Benefit Overview For Employer-Union Trust Benefits Committee

March 19, 2002

HDS
Hawaii Dental Service
DELTA DENTAL

Background

- Dental Care Specialist
- Long term relationship with Hawaii Public Employees Health Fund (HPE)
  - 1966 - Children
  - 1990 - Adults
- HDS provides dental benefits to 170,052 beneficiaries of HPE and Employer Unions
- Coverage available for all beneficiaries
- Unique Plan Designs
  - Implants and additional periodontal cleanings

Comparison of Adult Benefits

	COMMUNITY PLAN	HPE	EU1	EU2 (children included)	EU3	EU4	EU5
DIAGNOSTIC: (Exams, X-rays)	100% (full mouth @ 70%)	100%	100%	100%	100%	100%	100%
PREVENTIVE: Prophylaxis (cleanings)	100%	100%	100%	100%	100%	100%	100%
RESTORATIVE	70%	60%	60%	60%	60%	60%	70%
Crowns & Gold Restoration	50%	60%	60%	60%	60%	60%	70%
SPECIALISTS (Endodontics, Periodontics, Oral Surgery)	70%	60%	60%	60%	60%	60%	70%
PROSTHODONTICS	50%	60%	60%	60%	60%	60%	70%
ADJUNCTIVE GENERAL SVCS	70%	60%	60%	60%	60%	60%	70%
Palliative	70%	100%	100%	100%	100%	100%	100%
IMPLANTS	-	60%	60%	-	60%	60%	-
PERIO CLEANING	-	100%	100%	-	100%	100%	-
ORTHODONTICS	-	-	-	50% ($1000 lifetime max)	50% ($1000 lifetime max)	50% ($2000 lifetime max)	-
PLAN MAXIMUM (contract year)	$1000 (calendar year)	$1000	$1000	$1000	$1000	$1000	$1000

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Comparison of Children & Student Benefits

		CHILDREN				STUDENT			
	COMMUNITY PLAN	HPE	EU2	EU3	EU5	EU1	EU3	EU4	EU5
PERSONS COVERED	child (through 18) student (through 24)	child (through 18)	child (through 18)	child (through 18)	child (through 18)	student (19 - 25)	student (19 - 24)	student (19 - 25)	student (19 - 23)
DIAGNOSTIC: (Exams, X-rays)	100% (full mouth @ 70%)	100%	100%	100%	100%	100%	100%	100%	100%
PREVENTIVE: Prophylaxis (cleaning)	100%	100%	100%	100%	100%	100%	100%	100%	100%
Stannous Fluoride (Age 17)	70%	60%	60%	60%	100%	-	-	-	-
Space Maintainers (Age 17)	70%	60%	60%	60%	70%	-	-	-	-
Sealants (Age 16)	70%	100%	-	100%	-	-	-	-	-
RESTORATIVE	70%	60%	60%	60%	70%	60%	60%	60%	70%
Crowns & Gold Restoration	50%	60%	60%	60%	70%	60%	60%	60%	70%
SPECIALISTS (Endodontics, Periodontics, Oral Surgery)	70%	60%	60%	60%	70%	60%	60%	60%	70%
PROSTHODONTICS	50%	60%	60%	60%	70%	60%	60%	60%	70%
ADJUNCTIVE GENERAL SVCS	70%	60%	60%	60%	70%	60%	60%	60%	70%
Palliative	70%	100%	100%	100%	100%	100%	100%	100%	100%
PLAN MAXIMUM (contract year)	$1000 (calendar year)	None	$1000	None	$1000	$1000	$1000	$1000	$1000

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Supplemental Benefits

	EU1	EU4	EU6
PERSONS COVERED	student (19 through 24)	adult	adult
DIAGNOSTIC: (Exams, X-rays)	50%	50%	70%
PREVENTIVE: Prophylaxis (cleaning)	50%	50%	70%
RESTORATIVE	50%	40%	50%
Crowns & Gold Restoration	45%	30%	50%
SPECIALISTS (Endodontics, Periodontics, Oral Surgery)	50%	40%	50%
PROSTHODONTICS	45%	30%	50%
ADJUNCTIVE GENERAL SVCS	50%	40%	50%
Palliative	50%	40%	50%
ORTHODONTICS	100% ($750 lifetime maximum)	40% ($600 lifetime maximum)	50% ($600 lifetime maximum)
PLAN MAXIMUM (contract year)	$750	$600	$675

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Summary

This is a summary comparison of benefit coverages between the HDS community plan and the HPE and union plans.

- The HDS Community Rated Plan includes adults, children and full time students through age 24. HPE and some unions have separate plans for adults and children.
- **Diagnostic benefits** include exams and x-rays
  - All plans cover diagnostics at 100%
  - Exception: Under the Community Rated Plan full mouth x-rays are covered at 70%
- **Preventive benefits**
  - Prophylaxis (cleanings) are universally covered at 100%
  - Stannous Fluoride, Space Maintainers and Sealants are benefits for children only. Coverage varies from 60% to 100%.
- **Restorative**
  - Fillings (Amalgams or composites) covered at 60% to 70%
  - Crowns (porcelain or gold) covered at 50% to 70%

Summary

- **Specialists** - Endodontics, Periodontics, Oral Surgery
  - Community Rated Plan and HPE covered at 70%
  - Union plans covered at either 60% or 70%
- **Prosthodontics**
  - Coverage under Community Rated Plan at 50%.
  - HPE and union plans covered at either 60% or 70%.
- **Implants** and **Periodontal cleaning**
  - Offered by HPE and a few union plans
- **Orthodontics**
  - Not available for HPE but offered by some union plans at $1,000 lifetime maximum
- **Plan Maximum**
  - Adult - All plans have $1,000 plan maximum per person
  - Children - HPE and one union has no plan maximum (unlimited)
- **Supplemental Plans**
  - Have lower coverage
  - Are offered by three unions for members with other dental coverage