

HAWAI'I MEDICAL SERVICE ASSOCIATION
BLUE CROSS BLUE SHIELD OF HAWAII

PARTICIPATING PROVIDER DENTAL PROGRAM

SUMMARY OF CHANGES EFFECTIVE JANUARY 1, 2012

HMSA periodically reviews your dental plans to ensure that they provide you with quality dental plan benefits in compliance with state and federal laws and are structured to best manage dental care costs.

This notice contains a summary of the changes that will be made to your plan. Please use this document for general information only. It should not be used as the certificate for the plan. The *Guide to Benefits* or plan certificate will contain complete information on these changes as well as other benefits and applicable exclusions and limitations of your plan. In the case of a discrepancy between this summary and the language contained in the *Guide to Benefits* or plan certificate, the *Guide to Benefits* or plan certificate takes precedence.

Administrative Changes

- **Appeals.** To comply with state and federal laws, appeals processes for disputing HMSA's decisions or actions have been revised.