

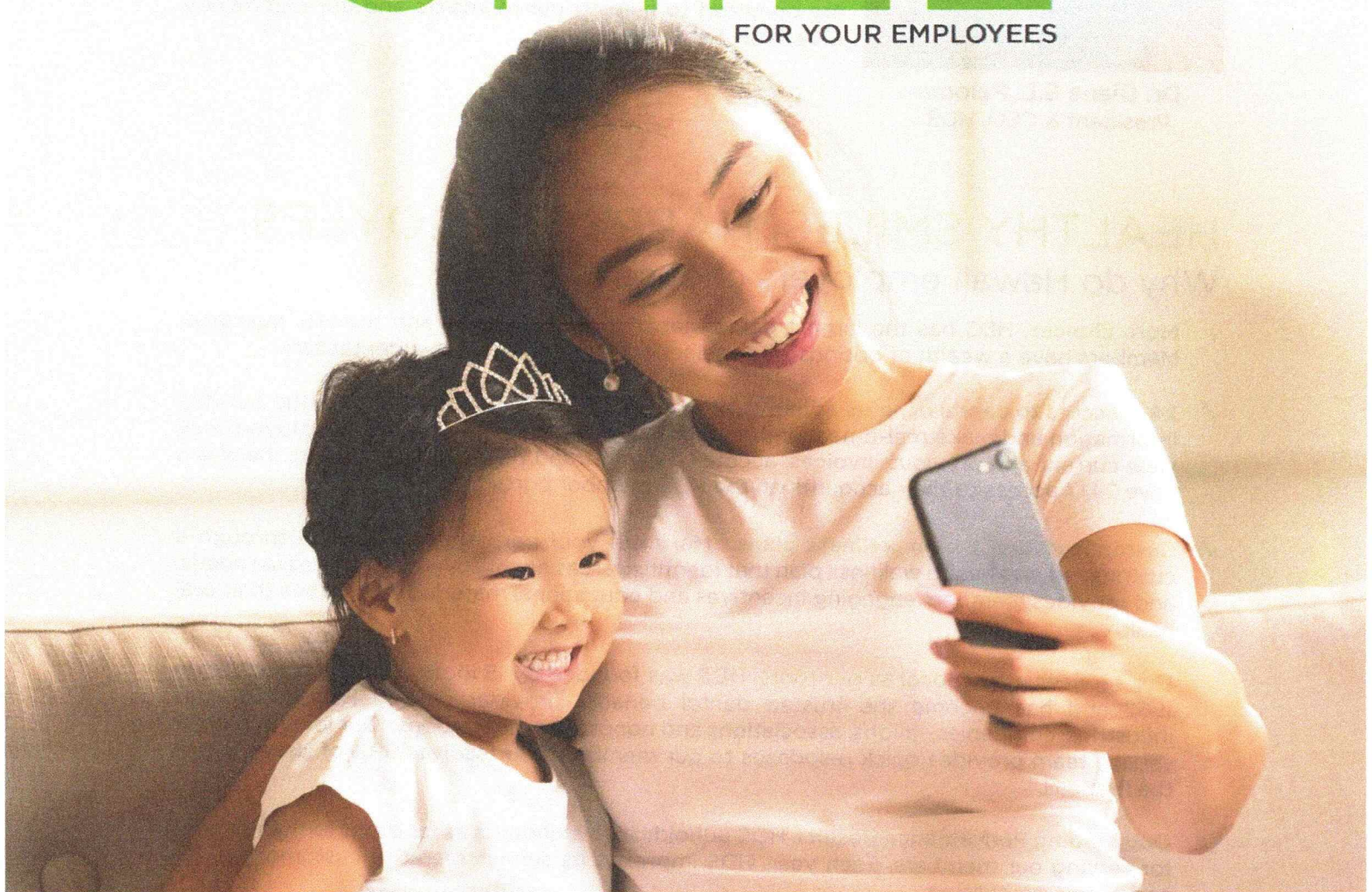
 DELTA DENTAL

HDS
Hawaii Dental Service

WE GO THE EXTRA

SMILE

FOR YOUR EMPLOYEES



PROPOSAL PREPARED FOR: FEDERAL MANAGERS ASSOCIATION (CHAPTER 19)

PRESENTED ON: 9/9/2025

Quote valid for 30 days.

The contents contained herein, and all attachments are intended only for the addressee. All information is considered proprietary and confidential and should not be disclosed in any manner to a third party without prior written consent from HDS.



Dr. Diane S.L. Paloma
President & CEO, HDS

ALOHA

Thank you for your interest in dental plans with Hawaii Dental Service (HDS). We see firsthand how healthy smiles produce happy employees so it is a privilege to share our cost-effective plans and quality benefits with you and your organization. We design our dental plans with the needs of our members and their employers in mind, with valuable preventive care coverage, helping our members stay proactive about their oral health.

HDS serves nearly one million people across our islands and has maintained the trust of local employers for nearly 60 years. As the leading dental benefits provider in Hawaii, we are committed to helping our members and our community **Live Well, Smile More.**

HEALTHY SMILES, HAPPY EMPLOYEES

Why do Hawaii employers choose HDS?

- ✓ **More choices.** HDS has the largest dental network across Hawaii and the U.S. mainland. Members have a wealth of options when selecting where they receive dental care.
- ✓ **24/7 access to dental benefits administration tools.** Get 24/7 access to your group benefits information and make real-time member updates or changes to eligibility. Employers may view current and previous invoices, account balances and payment information; members have 24/7 access to their accounts on the HDS member portal.
- ✓ **Customized oral health wellness plans.** Maximize your partnership with HDS through a customized oral health wellness plan that identifies areas of improvement, addresses needs, and provides members engaging incentives and educational materials to improve their oral health.
- ✓ **Our services are as local as our roots.** HDS was founded by 15 local, pioneering dentists in 1962 and has become the trusted dental benefits provider serving Hawaii's diverse industries, companies, unions, associations and nonprofit organizations. Our local customer service team provides quick responses to our members and resolves 99% of issues within the first call.
- ✓ **Outstanding Performance Results.** HDS upholds high standards as far as performance goes for serving our members. Each year, HDS improves its service marks in customer service and claims processing.
- ✓ **We are community focused.** Our HDS Foundation works to improve oral health in the communities where HDS operates (Hawaii, Guam, Saipan) through grant distribution, oral health education, prevention of oral disease and access to dental care for underserved communities.



PROPOSAL PREPARED FOR FEDERAL MANAGERS ASSOCIATION (CHAPTER 19)

We are pleased to present the following proposals effective 10/1/2025 through 12/31/2026 for the Federal Managers Association (Chapter 19).

Option 1: Plan Max \$1000 with MOOP and D&P Waiver 100%/70%/50% with 12-month Waiting Period

Single	\$34.06
Two Party	\$68.12
Family	\$102.18

Option 2: Plan Max \$1200 with D&P Waiver 100%/70%/50% with 12-month Waiting Period

Single	\$35.10
Two Party	\$70.20
Family	\$105.30

Option 3: Plan Max \$1500 with D&P Waiver 100%/70%/50% with 12-month Waiting Period

Single	\$36.20
Two Party	\$72.40
Family	\$108.60

Please see attached benefit summary for breakdown on plans.

Thank you, again, for considering HDS. We are looking forward to working with you and having you join the HDS ohana! It is a privilege to help you and your employees Live Well, Smile More.

Mahalo!

Kelley Ota

Kelley Ota | Account Executive

Hawaii Dental Service

Direct: (808) 529-9351 | Cell: (808) 754-8034

900 Fort Street Mall, Suite 1900, Honolulu, HI 96813



SUMMARY OF PROPOSED DENTAL BENEFITS
FEDERAL MANAGERS ASSOCIATION (CHAPTER 19)
EFFECTIVE OCTOBER 1, 2025 TO DECEMBER 31, 2026

Dependent: 25
 Covered Relationships: Subscriber, Spouse, Child, Civil Union,
 Domestic Partner, Reciprocal Beneficiary

PLAN BENEFITS & RATES		Option 1		Option 2	Option 3
<ul style="list-style-type: none"> Child (Age 18 and under); Adult (Age 19 and over) PLAN MAXIMUM <u>Per Person Per Calendar Year</u> Maximum Out Of Pocket <u>Per Child Per Calendar Year (age 18 and under)</u> Maximum Out Of Pocket <u>Per 2 Or More Children Per Calendar Year (age 18 and under)</u> DIAGNOSTIC & PREVENTIVE WAIVER DEDUCTIBLE AMOUNT Per Person Per Calendar Year 	3 TIER	Single	\$34.06	\$35.10	\$36.20
		Two Party	\$68.12	\$70.20	\$72.40
		Family	\$102.18	\$105.30	\$108.60
	COBRA	Single	\$34.74	\$35.80	\$36.92
		Two Party	\$69.48	\$71.60	\$73.84
		Family	\$104.22	\$107.40	\$110.77
		Child	Adult	Adults & Children	
		NA	\$1,000	\$1,200	\$1,500
		\$450	NA	NA	NA
		\$900	NA	NA	NA
		NA	Yes	Yes	Yes
		None	None	None	None
DIAGNOSTIC AND PREVENTIVE CARE		HDS		HDS	HDS
<ul style="list-style-type: none"> Examination - twice per calendar year Bitewing X-Rays - twice per calendar year through age 14; once per calendar year thereafter Other X-Rays - Full Mouth X-Rays limited to once every five years Assessment of Salivary Flow 		100%	100%	100%	100%
<ul style="list-style-type: none"> Cleanings - twice per calendar year 		100%	100%	100%	100%
<ul style="list-style-type: none"> Expectant Mothers - additional 1 per year; cleanings or gum maintenance Members with a history of cancer (chemotherapy or radiation), diabetes, Sjogren's syndrome, stroke, heart attack, congestive heart failure, kidney failure, or organ transplant - additional 2 per year; cleanings or gum maintenance 		100%	100%	100%	100%
<ul style="list-style-type: none"> Fluoride - twice per calendar year; through age 19 		100%	100%	100%	100%
<ul style="list-style-type: none"> Members with a history of oral cancer (chemotherapy or radiation) or Sjogren's syndrome - additional 4 per year Members with a history other than oral cancer (chemotherapy or radiation) - additional 2 per year Medical risk for cavities - additional 3 per year 		100%	100%	100%	100%
<ul style="list-style-type: none"> Space Maintainers - through age 17 Sealants - through age 18 		100%	100%	100%	100%
BASIC CARE					
<ul style="list-style-type: none"> FILLINGS - white fillings limited to front teeth ROOT CANAL THERAPY (Endodontics) GUM TREATMENT (Periodontics) ORAL SURGERY (Oral and Maxillofacial Surgery) 		70%	70%	70%	70%
MAJOR CARE (12 Month Wait Period)					
<ul style="list-style-type: none"> CROWNS AND GOLD RESTORATION - once every seven years; 12 month wait period FIXED BRIDGES (Prosthodontics) - once every seven years ; 12 month wait period DENTURES (Prosthodontics) - once every seven years; 12 month wait period IMPLANTS - 12 month wait period 		50%*	50%	50%	50%
		50%*	50%	50%	50%
		50%*	50%	50%	50%
		NA	50%	50%	50%
OTHER SERVICES					
<ul style="list-style-type: none"> ADJUNCTIVE GENERAL SERVICES Emergency Treatment of Dental Pain (Palliative Treatment) Athletic Mouth Guards - through age 18 		70%	70%	70%	70%
		70%	70%	70%	70%
		70%	NA	70%	70%
ORTHODONTIC SERVICES					
<ul style="list-style-type: none"> ORTHODONTICS - when medically necessary 		50%	NA	NA	NA

*Wait period does not apply

EARLY TERMINATION PENALTY: If group terminates contract prior to completion, a penalty of 5.0% of annualized premiums will be calculated by and paid to HDS.

Note: This summary includes a brief description of your HDS dental benefits. All benefits are governed by the provisions of your employer's agreement with Hawaii Dental Service and HDS's Procedure Code Guidelines.

Contact HDS Customer Service for questions on your benefits at 529-9248 from Oahu or toll-free 1-844-379-4325.

The rates contained in this proposal assumes Hawaii Dental Service to be the sole dental carrier for the entire population.