For Individual and Family Plan Members

Smile

Pediatric dental benefits are included

Health First Health Plans supports children’s health by offering dental coverage with Individual and Family Plans. * Under these qualifying plans, dental benefits described below are provided to all members through the end of the birth month in which they turn 19.

Your health plan automatically includes the following pediatric dental benefits with:

- No additional premium
- No cost-share for covered benefits
- No annual maximum benefit

Your choice of DHMO (Dental HMO) network dentists

When you enroll, a primary dentist will automatically be assigned to you to ensure you can get care when you need it. If you ever prefer a different dentist, it’s easy to make a change. Your plan’s large network of providers with tenure means you can enjoy a longterm relationship with your network dentist.

For more information

For more information about pediatric dental benefits included with qualifying plans:

- Call Health First Health Plans weekdays from 8 a.m. to 6 p.m. at 1.855.443.4735, or
- For assistance locating a Liberty Dental Provider, please contact 1.855.443.4735.
- Visit libertydentalplan.com
- Contact your broker directly

<table>
<thead>
<tr>
<th>Covered dental services**</th>
<th>Your cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visit</td>
<td>$0</td>
</tr>
<tr>
<td>Diagnostic and preventive services (X-rays, exams, cleanings, sealants on permanent molars)</td>
<td>$0</td>
</tr>
<tr>
<td>Basic services (basic restorative, palliative care for emergency treatments, periodontal maintenance)</td>
<td>$0</td>
</tr>
<tr>
<td>Major services (crowns and casts, prosthodontics, endodontics, periodontics, oral surgery)</td>
<td>$0</td>
</tr>
<tr>
<td>Medically necessary orthodontics (24-month waiting period)</td>
<td>$0</td>
</tr>
</tbody>
</table>

Note: Members with HSA or Catastrophic plan coverage must meet their deductible first prior to experiencing zero cost share covered services. This applies to vision as well.
For Individual and Family Plan Members

Look

Pediatric vision benefits are included

Health First Health Plans offers pediatric vision coverage with Individual/Family plans.* Under these qualifying plans, vision benefits described below are provided to all members through the end of the birth month in which they turn 19.

Your health plan automatically includes the following pediatric vision benefits with:

- No additional premium
- No cost-share for covered benefits
- No annual maximum benefit

For more information

For more information about vision benefits included with qualifying plans:

- Contact your broker;
- Call Health First Health Plans weekdays from 8 a.m. to 6 p.m. at 1.855.443.4735; or visit us at myHFHP.org
- Visit davisvision.com
- Contact your broker directly

<table>
<thead>
<tr>
<th>Covered services**</th>
<th>Your cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>One routine vision exam per calendar year</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Frames:</strong> One pair of Davis collection standard frames, or $150 allowance for non-Davis collection frames, and one pair of spectacle lenses each calendar year, or;</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Contact Lenses:</strong> Two prescription fills of standard contact lenses once per calendar year.</td>
<td></td>
</tr>
</tbody>
</table>

Note: Members with HSA or Catastrophic plan coverage must meet their deductible first prior to experiencing zero cost share covered services.

*The Affordable Care Act requires pediatric vision coverage to be provided with Individual/Family plans that begin on or after January 1, 2014.

**Services must be obtained from a participating dentist. Exclusions and limitations may apply. This is only a benefit summary and does not replace or serve as a plan contract or policy. For more information, contact us or your broker, or see your plan documents.

If you are enrolled in a high-deductible plan and are eligible for a Health Savings Account (HSA), you must meet your plan’s deductible before pediatric dental benefits are covered without a cost-share.

Health First Commercial Plans, Inc. is doing business under the name of Health First Health Plans. Health First Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.