

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

HMSA GROUP DENTAL PPO – C53

SUMMARY OF CHANGES EFFECTIVE JULY 1, 2026

HMSA periodically reviews your health plans to ensure that they are in compliance with state and federal laws and are structured to best manage health 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 *2026 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 *2026 Guide to Benefits* or plan certificate, the *2026 Guide to Benefits* or plan certificate takes precedence.

BENEFIT CHANGE

- **Diagnostic & Preventive (D&P) Maximum Waiver.** The Diagnostic & Preventive Plan Maximum Waiver (D&P Waiver) included in this plan allows members to utilize preventive dental care benefits covered by HMSA Dental without these services contributing to the plan's calendar year maximum, provided that care is received from an in-network dentist. This waiver allows a greater portion of the plan's maximum to be allocated toward other basic or major dental services.