

# Health360

Integrated coverage for whole body health

Health360 combines the medical excellence of Kaiser Permanente and pioneering dental care from Delta Dental of Washington in one plan. With bundled pricing and shared invoicing, Health360 makes it simple for employers to manage a cost-effective, patient-first plan that encourages whole body health.

## Health360 plan features

- One quote for a medical and dental package
- Enhanced dental benefits to help higher-risk patients stay healthy
- Member incentives focused on dental preventive care
- Single point of contact for many aspects of medical and dental plan administration

## How is Health360 different?

In addition to closing care gaps and streamlining plan administration, Health360 provides incentives to reward employees for healthy dental behaviors – which in turn improve your bottom line. Data shows that treating gum disease can have a positive cost impact on certain health conditions, including diabetes, cardiovascular disease, and pregnancy.\*

- Through their connected care network, Delta Dental of Washington identifies and reaches out to higher-risk patients for dental case management while keeping specific diagnoses confidential.
- An extra dental cleaning and exam are offered each year to patients with qualifying conditions – at no additional charge.
- Members who get dental preventive care can increase their dental maximum each year until they reach their annual maximum upper limit.
- Benefit design encourages healthy dental behaviors and better health care choices.

## Dental preventive care: Annual step increase example

Year 1 annual maximum: \$1,500	Year 2 annual maximum: \$1,750	Year 3 annual maximum: \$2,000
Get a cleaning from any PPO network dentist, and earn a maximum step increase of \$250 under the PPO network.	Get an X-ray and a cleaning, and earn a maximum step increase of \$250 under the PPO network.	Maximum reached! Get a fluoride treatment to keep your highest annual maximum under the PPO network.

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## Health360 dental plan features

Health360 dental plans include benefits aimed at helping our members achieve total health, including an annual maximum step incentive for members who get dental preventive care. Higher-risk members with qualifying medical conditions also get an extra dental cleaning and examination each year. As long as it's with a Delta Dental PPO™ network provider,

this additional visit won't apply to the member's annual maximum or benefit limitations.

This integrated approach is designed to help close gaps in care for at-risk patients while rewarding members for making healthier decisions. Contact your account representative for a bundled medical and dental quote today.

Plan highlights	
Cleanings and examinations	<ul style="list-style-type: none"><li>• Preventive and diagnostic services are covered at 100%, with no deductible if the member is seen by a PPO network provider.</li><li>• Members with qualifying conditions (including pregnancy, diabetes, and cardiovascular disease) will automatically get one <b>extra</b> dental cleaning and examination annually from a Delta Dental PPO network provider. This won't be deducted from the member's annual maximum or apply to any dental limitations.</li></ul>
Periodontal treatments	<ul style="list-style-type: none"><li>• Cleanings or periodontal maintenance services are covered up to 4 times a year for patients identified at risk of advanced periodontal disease.</li><li>• Coverage for approved topical antibiotics for patients with periodontal disease.</li></ul>
Fluoride treatments	<ul style="list-style-type: none"><li>• Fluoride treatments for adults and children, with no age restrictions.</li><li>• Covered periodontal treatments include prescription-strength fluoride treatment and antimicrobial mouthwash.</li></ul>
Sealants	<ul style="list-style-type: none"><li>• Sealants for adults and children, with no age restrictions.</li></ul>
Coinsurance and deductibles	<ul style="list-style-type: none"><li>• Several coinsurance and deductible choices for Class II (Restorative) and Class III (Major) services.</li></ul>
Orthodontics	<ul style="list-style-type: none"><li>• Choice of child-only or family orthodontics, with various lifetime maximum options.</li></ul>
Annual maximum and step increase reward options (PPO network only)	<ul style="list-style-type: none"><li>• Choice of 2 reward step increases of \$100 or \$250 annually.</li><li>• Annual maximum start limit applies, and end limits are flexible.</li></ul>

\*Hannah Seo, "Why Oral Hygiene Is Crucial to Your Overall Health," *The New York Times*, April 6, 2023.