

HMSA MESSAGE TO MEMBERS

HMSA dental plans generally provide benefits for the majority of services that most patients need. However, your plan may include certain benefit limitation for these services. Your HMSA dental plan brochure explains the details of both benefits and limitations.

Covered services

Among the basic services covered by HMSA's dental plans are:

Examination and cleaning*	Extractions
X-rays*	Fillings
Fluoride treatment*	Oral surgery
Space maintainers*	Anesthesia
Services to relieve pain	Bridges
Treatment of gum disease or injury (Periodontics)	Crowns
Treatment of disease or injury of the Tooth pulp (endodontics)	Dentures

Note: Your plan may include a waiting period for some services (e.g. bridges, crowns and dentures). Your plan may also include a period of time which major services may not be eligible for payment. In addition, some plans include an annual dollar limitation (e.g. \$600) on the total payment that will be made by HMSA for dental services.

Plan exclusions

The following services generally are not a benefit of HMSA plans:

Occlusal splint therapy	Vital bleaching
Orthodontics	Cosmetic dentistry
Sealants	

State tax is not a benefit of HMSA plans and may be charged separately, based in HMSA's eligible charge.

Know and discuss your plan benefits

We encourage you to read your dental plan benefit brochure and familiarize yourself with your plan benefits and, where applicable, limitations.

Your dentist may recommend services that are not covered by your plan or that exceed your plan's benefits or service limitations. Such recommendations are generally made in accordance with accepted standards of professional dental care, and **HMSA plan limitations are not meant to imply that these services are not needed.**

Should your dentist recommend a service that is not covered by your HMSA plan, please discuss the services with your dentist before having them done. You should ask the dentist about alternative treatments, if any, and your financial responsibility.

If you do not have a plan brochure, please contact your employer. If you have questions regarding your plan benefits, please call HMSA's Dental Servicing Unit at 948-6440 on Oahu or 1 (800) 792-4672 from the Neighbor Islands.

* Please read notes below:

- HMSA plans generally include a maximum number of services per year (e.g., one examination and two cleanings).
- HMSA plans limit the number and type of X-rays performed annually.
- HMSA plans (with exceptions) provide this benefit for children only.