



**GOOD NEWS!** You and your family have the opportunity to enroll in a dental health plan offered by Dental Health Options by Health Resources Inc. Our plans are specifically created to Insure Smiles. We work together with general and specialty dentists who have agreed to provide services at a savings to you. Visit [www.InsuringSmiles.com](http://www.InsuringSmiles.com) to **Find Your Dentist**

**Members enjoy:**

- No deductibles
- No claim forms
- No waiting periods
- No pre-existing condition clauses
- A large dentist network, including specialists

**DENTAL SERVICES COVERED AT 100%**

**PREVENTIVE SERVICES**

Routine teeth cleaning  
Fluoride applications (children)  
Sealants (permanent molar teeth only)

**ORAL SURGERY**

Biopsy, soft tissue

**DIAGNOSTIC SERVICES**

Evaluations (exams)  
Periodic, limited, comprehensive,  
periodontal  
Radiographs (x-rays)  
Complete series  
Panoramic films  
Bitewings

Cephalometric film  
Other procedures  
Pulp vitality tests  
Diagnostic casts

**ADJUNCTIVE SERVICES**

Palliative emergency treatment

**DENTAL SERVICES COVERED AT 80%**

**SPACE MAINTINERS**

Space maintainers (not orthodontic retainers)

**RESTORATIVE**

Silver fillings  
Primary teeth/Permanent teeth  
White fillings  
Anterior teeth/Posterior teeth  
Recementation of Crown, Inlay, Onlay  
Other restorative services  
Protective restoration  
Pin retention, per tooth

**ENDODONTICS**

Vital pulpotomy (primary teeth only)  
Pulp therapy (primary teeth only)  
Root canal therapy  
Anteriors/Premolars/Molars

**Apexification**

Apicoectomy  
Retrograde filling  
Root amputation

**PERIODONTICS**

Gingivectomy, per quadrant  
Osseous surgery  
Scaling and root planing  
Full mouth debridement  
Periodontal maintenance

**PROSTHODONTICS**

Recement fixed partial denture  
Repair dentures

**ORAL SURGERY**

Extractions  
Routine removals or exposed roots  
Surgical removals  
Impactions  
Natural tooth reimplantation  
Surgical exposure or unerupted tooth  
Incision and drainage of abscess  
Frenectomy  
Excise hyperplastic tissue  
Alveoloplasty (smoothing of bone)  
Removal of benign lesions and cysts  
Sialolithotomy

**ADJUNCTIVE SERVICE**

Anesthesia  
General anesthesia  
Intravenous sedation

**DENTAL SERVICES COVERED AT 50%**

**RESTORATIVE**

Inlay/Onlay (metallic & porcelain)  
Crowns  
Porcelain/ceramic  
Full cast/<sup>3</sup>/<sub>4</sub> cast  
Prefabricated stainless steel  
Post & core

**PROSTHODONTICS**

Removable  
Complete/Immediate dentures

**Partial dentures**

All acrylic  
Metal framework, acrylic saddles  
Rebase/Reline  
Tissue conditioning  
Overdentures  
Fixed bridgework  
Bridge pontics & retainers  
Resin bonded (Maryland) bridge

**ADJUNCTIVE SERVICES**

Analgesia (nitrous oxide)

**IMPLANT SUPPORTED PROSTHETICS (RESTORATIONS)**

Crowns, abutment supported  
Porcelain/ceramic  
Cast metal  
Removable dentures, abutment supported  
Fixed bridgework, abutment supported  
Porcelain/ceramic  
Cast metal

Your Employer will sponsor your plan and select your individual annual maximum dollar level, of which the benefit accumulation period is the Plan year. Your employer will also collect your portion of the premiums via payroll deduction and define eligibility requirements. You may not add, drop or change coverage during each contract period unless a change of family status or employment termination occurs. All Plans are issued subject to certain general exclusions, limitations and restrictions, such as frequency and age limitations. These exclusions, limitations and restrictions as well as a comprehensive listing of all covered services by ADA code, are described in the Employer group contract and your Member handbook. Copies of these materials are available on the HRI website or by calling HRI at 800.727.1444. Employer group acceptance is not guaranteed. Approval of coverage is contingent upon underwriting acceptance. This plan does not meet minimal essential coverage requirements for pediatric dental services as part of the Essential Health Benefits in accordance with the Affordable Care Act (ACA) provisions.