

October 2021

TO: All Active Participants
Hawaii Teamsters Health and Welfare Trust (“the Plan”)

FROM: Board of Trustees

SUBJECT: SPECIAL DENTAL BENEFITS OPEN ENROLLMENT PERIOD

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With the closure of HMO Dental Provider, Dental Care Centers of Hawaii (DCCH) effective July 1, 2021, the Board of Trustees of the Hawaii Teamsters Health & Welfare Trust have explored dental alternatives for consideration. They are pleased to report that the Plan will be offering a new dental HMO Plan with HMSA effective January 1, 2022.

The Plan will hold a Special Open Enrollment period **for dental benefits only** during the month of November (changes effective on January 1, 2022). During this time, you and your eligible dependents will be able to elect one of the following plans:

Hawaii Dental Service (“HDS”)

The HDS Plan offers you freedom to choose your own dentist. You may select from a network of over 96% of the dentists statewide. Payments are based on a percentage of eligible fees. Visiting an HDS Member Dentist will lower your out-of-pocket costs. National coverage is also available through Delta Dental Plans Association, the largest dental benefits provider in the nation.

Hawaii Medical Services Association (“HMSA DHMO”)

The HMSA Plan is a “dental HMO” plan. Your copayment is usually a fixed dollar amount. The Plan will not pay for services from a non-HMSA dentist, except when referred or if emergency care is required.

Enclosed are Summary Plan Benefits for your use. Additionally, the two (2) providers, HDS and HMSA, will be mailing you more information about their benefits for you to make an informed decision.

For those of you interested in switching over to the HMO HMSA Dental Plan, please visit the Trust Funds website (www.teamsterstrustbenefits.com) to complete the online enrollment by November 30th, or contact our office at 842-0392, for neighbor islands, call toll free at (866) 772-8989 to request for an enrollment form. If you choose to continue coverage with Hawaii Dental Service, no action is required.

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.

PLAN MAXIMUM The most HDS will pay for each person for all covered dental services performed during the plan year.

Plan Maximum	\$2000
HDS PLAN PAYS	
DIAGNOSTIC	
Examinations	100% 1x/yr
Bitewing X-rays	100% 2x/yr through age 14 1x/yr equal or over age 15
Other X-rays	100% Full mouth X-rays 1x/5 yrs
PREVENTIVE	
Cleanings	100% 2x/yr
Fluoride	100% 2x/yr Through age 17
Space Maintainers	80% Through age 17
Sealants One treatment per tooth per lifetime to permanent molar teeth when there are no prior fillings on biting surfaces.	80% Through age 18
MEDICAL RISK FACTORS	
Gum Maintenance will be covered at the Gum/Bone Surgeries and Maintenance benefit level. If the member has multiple conditions, they will only be eligible for the benefit with the most cleaning(s) and/or gum maintenance treatments of a single condition.	
Diabetes • Cleanings/Gum Maintenance	Additional 2x/yr
Pregnancy (Expectant Mothers) • Cleanings/Gum Maintenance	Additional 1x/yr
Medical Risk for Cavities • Fluoride Treatments	Additional 1x/yr
BASIC CARE	
Fillings Once every two years per tooth per surface.	80% White-colored fillings limited to front teeth.
Root Canals	80%
Gum/Bone Surgeries & Maintenance (non-medical risk factors) Once every three years per quad.	80%

Oral Surgeries	80%
MAJOR CARE	
Crowns	80% 1x/5yrs per tooth White crowns limited to front teeth and bicuspid.
Fixed Bridges & Dentures	80% 1x/5yrs per tooth
Implants	80% Implant coverage is paid as an alternate benefit in lieu of a 3-unit bridge.
OTHER SERVICES	
Adjunctive General Services	80%
Emergency Treatment of Dental Pain (Palliative Treatment) Once per visit per dental office for relief of pain but not to cure	80%

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 e-mail when a claim is processed and “Yes” to “Request electronic Explanation of Benefits”
- Click “Register”

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

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

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

VIEW

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

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 State observed holidays and the day after Thanksgiving

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

Welcome Aboard!

Create your account today and let's get started on working towards a healthier smile!



ACCESS YOUR HDS ONLINE ACCOUNT TO:



Check Claims

View your claims, services used, benefits and eligibility for yourself and your dependents under 18 years of age.



Find A Dentist

Find a participating dentist in your area or anywhere across Hawaii, Guam, Saipan, or the U.S. mainland and Puerto Rico.

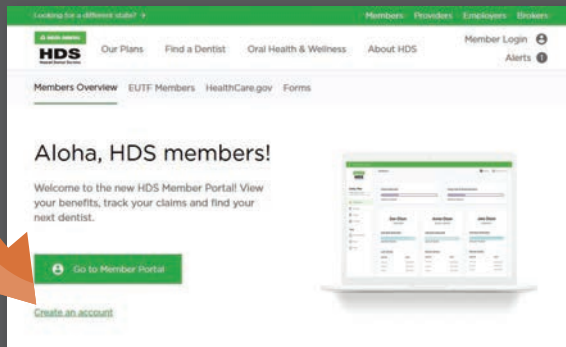


Access Your ID Card

Download and print your HDS membership ID card from your HDS Online account or request to have it mailed to you.

CREATE AN ACCOUNT

Visit HawaiiDentalService.com/members



Click "Create An Account" and follow prompts.

An email will be sent to you with a link. Click on the link to activate your new HDS Online account!

FIND A PARTICIPATING DENTIST

Visit HawaiiDentalService.com



Click "Find A Dentist" in the main menu.

Select the area in which you'd like to search for an HDS participating dentist and follow the prompts.



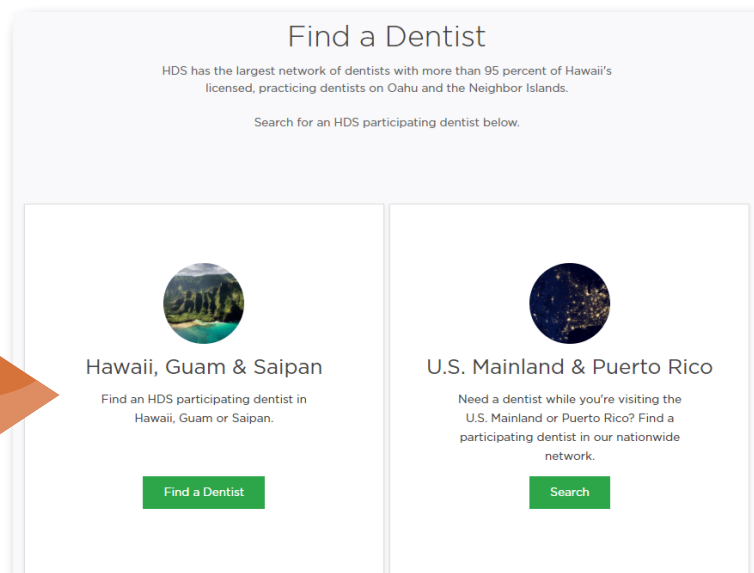
BRUSH, FLOSS AND SEE AN HDS DENTIST

Find An HDS Participating Dentist

Your HDS dental plan comes with access to the largest network of dentists in Hawaii and the U.S. mainland. Here's how to find an HDS participating dentist or specialist online at HawaiiDentalService.com/FindADentist.

STEP 1

Visit HawaiiDentalService.com/FindADentist and pick a region in which you'd like to find a dentist.



STEP 2

Follow the prompts to search for a dentist.
Instructions vary by region.

Hawaii, Guam, and Saipan

If you select **Hawaii, Guam, Saipan**, specify your **Island** and **Neighborhood** OR enter your **ZIP code**. You may also search by **Specialty, First** or **Last Name**.

Click the **See Participating Dentists** button at the bottom of the screen to view results.

Dentists in Hawaii, Guam and Saipan

No matter what island you're on, an HDS participating dentist is nearby.

Search by Zip Code Island Name

Zip Code
Zip

Provider Network
Any

Specialty
Any

First Name
First

Last Name
Last

[See Participating Dentists](#)

Contact an HDS participating dentist to schedule an appointment. Use **Advanced Filters** to narrow results, if needed.

Looking for a different state? →

Members Providers Employers Brokers

HDS Our Plans Find a Dentist Oral Health & Wellness About HDS Member Login Alerts

< Back

Search by Zip Code Island Name

Island
Oahu

Neighborhood
Makiki

Provider Network
Any

Specialty
Any

First Name
First

Last Name
Last

Hide Filters

Advanced filters
Hours Gender Office Features Special Needs Language

All Any Any Any Any

U.S. Mainland & Puerto Rico

If you select **U.S. Mainland & Puerto Rico**, click **Search the National Site**.

Find a dentist through our National Delta Dental Provider Search.

Looking for a dentist?

Select Delta Dental Premier as your plan on the next page.

[Cancel](#) [Search the National Site](#)

Select a **Specialty** or **Any**.

DELTA DENTAL I'm a member (Not a member?) Search

Find your Delta Dental Find a dentist Estimate cost Dashboard FAQ Protect my smile Sign in/Register

Looking for a dentist?

Find in-network dentists in your area by using your current location or entering a ZIP code manually.

Don't know which plan you have? [Sign in to your account](#), check your Delta Dental ID card or contact your Delta Dental Company.

Delta Dental Medicare Advantage and Delta Dental Patient Direct coverage are not available in all 50 states.

Specialty

Delta Dental Premier

Dentist's last name (optional)

Search by current location:

Yes No

Why choose an in-network dentist?

Here are the benefits of using an in-network dentist

[Read more](#)

Then select **Delta Dental Premier** in **Your plan** field.

Then select **Yes** in **Search by current location** OR select **No** and enter your **ZIP code**.

Lastly, click **Find Dentists** and contact a dentist to schedule an appointment.

Questions? Contact HDS Customer Service at
(808) 529-9248 or email CS@HawaiiDentalService.com.

SMILE PERKS

FOR HDS MEMBERS

Access Your **SMILEPerks** Now!

Log onto your HDS Member Dashboard at HawaiiDentalService.com/members and click the link to the HDS Smile Perks. If you don't have an account, simply create one and follow the prompts.



Take fitness to another level with a bike or sports gear!

Get new fitness gear from McCully Bicycle and Sporting Goods! HDS members get a 10% discount in store off selected items. Show the cashier your HDS member ID to redeem your discount. Discount applies to regular-priced items; excludes tennis balls and fishing supplies. - 2124 King Street, Honolulu, HI



Lights. Camera. SMILE!

HDS members get 5% off any photo booth reservation with Party Pix Hawaii. Reserve your photo booth at partypixhawaii.com and enter the discount code **HDSFIVE** during check out to receive your SMILEPerks discount.



Treat your pups to a day at a local oasis.

Aloha Dog provides day care, boarding and grooming services for dogs. Aloha Dog is offering new clients 50% off the evaluation interview fee. Enrolling dogs 20lbs. and under. HDS members also receive a 10% discount for weekday boarding from Monday through Thursday. Call (808) 591-1727 for more information. Show your HDS member ID card and picture ID upon receiving services to redeem your discount. - 525B Cummins St., Honolulu, HI

Stay Active & Fit Year-round!

HDS provides its members access to local fitness centers through its partnership with the Active & Fit Direct program starting at \$25 per month. (Includes a \$25 enrollment fee and applicable taxes.) Register yourself and your family at any of the participating gyms. Visit the HDS Member Portal for more information.

Go places with Hawaiian Airlines

Save on your next trip to your dream destination! HDS members get an exclusive 5% discount on mainland and international web fares on Hawaiian Airlines! (Excludes fares for Tahiti and American Samoa.) Visit the HDS Member Portal to access this discount.

Vision Care Coverage with VSP

HDS's vision partner, VSP, provides individual vision insurance that gives you access to the services and products you need to care for your eyes. Visit the HDS Member Portal for more information on enrolling with VSP.

Get a Z Sonic mini toothbrush at a discount!

All HDS members get an exclusive discount on the Z Sonic Travel Size Toothbrush (\$14.95) and Mini Adult Brush Replacement Heads (\$14 for four brush heads). Free shipping with the purchase of both items. Visit the HDS Member Portal to access this discount.

SMILE PERKS

Get more out of your HDS dental plan. Take advantage of SMILEPerks!

1. Visit HawaiiDentalService.com/members.
2. Log into the HDS Member Portal.
3. In the HDS SMILEPerks block on the dashboard, click the link to "Learn More."
4. You will be directed to a members' only SMILEPerks page with more information.



SMILEPerks for HDS Members

Smile more with offers, deals and discounts from our affiliate partners!

Sign up for a vision insurance plan or take advantage of deals and discounts on a toothbrush, travel or gym memberships. Take advantage of being an HDS member and access your SMILEPerks today!

[Learn More](#)

Look for this block on your HDS Member dashboard. Click "Learn More" to view all SMILEPerks details.



Share Aloha, Not Germs

Our island culture teaches us to share, but the sharing of certain things may cause health problems. Care for your little one and limit the spread of germs with these easy oral health tips.

Avoid sharing eating utensils, food and drinks.

Germs can easily transfer from one body to another while sharing eating utensils, food and drinks. Give your keiki his or her own fork and plate at every meal to avoid spreading germs.

Do not share toothbrushes, floss and toothpaste.

Every person should have his or her own toothbrush, floss and toothpaste. Sharing germs through dental products may come with oral health problems that affect overall health.

Brush, floss and visit the dentist to stay healthy!

Tooth decay and gingivitis can cause pain and prevent your child from eating nutritious foods. Good oral hygiene and routine dentist visits keep a mouth clean and healthy.

Good oral health leads to good overall health.



Hawaii Teamsters Local 996 Dental HMO Plan

Go the extra smile for good health

We make preventive dental care easy and affordable with our dental HMO plan. HMSA's Dental HMO plan covers:

Preventive services: oral exams, dental cleanings, and X-rays.

Basic restorations: fillings, periodontal treatment, and root canals.

Major restorations: crowns, bridges, and dentures.

The HMSA Dental HMO plan provides you with no-cost preventive care, fixed copayments, predictable out-of-pocket costs, no calendar year maximum, no deductible, and many dentists to choose from in our network.

The standard waiting period for major services is waived if you enroll in HMSA's Dental HMO plan for January 1, 2022.



Easy access to quality care

HMSA's large and growing dental HMO network gives you more options for visiting a dentist close to home or work. You can choose a dentist in our independent HMO network or a Hawaii Family Dental provider.

To find a provider, visit hmsadental.com/find-a-dentist and select HMO from the Plan Name list.



Oral Health for Total HealthSM

If you have a qualifying medical condition, the Oral Health for Total Health program gives you additional benefits at no cost that can help improve your overall health.* These services are covered 100% when you see a participating provider. Learn more at hmsadental.com/total-health.



An Independent Licensee of the Blue Cross and Blue Shield Association

Questions?

Our Customer Service team can help! Just call (808) 948-6440 or 1 (800) 792-4672, Monday through Friday, 8 a.m. to 5 p.m. Or visit hmsadental.com.

Hawaii Teamsters Local 996 Dental HMO Plan

Deductible	None
Calendar year maximum	None
Waiting period for new members	12-month waiting period for major services (waived for members joining on January 1, 2022)
Preventive services	Amount you pay
Exams (two per calendar year)	\$0
X-Rays	
Cleanings (two per calendar year)	
Topical Fluoride (age 0-18, two per calendar year)	
Basic services	Amount you pay
Fillings	\$10 per tooth for amalgam; \$15 per tooth for composite restorations (only covered for anterior teeth and single, stand alone, facial surface of bicuspids only)
Sealants	\$0
Periodontal treatment	\$20 for gingivectomy or gingivoplasty for 1 to 3 contiguous teeth; \$100 for four or more contiguous teeth
Root canals	\$20 per tooth for pulpotomy; \$50 per tooth for root canal therapy
Space maintainers	\$25
Major services	Amount you pay
Crowns, bridges	\$200 high noble metal
Denture	\$300 complete denture; \$250 partial denture
Implants	Not a benefit
Orthodontics	Not a benefit



**Secure, 24/7 access to your benefit information
through your HMSA My Account.**

*Qualifying conditions include diabetes, coronary heart disease, stroke, oral cancer, head and neck cancers, Sjogren's syndrome, and pregnancy.

This document provides a basic overview and comparison of a few plan benefits. Benefits and costs are based on the terms and conditions of your plan, specific exclusions and limitations, coordination of benefits, privacy, third-party liability, eligibility requirements, and appeal rights, none of which are described here. For a complete description, see your *Guide to Benefits* and any riders, certificates, or amendments. To dispute a decision made by HMSA related to benefits, reimbursement, or any other decision or action by HMSA, please follow the instructions at hmsa.com/appeals.