Smiles are powerful. Helping your employees keep their smiles and bodies healthy is important. That's why H.I.H.I.T is partnering with Delta Dental of Washington to help you offer a comprehensive dental plan.

H.I.H.I.T members can choose from six dental plan options. With a variety of deductible and coinsurance and annual maximums, it is easy to find a plan that meets your coverage and budget needs. There are even dental plans that reward your employees for receiving regular preventive care.

## Plan Highlights

- Employees gain access to network provider discounts, saving them money on their dental treatment
- ✓ As low as 50% employer contribution towards employee premium and 50% participation requirement
- ✓ Only requires a minimum of two enrolled employees
- Coverage on the important preventive treatment, such as adult fluoride and sealants, as well as major treatment like crowns and implant coverage
- ✓ Child orthodontia coverage available to add to any plan

- Plans that allows employees to choose from two dental networks: Delta Dental PPO and Delta Dental Premier
- ✓ Six plan designs at varying price points, giving employers flexibility to choose the option that best suits their needs
- ✓ Free Cobra administration under H.I.H.I.T.
- Delta Dental network dentists will submit claims and receive claim payment directly from Delta Dental, which means hassle free claims processing for your employees
- ✓ Dependents covered to age 26 and domestic partnership coverage available

To assist you in choosing a dental plan that is right for you and your employees, a comparison that outlines each of the options available under H.I.H.I.T. is on the reverse side of this document.

For more information, please contact your broker or call H.I.H.I.T. at 1-877-892-9203. You can also email our H.I.H.I.T. at <u>hihit@hihittrust.com</u>.

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H.I.H.I.T. Plan	Option I	Option II	Option III	Option IV	Option V	Option VI	Orthodontia
Plan Type	Passive PPO	PPO	PPO	Incentive PPO	Max Well PPO	Max Well PPO	Rider
Annual Deductible	\$50	\$50	\$50	\$50	\$50	\$50	Orthodontia riders may be
(Waived on Class I)	\$150 Family Max	added to any plan option					
Annual Maximum	\$1,000	\$1,500	\$2,000	\$1,500	\$1,000-\$1,500	\$2,000-\$2,500	
TMJ \$1,000 Annual \$5,000 Lifetime	50%	50%	50%	50%	50%	50%	Orthodontia riders provide Child Only coverage
Class I							Ortho Option I
Cleanings	100%	100%	100%	100%	100%	100%	50% to \$1,000 Lifetime
Exams							Maximum
Sealants							Add \$5.58 to Ee & Child(ren) and
Fluoride							\$6.84 to Ee & Family rates
X-Rays							
Class II							Ortho Option II
Fillings	80%*	90% PPO	90% PPO	80%-100%	80%	80%	50% to \$1,500 Lifetime
Endodontics*		80% Premier and	80% Premier and				Maximum
Periodontics*		Non-Network	Non-Network				Add \$7.81 to Ee & Child(ren) and \$9.57 to Ee & Family rates
Oral Surgery*							59.57 to be & Fairing fates
Class III	•				•	•	Ortho Option III
Crowns	50%	50%	50%	50%	50%	50%	50% to \$2,000 Lifetime
Implants							Maximum
Bridges							Add \$9.95 to Ee & Child(ren) and \$11.96 to Ee & Family rates
Dentures							
Rates							
Employee Only	\$35.68	\$45.87	\$51.95	\$44.64	\$37.95	\$51.22	Search for Delta Dental
Ee & Spouse	\$71.36	\$91.77	\$103.90	\$98.13	\$75.88	\$102.44	network dentists at www.DeltaDentalWA.com
Ee & Child(ren)	\$75.83	\$94.94	\$106.46	\$101.53	\$80.64	\$104.96	
Ee & Family	\$120.60	\$151.92	\$170.76	\$162.45	\$128.24	\$168.36	

\*For Option I, Endodontics, Periodontics and Oral Surgery are covered under Class III.

All plan options require a six month waiting period on Class III benefits and a twelve month waiting period on Orthodontia benefits for all new enrollees.

For more information about these plan options, please contact your broker or call H.I.H.I.T. at 1-877-892-9203. You can also email our H.I.H.I.T. at hihit@hihittrust.com.



