

Dental Coverage FAQ

Are my premiums taxable?

No, dental premiums will be taken from your paycheck pre-tax.

How long can I cover my child?

Children can be covered up to age 26 regardless of student or marital status.

What if my provider is not in network?

First you should ask your provide if they want to be in network with HealthPartners Dental, if so you can let the Payroll and Benefits Office know and they will work with HealthPartners to try to get them added. If the dentist does not want to be added to the network, you still have the same coverage out of network. The only difference you will notice is in usual and customary. This means that if a service is covered at 100%, HealthPartners will pay your out-of-network dentist 100% of the usual charge of dentists in network. You would be responsible for the difference.

What if I do not currently have dental and I need a crown?

You will be subject to a 12 month waiting period for major services if you do not have dental prior to joining our plan. You will still get the agreed upon rate if you use a network provider, which will save you an average of 20-30%.

Can I be on a Single +1 plan with a dependent child?

Yes

Can my child drop mid-year if they have an offer of coverage from an employer?

Yes

How often is preventative care covered?

Two times per calendar year.

Do preventative visits (cleanings/x-rays) go toward my annual maximum?

Yes

If I miss the deadline for the April 1st start date, when would I be able to sign up again?

The next open enrollment will run 8/1-9/15 for coverage starting October 1, 2018.

Is wisdom teeth removal subject to a waiting period?

No

Are services for diabetic, pregnant and dependents under 12 subject to annual maximums?

No, their services are covered 100% with no annual maximum for in-network care.

Will I have a waiting period if I have coverage today?

No

Does the deductible apply for a cleaning?

No

When will the first payment come out of my check?

April's premium will be deducted on March 15th.

Would it ever be beneficial to have double dental insurance?

ot usually; however, if you expect to meet the annual maximum in one plan it may make sense.

For our first year, will the annual maximums and deductibles run April 1 through March 31st?

No, the annual maximums and deductibles are on a calendar year. This year that will be 4/1-12/31.

Can the 100% diabetic coverage apply to a spouse as well?

Yes, anyone enrolled is eligible.

Does a pre-diabetic qualify for 100% coverage?

No, you have to be diagnosed as diabetic.

Are there discounts on braces?

Yes, there are but nothing local. There are approximately 10 facilities in the metro area that offer 20% discounts.

For little partners (children under 12) is there an annual max on the 100% coverage?

No

When will retirees be able to enroll?

Retirees will be able to come on this fall, with a 10/1/2018 start date. They will need to pay their premiums six months at a time to make it manageable administratively. Premiums will be due 10/1 and 4/1 each year.

Why does the plan only cover white fillings at 50% versus the silver at 80%?

We wanted to bring an affordable plan to the group and this was one of the ways we were able to reduce premiums.