

LA HAP/Guardian Dental Plan Factsheet

What is the LA HAP/Guardian Dental Plan?

The **LA HAP/Guardian Dental Plan** is a new dental plan created just for LA HAP members. It was designed after getting feedback from LA HAP members and case managers about what was important for to them about dental coverage. Starting in 2019, this will be the only standalone (i.e. NOT employer- or Medicare-sponsored) dental plan for which LA HAP will cover costs on behalf of its members.

What is covered in this Plan?

Here are some highlights of the LA HAP/Guardian Dental Plan:

- **No waiting period** before you can get services
- **No deductible** to pay or bill to HIP before you can get services
- **100% coinsurance paid by HIP:** so you won't owe any payment when you go to your dental appointment
- **An annual maximum of \$5,000 per year:** as long as you don't spend more than this in a year, you shouldn't have any out-of-pocket costs at the dentist

The LA HAP/Guardian Dental Plan covers most Preventive, Basic, and Major services you would need such as:

Preventive: cleaning, fluoride treatments, oral exams, sealants, x-rays

Basic: anesthesia, fillings, perio surgery, repair and maintenance of crowns, bridges and dentures, root canals, scaling and root planning, simple extractions, single crowns, surgical extractions

Major: bridges and dentures, dental implants, inlays, onlays, veneers

If you enroll in this Plan, you will get a full list of all your benefits in the mail and online.

How would I use this Plan?

First, find a dentist in the Guardian Provider Network. You can call Guardian or visit their website at www.GuardianAnytime.com to find a provider. At your visit, you will show them your Guardian insurance card or give them your member information and they will send the bill to HIP for your visit.

If you go to a dentist who is NOT in the Guardian Provider network, or if you get a service that is NOT a Guardian-covered service, you may have to pay some costs yourself.

What if I DON'T want the new LA HAP/Guardian Plan?

If you already have a group dental plan through your employer or an optional dental benefit through Medicare, you can either keep that plan OR enroll in the LA HAP/Guardian plan.

LA HAP/HIP will not cover the costs of other standalone, individual dental plans starting in 2019. That means if you currently have an individual dental plan and you don't enroll in the LA HAP/Guardian Plan, you will not have dental insurance in 2019.

What about vision insurance?

Many individual dental plans also include a vision benefit which can't be separated from the dental plan. If you currently have an individual dental plan, starting in 2019, LA HAP/HIP can no longer cover the costs of any vision benefit attached to your dental plan.

But! There are many insurance companies out there that offer vision insurance, and LA HAP/HIP can help you with the costs. Talk to your case manager or call us for more details. Some companies that offer vision insurance for individuals are:

- Humana
- UnitedHealthcare
- DirectVision Insurance
- VSP
- And more.

What happens after I enroll?

You will receive more information on your new plan in the mail from Guardian, and you will be able to start using your benefits in January, 2019.

Can I call you if I have questions?

Yes! You can call LA HAP at 504-568-7474 if you have any questions about the new dental plan.