.

### Why is this important?

A lifetime of healthy teeth starts with the first tooth. Cost should never be a barrier for kids receiving care. Little Partners lets parents rest a little easier at night, removing most of the financial burden. Kids get needed care for a lifetime of smiles.

	BENEFIT LEVEL 1	BENEFIT LEVEL 2	OUT-OF-NETWORK
Annual maximum	Unlimited	Unlimited	\$750
<b>Deductible</b>			
Per person per calendar year	\$0	\$0	\$50
Family	\$0	\$0	\$150
<b>Preventive/Diagnostic care</b>			
Exams, cleanings, x-rays, fluoride	100%	100%	100%
Sealants, space maintainers	100%	100%	100%
<b>Basic I services</b>		No waiting period	6 month waiting period
Amalgam fillings	100%	100%	50%
Posterior composite fillings	100%	100%	50%
Simple extractions	100%	100%	50%
Non-surgical periodontics	100%	100%	50%
Endodontics	100%	100%	50%
<b>Basic II services</b>		No waiting period	6 month waiting period
Surgical periodontics	100%	100%	50%
Other oral surgery	100%	100%	50%
<b>Major services</b>		No waiting period	12 month waiting period
Crowns, onlays	100%	100%	0%
Bridges, dentures	100%	100%	0%
Dental implants	50%	50%	0%

**Little Partners Benefit:** Dental services for children 12 and under will be covered at 100 percent with no deductible, no annual maximum or frequency limitations when going to an in-network dentist. Little Partners does not include orthodontic, dental implant or services not covered for other members.

## HealthPartners Dental Renewal

**Presented to:**

#36517 Pierz ISD

**Renewal Date:**

1/1/2025

### Renewal Rates

Voluntary Distinctions 3

Employee:	\$39.09
Employee + 1:	\$77.77
Family:	\$117.23

### Current Rates

Voluntary Distinctions 3

Employee:	\$36.88
Employee + 1:	\$73.37
Family:	\$110.59

### Enrollment

Employee:	35
Employee + 1:	8
Family:	18



## Distinctions

- **Participation Requirement:** 25% of all eligible employees (minimum of 5 enrolled employees).
- **Contribution Requirement:** employer contribution not required.
- HealthPartners must be the sole carrier.
- Annual open enrollment required. If coverage is waived, employee must have a qualifying event to receive coverage prior to the next open enrollment period.
- Rates are for new business with HealthPartners dental. A group who has previously had HealthPartners dental may not be eligible for new business pricing.
- 24 month rate guarantee is for new dental groups that offer a HealthPartners medical plan.
- Bundled Pricing is available when this dental plan is paired with a qualifying HealthPartners small group medical plan. Orthodontics coverage is not eligible for any pricing discounts.
- For voluntary plans, the shelf dental broker commission is set at 10% of premium for the first year, then 7% of premium each year thereafter. The commission is built into listed premiums.
- Distinctions products are only available in the Twin Cities metro, St. Cloud, Duluth and Rochester areas.
- Waiting periods in benefit level 2 and out of network tiers will apply to enrollees without prior coverage. There are no waiting periods in benefit level 1. Any enrollee who has had comparable coverage will have waiting periods waived.

