

Optional Standard PPO Dental Brochure





Health Net Life

OUTLINE OF INDIVIDUAL MEDICARE SUPPLEMENT PLAN OPTIONAL STANDARD PPO DENTAL PLAN COVERAGE

Health Net Life Insurance Company Individual Medicare Supplement plans provide an option to enhance your basic medical coverage with Health Net's Optional Standard PPO Dental Plan. The Optional Standard PPO Dental Plan is available for all plans for a monthly fee in addition to your medical plan and Medicare Part B premiums.

Optional Standard PPO Dental Plan

\$19 monthly plan premium includes PPO dental offered through Health Net Dental.

Dental care

Dental services are offered by Health Net Dental and are administered through Unimerica Life Insurance Company. You can see any licensed dental provider for covered dental services. Your cost-sharing is higher when you receive covered services from non-plan providers.

You can search for participating dental providers through the ProviderSearch tool at **healthnet.com**, or contact Health Net Dental for a list of dental providers at 1-866-249-2382 (TTY users should call 711), Monday through Friday, 5:00 a.m. to 8:00 p.m. PT.

Dental coverage	In-network	Out-of-network
\$1,000 annual plan maximum (combined in- and out-of-network). \$25 annual dental deductible – applies to all services (combined in- and out-of-network). After the \$25 annual deductible, you pay:		
Preventive and diagnostic <ul style="list-style-type: none">• 2 exams every 12 months• 2 routine cleanings (adult prophylaxis) every 12 months• Bitewing X-rays once every 12 months• Panoramic X-rays once every 36 months¹	0% coinsurance (Health Net pays 100%) for preventive services	0% coinsurance ² (Health Net pays 100%) for preventive services
Basic restorative services <ul style="list-style-type: none">• Restorative services: amalgam or composite resin fillings, 1 restoration per tooth filling surface every 3 years¹	20% coinsurance (Health Net pays 80%) for restorative services	20% coinsurance ² (Health Net pays 80%) for restorative services
Major services <ul style="list-style-type: none">• Periodontal services (nonsurgical): scaling and root planing, debridement and periodontal maintenance	50% coinsurance (Health Net pays 50%) for nonsurgical periodontal treatment and maintenance	50% coinsurance ² (Health Net pays 50%) for nonsurgical periodontal treatment and maintenance

¹Multi-year benefit may not be available in subsequent years.

²Maximum allowable charge: When copayments are charged as a percentage of eligible expenses, the amount you pay for dental services from non-network providers is determined as a percentage of the negotiated contract rates of network providers plus the amount by which the non-network provider's billed charge exceeds the contracted fee. An out-of-network provider can provide a pretreatment cost estimate for covered dental services.



DENTAL CLAIMS

If you see a non-plan dentist, you may have to file a claim with Health Net Dental.

Health Net Dental will pay your provider its share of the bill for any covered services that are determined to have been medically necessary and let you know what, if anything, you must pay your provider.

Please call the Health Net Dental Customer Service Department toll-free number for a claim form and claim filing instructions at

1-866-249-2382 (TTY users should call 711), Monday through Friday, 5:00 a.m. to 8:00 p.m. PT.

The bill should be submitted to the following address:

Health Net Dental
Attn: Claims Unit
PO Box 30567
Salt Lake City, UT 84130



How to Enroll in the Optional Standard PPO Dental Plan

In order to enroll in the Optional Standard PPO Dental Plan, you must enroll in, or be enrolled in, a Medicare Supplement Plan (A, D, F, High Deductible Plan F, Innovative Plan F, G, High Deductible Plan G, Innovative Plan G or N) and reside in the state of California:

- Complete a Health Net Life Insurance Company Individual Medicare Supplement Optional Standard PPO Dental Plan Enrollment Form. The Optional Standard PPO Dental Plan will become effective the first of the following month. You will receive a new Medicare Supplement Plan ID card that includes the customer service phone numbers for your Optional Standard PPO Dental coverage.
- You may disenroll at any time from this option by providing written notice to Health Net Life Insurance Company. If you terminate coverage, you must wait 12 months until you may again apply for coverage.
- Premium for the Optional Standard PPO Dental Plan will be added to your Individual Medicare Supplement Health Plan billing.

Questions

If you have any questions regarding the Optional Standard PPO Dental Plan, please call Health Net.



1-800-944-7287
(TTY users should call 711)



8:00 a.m. to 6:00 p.m.
Monday through Friday,
except holidays

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