



Kim Aung  
Health Net

# Health Net Dental

*Introducing dental plans that say “yes” a lot more than “no.”*

Imagine a dental plan that makes others look stingy. A plan that covers extra cleanings and fluoride<sup>1</sup> – not just the usual two times a year. One offering braces for kids and their parents. That kicks in right away without making them wait. And, best of all, that you can administer without getting a migraine.

Someday soon, because of you, Liza in the mailroom will get her chipped tooth fixed. And her kids can get regular checkups and cleanings every year. For Liza, a dental plan could make the difference between her family getting the quality dental care they need – including cosmetic dental work – or perhaps, nothing at all.

With Health Net Dental plans, you can provide quality care to employees at an affordable price. And access to thousands of providers – one of the largest networks in California – so finding the right dental provider is easier than ever.



## *Looking for more covered procedures?*

Health Net’s Dental HMO (DHMO) plans<sup>2</sup> offer many comprehensive benefit designs. Most dental procedures are covered. And to offer your employees an even wider range of products, DHMO plans may be purchased separately or as dual-choice with Dental PPO (DPPO) plans when purchased in conjunction with a Health Net medical plan.

DHMO plans give you benefits you won’t always find with other plans – covered benefits like general anesthesia, fluoride for adults, and additional cleanings beyond the first two cleanings per year (subject to copayments). Or orthodontics for both adults and kids. And cosmetic and elective dental work<sup>3</sup> – all covered to give employees the kind of full dental care you’d want for yourself.

*(continued)*

### *Location, location, location.*

For families with hectic schedules, Health Net DPPO plans<sup>4</sup> may be the answer. Take an employee like Keith in Legal. With twin boys, another baby on the way, and a wife who works, Keith's family is beyond busy. But with an extensive network of providers, they can find a great pediatric dentist, orthodontist or other dental professional right in their neighborhood. And there's no waiting period on standard employer-paid plans – no matter what size their group plan falls under.

Now suppose the kids' favorite dentist – the one who plays cartoons for them while cleaning their teeth – is out-of-network. The kids can still go to their dentist but at a higher out-of-pocket cost to Keith. Or his wife may want to look for an in-network provider for reduced coinsurance costs. With DPPO, the flexibility is always there.

### *The dental care that's right for them.*

As it turns out, when you pick a dental plan that's right for your employees, it's also the best decision for you. Now everyone's happy. Your employees get a wide selection of affordable plans and an extensive network to choose from. And you can relax, knowing you've provided them with the quality coverage they deserve.

For more information about Health Net Dental plans, ask your Health Net broker, contact us directly at one of the numbers listed below, or visit us at **[www.healthnet.com](http://www.healthnet.com)**.

#### **Health Net Dental**

PO Box 9103  
Van Nuys, CA 91409-9103

#### **Large Business Group Sales**

1-800-448-4411  
(818) 676-7977 fax

#### **Small Business Group Sales**

1-800-447-8812

<sup>1</sup>Subject to different copays.

<sup>2</sup>Health Net Dental HMO plans are offered and administered by Dental Benefit Providers of California, Inc. ("DBP"). Obligations of DBP are not the obligations of or guaranteed by Health Net, Inc. or its affiliates.

<sup>3</sup>Cosmetic and elective dental work are subject to different copays.

<sup>4</sup>Health Net Dental PPO and indemnity plans are underwritten by Unimerica Life Insurance Company. Obligations of Unimerica Life Insurance Company are not the obligations of or guaranteed by Health Net, Inc. or its affiliates.