

Summary of Dental Benefits
Brown & Brown, Inc. - Group No. 6215
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. Unless specified, dental claims must be filed within 12 months of the date of service to be eligible for HDS claims payment. Refer to Special Considerations when applicable.

\$1500 PLAN WITH ORTHO	
Plan Maximum The most HDS will pay for each person for all covered dental services performed.	\$1,500 per calendar year
HDS PLAN PAYS	
DIAGNOSTIC	
\$1500 PLAN WITH ORTHO	
Examinations	100 % 2 per calendar year
Bitewing X-rays	100 % 2 per calendar year
Other X-rays	100 % Full mouth x-rays 1x/3 yrs
PREVENTIVE	
Cleanings	100 % 2 per calendar year
Fluoride	100 % 2 per calendar year Allowed through age 19
Silver Diamine Fluoride	100 %
Sealants One treatment per tooth per lifetime to permanent molar teeth when there are no prior fillings on biting surfaces.	70 % Allowed through age 18
Space Maintainers	70 % Allowed through age 17
TOTAL HEALTH PLUS BENEFITS	
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. All benefits are covered at 100% unless otherwise noted.	
Diabetes • Cleanings/Gum Maintenance	Additional 2 per calendar year
Cancer (other than Oral) • Cleanings/Gum Maintenance • Fluoride	Additional 2 per calendar year Additional 2 per calendar year
Oral Cancer • Cleanings/Gum Maintenance • Fluoride	Additional 2 per calendar year Additional 4 per calendar year
Sjogren's Syndrome • Cleanings/Gum Maintenance • Fluoride	Additional 2 per calendar year Additional 4 per calendar year
Stroke • Cleanings/Gum Maintenance	Additional 2 per calendar year

Heart Attack, Congestive Heart Failure • Cleanings/Gum Maintenance	Additional 2 per calendar year
Kidney Failure • Cleanings/Gum Maintenance	Additional 2 per calendar year
Organ Transplant • Cleanings/Gum Maintenance	Additional 2 per calendar year
Pregnancy (Expectant Mothers) • Cleanings/Gum Maintenance	Additional 1 per calendar year
Medical Risk for Cavities • Fluoride	Additional 3 per calendar year
BASIC CARE	
Fillings Once every two years per tooth per surface.	70 % White-colored fillings limited to front teeth.
Root Canals	70 %
Gum/Bone Surgeries Once every three years per quad.	70 %
Gum Maintenance	70 %
Oral Surgeries	70 %
MAJOR CARE	
Crowns & Gold Restorations	70 % 1x/5yrs per tooth White crowns limited to front teeth and bicuspid.
Fixed Bridges & Dentures	50 % 1x/5yrs per tooth
Implants	50 %
OTHER SERVICES	
Emergency Treatment of Dental Pain (Palliative Treatment) Once per visit per dental office for relief of pain but not to cure	100 %
Athletic Mouth Guards	70 % 1 per 24 months Allowed through age 18
Adjunctive General Services	70 %
ORTHODONTICS	
	50 % For adults and children. \$1,000 lifetime maximum amount paid (1/2 at Banding)

Special Considerations: For members who have started orthodontic services under a group plan, HDS will continue orthodontic coverage for members moving to this group plan and will continue appropriate payments to participating dentists. 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. Assessment of salivary flow is covered.

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”

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 HawaiiDentalService.com/about/holidays

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



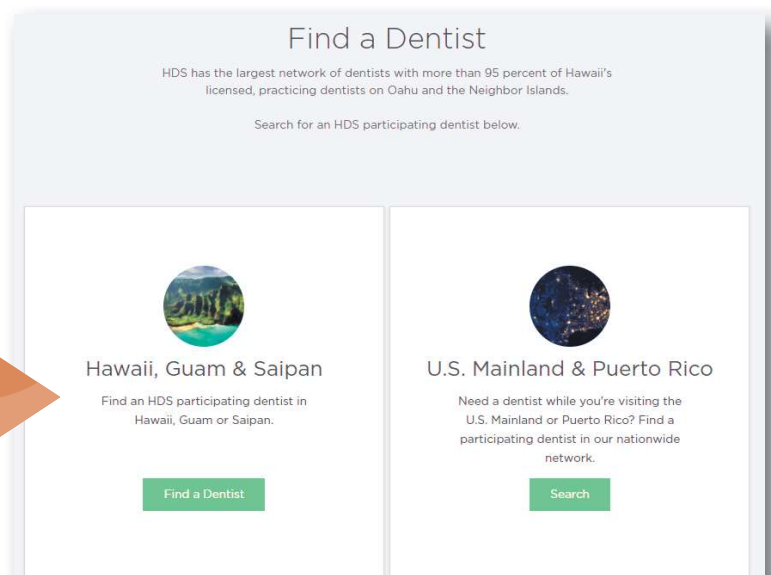
BRUSH, FLOSS AND SEE AN HDS DENTIST

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.



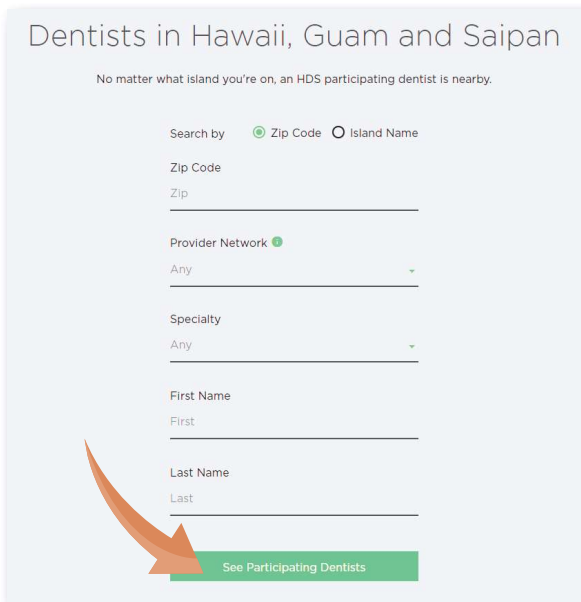
STEP 2

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

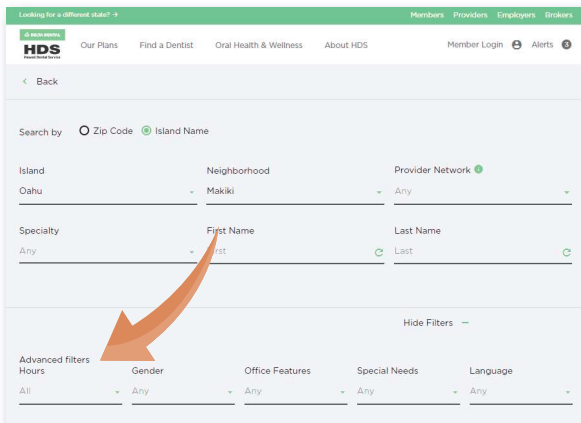
Hawaii, Guam, and Saipan

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.

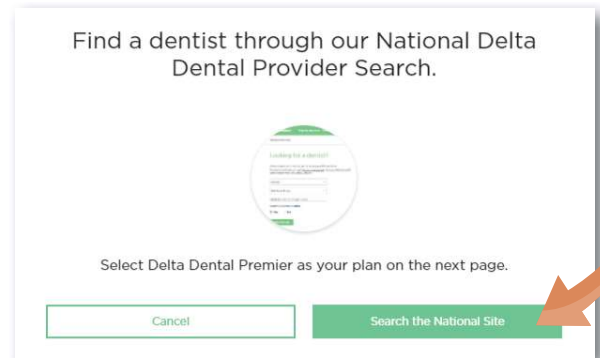


Contact an HDS participating dentist to schedule an appointment. Use **Advanced Filters** to narrow results, if needed.

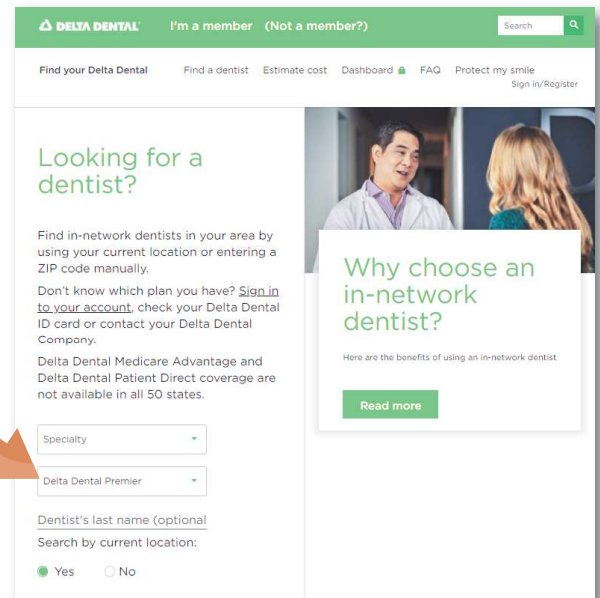


U.S. Mainland & Puerto Rico

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



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



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 \$28 per month. *(The \$28 enrollment fee is waived for Standard Gyms, plus applicable taxes.)* No annual fees or long-term contracts. Switch gyms any time. 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.

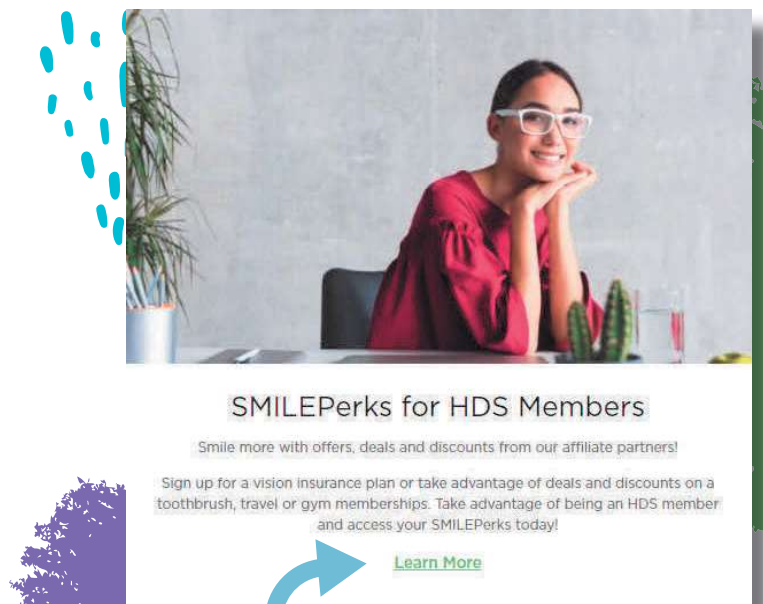
Vision Care Coverage with VSP

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.

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.



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