## Thank you for your business



#### It's time to renew your HealthPartners Dental plan

You're in good company. The HealthPartners Dental team appreciates your continued business and we're looking forward to another year. Rest assured your HealthPartners team continuously works to:

- Improve the dental health of your employees
- Make the experience better
- Keep costs affordable

#### Why stay with HealthPartners Dental?

In addition to competitive rates and an experienced customer service team, you get:



#### FREE DENTAL CARE FOR KIDS

You've got the Little Partners<sup>SM</sup>
Dental benefit! Kids 12 and under
get 100 percent coverage at an
in-network dentist. There's no
deductible or coinsurance and the
benefit is available even if the annual
maximum is met.



# SPECIAL CARE FOR PREGNANT WOMEN AND EMPLOYEES WITH DIABETES

For those who are diabetic or pregnant and at risk of gum disease, HealthPartners offers 100 percent coverage for extra exams, cleanings and other medically necessary periodontal (gum) care.

#### Questions?

Contact your HealthPartners account manager or broker to learn more.



95% of employees/companies stay onboard with HealthPartners Dental

Call HealthPartners at **952-883-5200** or **800-298-4235**. Visit healthpartners.com/dental





#### **HealthPartners Voluntary Distinctions 3**

**Group name:** Pierz ISD **Group number:** 36517 **Renewal date:** 1/1/2022

|                                    | BENEFIT LEVEL 1   | BENEFIT LEVEL 2         | OUT-OF-NETWORK |
|------------------------------------|-------------------|-------------------------|----------------|
| Annual maximum                     | \$1,500           | \$1,000                 | \$750          |
| Deductible                         |                   |                         |                |
| Per person per calendar year       | \$25              | \$50                    | \$50           |
| Family                             | \$75              | \$150                   | \$150          |
| Preventive/Diagnostic care         |                   |                         |                |
| Exams, cleanings, x-rays, fluoride | 100%              | 100%                    | 100%           |
| Sealants, space maintainers        | 100%              | 100%                    | 100%           |
| Basic I services                   | 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%            |
| Basic II services                  | No waiting period | 6 month waiting period  |                |
| Surgical periodontics              | 80%               | 50%                     | 50%            |
| Other oral surgery                 | 80%               | 50%                     | 50%            |
| Major services                     | 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

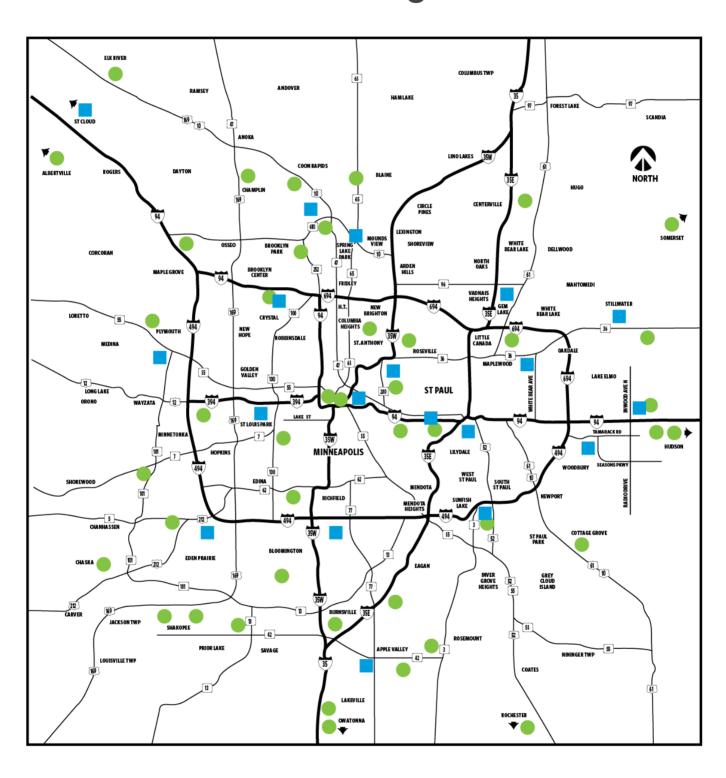
maximum or frequency limitations when going to an in-network dentist. Little Partners does not include

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 wit 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          |  |
| Deductible                         |                   |                         |                |  |
| Per person per calendar year       | \$0               | \$0                     | \$50           |  |
| Family                             | \$0               | \$0                     | \$150          |  |
| Preventive/Diagnostic care         |                   |                         |                |  |
| Exams, cleanings, x-rays, fluoride | 100%              | 100%                    | 100%           |  |
| Sealants, space maintainers        | 100%              | 100%                    | 100%           |  |
| Basic I services                   | 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%            |  |
| Basic II services                  | No waiting period | 6 month waiting period  |                |  |
| Surgical periodontics              | 100%              | 100%                    | 50%            |  |
| Other oral surgery                 | 100%              | 100%                    | 50%            |  |
| Major services                     | 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:**

#### 1/1/2022

| Renewal Rates            |         |  |  |
|--------------------------|---------|--|--|
| Voluntary Distinctions 3 |         |  |  |
| Employee:                | \$32.85 |  |  |
| Employee + 1:            | \$65.36 |  |  |
| Family:                  | \$98.52 |  |  |

| Current Rates            |         |  |  |
|--------------------------|---------|--|--|
| Voluntary Distinctions 3 |         |  |  |
| Employee:                | \$31.74 |  |  |
| Employee + 1:            | \$63.15 |  |  |
| Family:                  | \$95.19 |  |  |

| Enrollment    |    |  |
|---------------|----|--|
|               |    |  |
| Employee:     | 24 |  |
| Employee + 1: | 6  |  |
| Family:       | 13 |  |



### **Voluntary 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.

