

HOW IT WORKS:



Pediatric Dental HMO

*Comprehensive dental care
for children until age 19*

Good oral health is important not only for children's teeth and gums, but their overall health as well. With Harvard Pilgrim Pediatric Dental, your dependents under age 19 have easy access to the care they need to keep their mouths healthy.

- ▶ **Comprehensive dental care for children until age 19, including preventive exams, cleanings, fillings, root canals, extractions, crowns and medically necessary orthodontia.***
- ▶ **See any dentist in our nation wide network without referrals. Enjoy extra savings and no need for claim forms.**
- ▶ **Your out-of-pocket costs will include coinsurance for covered services. Some plans may include a deductible.**

Choose any dentist from our national network.

With Pediatric Dental coverage, your dependents have the freedom to see any dentist or specialist in our national network, which features more than 200,000 providers across the country.

You'll enjoy the significantly lower rates that we've been able to negotiate with these providers. To find in-network providers, visit www.harvardpilgrim.org and select "Find a Dentist." Be sure to select "Pediatric Dental."



Can't find the care you need?

If you can't find an in-network dentist or specialist near your residence, or you are not able to receive services within a reasonable amount of time, you may see an out-of-network dental provider.

You may pay higher out-of-pocket costs when you receive services from out-of-network dental providers, and you must file a claim with us to be reimbursed for eligible dental expenses. Also, an out-of-network provider may bill you for the difference between his or her charges and the amount we pay for the service. If you choose to see an out-of-network provider, you may want to ask about their payment policy ahead of time so you know what to expect.

Continued on next page ▶

* All orthodontic treatment requires prior authorization and will only be approved in those instances that are related to an identifiable syndrome such as cleft lip and or palate, Crouzon's syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, hemi-facial atrophy, hemi-facial hypertrophy; or other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by our dental consultants.

What charges am I responsible for?

Your plan will pay a percentage of any eligible expenses and you will pay the rest. The portion you pay is called coinsurance. You're also responsible for any charges incurred for services that are not covered by your plan.

Some plans have a deductible, which is a dollar amount you must pay annually before services are covered under your dental plan.

To find out how much your costs will be for care, visit www.harvardpilgrim.org to use the online Treatment Cost Calculator through your secure *HPHConnect* account. You can also ask for a pre-treatment estimate from the dentist. This is a standard part of dental coverage and is something we recommend.

The Pediatric Dental Rider document details your specific cost sharing and coverage. It is included in your enrollment material. Once your coverage becomes effective you can also view it online through your *HPHConnect* account at www.harvardpilgrim.org.

How are my visits paid for?

When you see in-network providers, they will bill us for our share of the costs and we will pay them directly, so you don't have to worry about filling out and sending us claim forms. You'll pay the dental provider directly for your share of the costs.

If you see out-of-network providers, then the providers may bill you for both our share of the costs and your share of the costs. You would need to pay the entire bill and then send us a claim form for reimbursement for our share of the costs. You may also want to ask out-of-network providers about their payment policy ahead of time so you can know what to expect.

Questions?

When you need help, just visit us online or call us at the number on the back of your Pediatric Dental ID card for service. You will receive one ID card for your Harvard Pilgrim medical coverage and another for Harvard Pilgrim Pediatric Dental. You can also visit www.harvardpilgrim.org/pedidental for more information.

