

## Commercial Contractors

December 2014 through November 2015

### HealthPartners Open Access Voluntary Dental Plan Greater MN Rates

Dental Services	HealthPartners Network	Any Licensed Dentist
Calendar Year Annual Maximum <i>Combined Across Networks</i>	\$1,000	\$1,000
Annual Deductible		
Individual	\$50	\$50
Preventive/Diagnostic Care	100%	100%
Sealants	100%	100%
Basic I Services	<i>6 month waiting period</i>	
- Amalgam Fillings	80%	80%
- Posterior composites	50%	50%
- Simple Extractions	80%	80%
- Non-surgical Periodontics	80%	80%
- Endodontics	80%	80%
Basic II Services	<i>6 month waiting period</i>	
- Surgical Periodontics	50%	50%
- Other Oral Surgery	50%	50%
Crowns, onlays	<i>12 month waiting period</i>	
Prosthetics	50%	50%
-Bridges, Dentures	50%	50%
-Dental Implants	50%	50%
Orthodontics	no coverage	no coverage

#### Fully Insured Premium

Single	\$32.91
Single + 1	\$65.50
Family	\$98.74

#### Bundled Pricing

\$32.91
\$65.50
<b>\$74.06</b>

**Rates assume 10 to 24 enrolled employees**

#### Voluntary Underwriting Guidelines

Participation Requirement: 25 percent of all eligible employees (minimum of 5 enrolled employees)

Contribution Requirement: employer contribution not required

HealthPartners must be 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

**\*\*Two-year rate guarantee 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**