

Summary of Dental Benefits Kaiser Small Group Plan - Group No. 2995 Effective: 01/01/2024

This summary is a brief description of a Hawaii Dental Service (HDS) member's dental benefits. Some limitations, restrictions, and exclusions may apply. Plan benefits are governed by the provisions detailed in the group's and/or subscriber's agreement with HDS, HDS's Procedure Code Guidelines and Delta Dental National Policies when applicable. Certain provisions may vary across group agreements such as waiting periods, frequency and age limitations, etc. and may not be included in this summary. For additional information, please contact HDS Customer Service. As an HDS member, you may visit any licensed dentist, but your out-of-pocket costs may be lower when visiting an HDS participating dentist. All dental claims must be filed within 12 months of the date of service to be eligible for HDS claims payment.

| months of the date of service to be eligible | | | |
|--|----------------------------|---|--|
| | ADULTS - AGE 19 & OLDER | CHILDREN – AGE 18 & UNDER | |
| PLAN MAXIMUM The most HDS | \$1,200 | N/A | |
| will pay for each person for all | per yr | | |
| covered dental services | | | |
| performed during the calendar | | | |
| year. | | | |
| MAXIMUM OUT OF POCKET | N/A | \$400 | |
| (MOOP) The most you will pay | | per child per yr | |
| before your dental plan begins | | \$800 | |
| to pay 100% of your benefit. | | for 2+ children per yr | |
| Out-of-pocket payments made | | | |
| for non-covered services, | | | |
| alternate benefits and non- | | | |
| medically necessary | | | |
| orthodontics will not count | | | |
| toward the MOOP. | | | |
| | HDS PLAN PAYS | | |
| DIAGNOSTIC | | | |
| Examinations | 100% | 100% | |
| | 2x/yr | 2x/yr | |
| Bitewing X-rays | 100% | 100% | |
| | 1x/yr | 2x/yr | |
| Other X-rays | 70% | 70% | |
| | Full mouth X-rays 1x/5 yrs | Full mouth X-rays 1x/5 yrs | |
| PREVENTIVE | | | |
| Cleanings | 100% | 100% | |
| | | | |
| | 2x/yr | 2x/yr | |
| Fluoride | Not Covered | 100% | |
| Fluoride | | 100% 2x/yr | |
| | Not Covered | 100% 2x/yr Through age 18 | |
| Fluoride Silver Diamine Fluoride | Not Covered N/A 100% | 100% 2x/yr Through age 18 100% | |
| | Not Covered | 100% 2x/yr Through age 18 | |

| Sealants | Not Covered | 100% |
|---|---|--|
| One treatment per tooth per | | Through age 18 |
| lifetime to permanent molar | | |
| teeth when there are no prior | | |
| | | |
| fillings on biting surfaces. | | |
| TOTAL HEALTH PLUS BENEFITS | | |
| | ditions, they will only be eligible for the | benefit with the most cleaning(s) |
| and/or gum maintenance treatn | nents of a single condition. All benefits | are covered at 100% unless otherwise |
| noted. | | |
| Diabetes | | |
| • Cleanings/Gum Maintenance | Additional 2x/yr | Additional 2x/yr |
| Cancer (other than Oral) | | |
| Cleanings/Gum Maintenance | Additional 2x/yr | Additional 2x/yr |
| Fluoride Treatments | Additional 2x/yr | Additional 2x/yr |
| Oral Cancer | Additional 2x/br | Additional 2x/vr |
| Cleanings/Gum MaintenanceFluoride Treatments | Additional 2x/yr Additional 4x/yr | Additional 2x/yr Additional 4x/yr |
| Sjogren's Syndrome | | |
| Cleanings/Gum Maintenance | Additional 2x/yr | Additional 2x/yr |
| Fluoride Treatments | Additional 4x/yr | Additional 4x/yr |
| Stroke | | |
| Cleanings/Gum Maintenance | Additional 2x/yr | Additional 2x/yr |
| Heart Attack, Congestive | | |
| Heart Failure | | |
| Cleanings/Gum Maintenance | Additional 2x/yr | Additional 2x/yr |
| Kidney Failure | Additional 2x/yr | Additional 2x/yr |
| Cleanings/Gum Maintenance Organ Transplant | | Additional 2X/ yr |
| Cleanings/Gum Maintenance | Additional 2x/yr | Additional 2x/yr |
| Pregnancy (Expectant | | |
| Mothers) | | |
| Cleanings/Gum Maintenance | Additional 1x/yr | Additional 1x/yr |
| Medical Risk for Cavities | | |
| Fluoride Treatments | Additional 3x/yr | Additional 3x/yr |
| BASIC CARE Fillings | 70% | 70% |
| - | | |
| Once every two years per tooth | White-colored mings innited to from teeth. | white-colored mings innited to from teeth. |
| per surface. | | |
| Root Canals | 70% | 70% |
| Gum/Bone Surgeries & | 70% | 70% |
| Maintenance (non-medical risk | | |
| factors) | | |
| Once every three years per | | |
| quad. | | |
| Oral Surgeries | 70% | 70% |
| MAJOR CARE | | |
| Crowns | 50% | 50% |
| | 1x/7yrs per tooth | 1x/7yrs per tooth |
| | White crowns limited to front teeth and | White crowns limited to front teeth and |
| | bicuspids. | bicuspids. |

| Fixed Bridges & Dentures | 50% | 50% |
|------------------------------------|--|--|
| | 1x/7yrs per tooth | 1x/7yrs per tooth |
| Implants | 50% | Not Covered |
| OTHER SERVICES | | |
| Adjunctive General Services | 70% | 70% |
| | | Nitrous Oxide, IV sedation and hospital care |
| | | is covered. |
| Emergency Treatment of | 70% | 70% |
| Dental Pain (Palliative | | |
| Treatment) | | |
| Once per visit per dental office | | |
| for relief of pain but not to cure | | |
| Athletic Mouth Guards | Not Covered | 70% |
| | | 1x/24-months |
| ORTHODONTICS | | |
| | 50% | 50% |
| | For dependent children through age 25. | For dependent children through age 25. |
| | \$1000 lifetime maximum amount paid | \$1000 lifetime maximum amount paid |
| | (eight quarterly payments) | (eight quarterly payments) |
| Medically Necessary Ortho | Not Covered | 50% |
| Limited to dependent children | | Through age 18 |
| for those cases involving repair | | |
| of the cleft lip and/or cleft | | |
| palate, severe facial birth | | |
| defects, or an incurred injury | | |
| that affects the function of | | |
| speech, swallowing, and/or | | |
| chewing. | | |

CHILDREN - AGE 18 & UNDER: Special Consideration: Assessment of salivary flow is covered. Orthodontic services are not covered if services were started prior to the date the patient became eligible under this employer's plan. If a patient's eligibility ends prior to the completion of the orthodontic treatment, payments will not continue. If your employer elects to remove the orthodontic benefit, coverage will end on the last day of the month that the change occurred. Self-administered or at-home applications (or any type of "do it yourself") orthodontics is not a covered benefit. Orthodontics must be performed by a licensed dentist or supervised staff.

ADULTS - AGE 19 & OLDER: Special Consideration: Assessment of salivary flow is covered. Orthodontic services are not covered if services were started prior to the date the patient became eligible under this employer's plan. If a patient's eligibility ends prior to the completion of the orthodontic treatment, payments will not continue. If your employer elects to remove the orthodontic benefit, coverage will end on the last day of the month that the change occurred. Self-administered or at-home applications (or any type of "do it yourself") orthodontics is not a covered benefit. Orthodontics must be performed by a licensed dentist or supervised staff.

Access to HDS Information 24/7

Visit HDS Online at HawaiiDentalService.com to:

ACCESS YOUR ACCOUNT

- Visit HawaiiDentalService.com
- Click "Member Login"
- Click "Create an account"
- Complete the "Account Registration" form
- Select "Yes" to be notified via email when a claim is processed and "Yes" to "Request electronic Explanation of Benefits"
- Click "Register"

CHECK

- Whether you and/or your dependents are eligible for HDS benefits
- What dental services are covered by your plan
- What the limits are of each type of covered service and how much you have used

SEARCH

- For an HDS participating dentist in Hawaii, Guam or Saipan by specialty, location, handicap accessibility, weekend hours, and more
- For a Delta Dental Premier participating dentist on the Mainland or Puerto Rico by specialty, location, weekend hours and more

VIEW

- Your Explanation of Benefits (EOB) statements
- A list of frequently asked questions
- HDS contact information

DOWNLOAD & PRINT

- A summary of your benefits for tax purposes
- Blank claim forms
- Your HDS membership card
- Your EOB statements
- HDS Notice of Privacy Practices

REQUEST

- To receive emails when your claims are processed
- To receive EOB statements via email
- An HDS membership card to be mailed to you

How to Contact HDS

Customer Service Representatives

From Oahu: (808) 529-9248 Toll-free: 1-844-379-4325

Customer Service Call Center Hours:

Monday – Friday: 7:30 AM – 4:30 PM HST Excluding HDS observed holidays, visit <u>HawaiiDentalSevice.com/about/holidays</u> for our HDS' observed holiday schedule.

Walk-in Office Hours:

Monday - Friday: 8:00 AM - 4:30 PM HST

Send Written Correspondence to:

Hawaii Dental Service Attn: Customer Service 900 Fort Street Mall, Suite 1900 Honolulu, HI 96813-3705

E-mail: CS@HawaiiDentalService.com

FAX:

From Oahu: (808) 529-9366 Toll-free fax: 1-866-590-7988