



Dental Plan Q&A

Q. What do the different benefit levels represent?

A. Benefit Level 1 is your benefits for services obtained from HealthPartners Dental clinics, Park Dental Clinics, Orthodontic Care Specialists and WOW Orthodontics. Benefit Level 2 is your benefits for services obtained from all other HealthPartners in-network providers. Benefit level 3 is your benefits for services from out of network providers.

Q. Where are HealthPartners Dental Clinics located?

A. Apple Valley, Arden Hills, Blaine, Bloomington, Brooklyn Center, Como (St. Paul), Coon Rapids, Inver Grove Heights, Maplewood, Riverside (Mpls), St. Cloud, St. Paul, St. Louis Park, White Bear, and Woodbury.

Q. Where are Park Dental Clinics located?

A. Blaine, Bloomington, Brooklyn Park, Burnsville, Champlin, Chaska, Coon Rapids, Eagan, Eden Prairie, Edina, Farmington, Inver Grove Heights, Lake Elmo, Maple Grove, Maplewood, Minneapolis, Minnetonka, Roseville, Shakopee, St. Anthony, St. Louis Park, and St. Paul.

Q. Where are Orthodontic Care Specialists Clinics located?

A. Apple Valley, Blaine, Brooklyn Center, Coon Rapids, Eden Prairie, Farmington, Hudson, Lake Elmo, Maple Grove, Plymouth, Rosemount, Shakopee, St. Louis Park and White Bear Lake.

Q. Where are WOW Orthodontic Clinics located?

A. Anoka, Elk River, Champlin and Princeton.

Q. How do I find out if my dentist is in the HealthPartners network?

A. You can visit HealthPartners.com website to find a dental provider in your area. Click on "find provider" on the bar of quick links at the bottom of the homepage, then "group dental plans". Under the heading of "HealthPartners Distinctions Dental Network" click on "find a dentist". You will then be able to enter your zip code and come up with a number of dentists to choose from. Directories on paper and on computer disk will also be available during Open Enrollment meetings.

Q. Do I have to pick a dentist and get a referral to go elsewhere?

A. No, you may see whichever dentist you wish. The benefit on each claim is based on the dentist you receive the services from. Your best benefit will be for dental services provided by a HealthPartners Dental Clinic or Park Dental Clinic and from orthodontic services provided by Orthodontic Care Specialists or WOW Orthodontic.

Q. Are there separate medical and dental insurance cards?

A. Yes, even though our medical and dental coverage is through HealthPartners, they will send you separate medical and dental ID cards, even though your Identification number will be the same for Dental as Medical.

Q. I have the Empower HRA health plan, does the fact that we have dental with HealthPartners have any advantages for me?

A. Yes! If you have the Empower HRA, your dental out-of-pocket expenses can be automatically reimbursed from your HRA account after the claim has been processed by HealthPartners (unless you have this feature turned off).

Q. What other advantages does the Distinctions Open Access Dental Plan have?

A. The Distinctions Open Access Dental Plan allows for exams and cleanings twice per calendar year. You can go twice per year regardless of the time period between each exam. Also, this limit only applies to Benefit Level 2 and Out-of- Network providers. If you use the HealthPartners Dental Clinics or Park Dental Clinics (Benefit Level 1), these limits do not apply, you may have as many visits as dentally necessary.