

**HSTA VEBA TRUST
HDS DENTAL PLAN
FOR RETIREES**

(Please refer to the plan document for a complete description of the benefits)

PLAN BENEFITS	PARTICIPATING DENTIST (Based on HDS Allowed Amount) MEMBER COPAYMENT
Exams – twice per Calendar Year	None
Bitewing x-rays – two per Calendar Year through age 14; one per Calendar Year thereafter	None
Cleaning – two per Calendar Year	None
Periodontal Maintenance – two per Calendar Year	40% Copayment
Fillings	40% Copayment
Oral Surgery	40% Copayment
Crowns, Bridges & Dentures	40% Copayment
Benefit Maximum per Contract Year	\$1,000 per Person

For services performed by a Non-Participating Dentist:

- In most cases you will need to pay in full at the time of service.
- Their fees may be higher than the HDS allowed amount, therefore, your member copayment may be higher.
- You are responsible for the difference between the amount charged and the HDS payment amount.

HDS is a member of the Delta Dental Plan Association. A list of HDS/Delta Dental participating dentist may be obtained by visiting the HDS website at: www.deltadentalhi.org