



Introducing Health Access Cooperative Dental

We are not insurance, we are so much better.



We are a consumer cooperative where members access affordable dental care with none of the overhead or run-around of an insurance company.

The Health Access Cooperative Dental (or Co-op Dental) is a proven approach that allows you to stop funding insurance company profits and instead join together with other individuals to access affordable dental care on your terms.

We are truly patient-centered because we are owned and operated by the very people we serve. Customer service and satisfaction are our measures of success, not profit.



Questions?

Contact HR or your Health Access Solutions representative to learn more about this membership.

How Do We Compare To Traditional Dental Insurance Plans?

- **Lower Monthly Costs:** Member ownership means lower overhead and no profit motive. We collect only what we need to meet our members' needs and reserve for future costs.
- **Freedom To Choose Your Dental Providers:** We have no networks, which means members can see the dental providers of their choosing, it's that simple. We believe that you should pick your dental providers, not an insurance company.
- **Simple Design:** We reimburse 100% of your preventive dental expenses and 95% of your non-preventive dental care, including orthodontics, up to your annual allowance amount.
- **No Lifetime Maximum:** Your annual allowance is available every year for all eligible services, including orthodontics.

Here's How It Works:

1. Simply see the dental provider of your choosing. You never have to worry about that dentist or specialist not being in-network.
2. There is no need to present a card. Simply say you are a "self-pay" patient, submit the bill to Co-op Dental, and we will either reimburse you or pay the provider directly.
3. If you are asked for advance payment for larger dental services, simply call our member support team for assistance.