



Pediatric Dental Coverage

Something Your Family Can Smile About

Good oral health is important not only for children's teeth and gums, but their overall health as well. With Harvard Pilgrim's Pediatric Dental plan, 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.*
- A dental network of more than 200,000 providers across the country (no referrals necessary)
- Your out-of-pocket costs will include coinsurance for covered services; some plans may include a deductible.
- You'll receive two ID cards: one for your Harvard Pilgrim medical coverage and another for Pediatric Dental coverage.

Choosing a dentist

When you access our nationwide dental network, no referrals are necessary, and you don't need to submit a claim form. You'll enjoy the significantly lower costs that we've been able to negotiate with these providers. In addition:

If you're enrolled in an HMO plan:

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

If you're enrolled in a PPO plan:

You have the flexibility to see any dentist or specialist outside of our network at any time. However, you'll pay lower costs when you see an in-network provider.



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.

Ask for a pre-treatment estimate from the dentist. This is a standard part of dental coverage and is something we recommend.

See your Pediatric Dental Rider for more details on your specific cost sharing and coverage. It's included in your enrollment materials and once your coverage begins, you can view it by logging in to your online member account at [harvardpilgrim.org](https://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, they 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?

- Visit [harvardpilgrim.org/pediatricdental](https://www.harvardpilgrim.org/pediatricdental)
- Call the number on the back of your Pediatric Dental ID card

Harvard Pilgrim Pediatric Dental is administered by Dental Benefit Providers, Inc.

* 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.