



HDS
Hawaii Dental Service



EUTF & HSTA VB RETIREES

2025 Dental Plan Benefits Brochure

How to Use Your Dental Benefits

This HDS brochure includes a brief description of how to use your dental plan. All benefits are governed by the provisions of your schedule of benefits with Hawaii Dental Service and HDS's Procedure Code Guidelines.



Your Dental Benefits

The health of your teeth and gums directly affects your overall health. Prevention is key, which means brushing twice a day, flossing daily and regular visits to your dentist should be a top priority. Hawaii Dental Service (HDS) makes it easy and affordable for you. So take charge of your health, and take advantage of your dental benefits.

Getting Started

Register for Online Member Information

The HDS website provides valuable information on your dental plan. You will be able to review your dental plan benefits, search for a participating dentist, view your tooth chart, view your Explanation of Benefits reports, print your membership card and more!

To register:

1. Visit HawaiiDentalService.com/EUTF.
2. Click "Member Login."
3. Click "Create an Account."
4. Complete the "Account Registration" form.
5. For the survey questions, you must scroll to the bottom of each section in order to make your selection: "I agree" or "I do not agree."
6. Select "Yes" to be notified via email when a claim is processed and "Yes" to "Request electronic Explanation of Benefits."
7. Click "Register."

Please note HDS members 18 years and older must register for their own account.

Effective Date of Eligibility

If you are a new HDS member enrolling in this plan, your employer will let you know the start date (effective date) of your dental coverage. An HDS membership card will be mailed directly to you after HDS is notified of your start date.

- At your first appointment, let your dental office know that you are covered by HDS and present your HDS membership card.
- If you need dental services immediately after your effective date of dental coverage but have not received your HDS membership card, you may print or request a card online at HawaiiDentalService.com/EUTF or you may ask your dentist to confirm your eligibility with HDS prior to receiving services.

Eligible Persons

Check with your employer to determine who is eligible to be covered as your dependent(s) under your plan.

Dependent children with disabilities who exceed your plan's age limit may be eligible for coverage. They must live with you and meet all of the following criteria:

- Unmarried, and
- Incapable of supporting themselves because of physical or mental incapacity that began before your plan's cutoff age for dependent coverage.

Updating Information

To ensure that you and your family receive the full benefits of your plan and that HDS processes your dental claims accurately, please notify your employer immediately of any of the following:

- Name change
- Address change
- Add/remove dependent(s)

Selecting a Dentist

In Hawaii, Guam and Saipan - Choose an HDS Participating Dentist

You may select any licensed dentist; however, you save on your out-of-pocket costs when you visit an HDS participating dentist for services received in Hawaii, Guam and Saipan. HDS participating dentists agree to accept an HDS schedule of fees for services that are covered.

About 95% of all licensed, practicing dentists in Hawaii participate with HDS, so it is more than likely your dentist is an HDS participating dentist. For a current listing of HDS participating dentists, visit the HDS website at HawaiiDentalService.com/EUTF or call the HDS Customer Service department.

On the Mainland - Choose A Delta Dental Participating Dentist

HDS is a member of the Delta Dental Plans Association (DDPA), the nation's largest and most experienced dental benefits carrier with a network of more than 348,000 dentist locations.

If your job takes you out of state or your child attends school on the Mainland, we recommend that you and/or your dependents visit a Delta Dental participating dentist to receive the maximum benefit from your plan.

To view a list of Delta Dental participating dentists:

1. Visit HawaiiDentalService.com/EUTF and click on "Find a Dentist."
2. Click on the "US Mainland & Puerto Rico" button to search for a dentist.
3. Select the Specialty from the drop-down box, then select "Delta Dental Premier" as your plan type.
4. Click "No" for current location, then enter the zip code of the location you are searching for.
5. Click on the "Find dentists" button and a list of participating dentists will be displayed. Or you may call the HDS Customer Service department at (808) 529-9310 on Oahu or toll-free at 1-866-702-3883.

Visiting a Delta Dental Participating Dentist

- When visiting a dentist on the Mainland, let the dentist know that you have an HDS plan and present your HDS membership card.
- If the dentist is a Delta Dental participating dentist, the claim will be submitted directly to HDS for you.
- Provide the dentist with the HDS mailing address and toll-free number located on the back of your membership card.
- HDS's payment will be based upon the Delta Dental dentist's agreed upon fee for his/her state.
- Your Patient Share will be the difference between the Delta Dental dentist's agreed upon fee and HDS's payment amount.

Visiting a Non-Participating Dentist

If you choose to have services performed by a dentist who is not an HDS or Delta Dental participating dentist, you are responsible for the difference between the amount that the non-participating dentist actually charges and the amount paid by HDS in accordance with your plan.

- The non-participating dentist will render services and may submit a completed claims form to HDS on your behalf or provide you with a completed claims form to submit to HDS. If the non-participating dentist provides you with a completed claims form, mail the completed form to:

HDS – Dental Claims
900 Fort Street Mall, Suite 1900
Honolulu, HI 96813-3705

- HDS payment will be based on the HDS non-participating dentist fee schedule, and a reimbursement check will be sent to you along with your Remittance Advice.

Whether you visit a participating or non-participating dentist, please be sure to discuss your financial obligations with your dentist before you receive treatment. All dental claims must be filed within 12 months of the date of service for HDS claims payment.

What is Covered

(for each person covered under the plan)

Plan Maximum is the most HDS will pay for each person for all covered dental services performed during the calendar year (Included in some plans; see your specific plan's Summary of Benefits).

Benefits that are paid under the active employee plans at the time of retirement are counted against the maximums and limitations of the retiree plans of the same carrier if they occur within the same calendar year.

What follows is a list of the dental procedures covered under this policy.

Please refer to your Summary of Benefits for copayment percentages, waiting periods and time limitations. If a procedure is not listed below, it is not covered.

Diagnostic, Preventive and Emergency Dental Procedures

- Examination or evaluation
- Simple cleanings
- Bitewing X-rays
- Fluoride
- Full-mouth X-rays
- Sealants on the decay-free, biting surface of permanent molars
- Space maintainers when a primary tooth is prematurely lost
- Emergency treatment to relieve pain
- Emergency evaluation

All Other Dental Procedures

A waiting period may apply to all of these procedures, unless otherwise covered immediately as noted on your specific plan's Summary of Benefits.

- Composite (tooth-colored) filling on front teeth, amalgam (silver-colored) fillings on back teeth; replacing an existing filling is covered once every two years.
- Stainless-steel crowns are covered on primary teeth. Replacing this type of crown is covered once every two years.
- Root canal treatment and therapy.
- Pulpotomy and pulpal therapy.
- Basic periodontal cleanings, either a simple cleaning or a specialized/extensive cleaning, such as a basic periodontal cleaning.
- Surgical or non-surgical treatment on tooth roots.
- Scaling and root planing (deep cleaning for gum disease) once per area (upper right, lower right, upper left, lower left) every two years.
- Removing and reforming diseased gum tissue once per area every three years.
- Tissue graft procedures and removal of excess tissue.
- Bone surgery once per area every three years.
- Non-surgical extractions.
- General anesthesia in conjunction with covered surgical procedures, once per treatment.

- Crowns are covered, but only when teeth are broken down by dental decay or accidental injury and can no longer be restored adequately with a filling material. Replacing a defective existing crown is covered when it is at least seven years old. Porcelain on crowns is only covered on the six front teeth and four bicuspids. Crowns, other than stainless-steel crowns, are only covered for persons ages 12 and up.
- Denture repairs; relining and rebasing dentures to improve their fit; recement fixed bridgework; repair fixed bridgework.
- Appliances to replace missing teeth are covered for persons ages 16 and older when chewing function is impaired due to those missing teeth. The appliance may be a partial denture, full denture, or a fixed bridge. Replacement of a defective appliance to replace missing teeth is covered if that appliance is at least seven years old.

Optional Procedures

We pay for the least expensive dental procedure necessary to fix the problem, as outlined in the section "What Is Covered." You have to pay the rest of the dentist's fee if a more expensive dental procedure is selected.

What We Don't Cover

The following are general exclusions not covered by the plan:

1. Services for injuries and conditions that are covered under Workers' Compensation or Employer's Liability Laws; services provided by any federal or state government agency or those provided without cost to the eligible person by the government or any agency or instrumentality of the government.
2. Congenital malformations, medically related problems, cosmetic surgery or dentistry for cosmetic reasons.
3. Procedures, appliances or restorations other than those for replacement of structure loss from cavities that are necessary to alter, restore or maintain occlusion.
4. Treatment of disturbances of the temporomandibular joint (TMJ).

5. All prescription medication.
6. Hawaii general excise tax imposed or incurred in connection with any fees charged, whether or not passed on to a patient by a dentist.
7. All transportation costs such as airline, taxicab, rental car and public transportation are not covered.
8. Other exclusions are listed in the HDS Procedure Code Guidelines, which is included in your employer group's dental contract.

Helping You Manage Your Costs

HDS participating dentists agree to accept an HDS schedule of fees for services that are covered and charge you at the agreed upon fee, even after you reach your annual Plan Maximum.

Your participating dentist may submit a preauthorization request to HDS *before* providing services. With HDS's response, your dentist should explain to you the treatment plan, the dollar amount your plan will cover and the amount you will pay.

This preauthorization will reserve funds for the specified services against your Plan Maximum. It will also help you to plan your dental services accordingly should you reach your Plan Maximum.

HDS Reports and Payments

Explanation of Benefits (EOB) Statement

HDS provides its members with Explanation of Benefits (EOB) statements that summarize the services you received from your dentist and list payment information.

EOBs are available electronically and are accessible through your HDS website account. If you choose to receive EOBs through the mail, you will not receive an EOB for services with no patient share or when only tax is due.

It is important to note that the EOB statement is not a bill. Depending on your dentist's practice, your dentist may bill you directly or collect any portion not covered by your plan at the time of service.

Calculating Your Benefit Payments

The amount you owe your HDS participating dentist includes the contracted amount (the most you'll have to pay), any applicable deductible amounts, and taxes, minus what HDS pays. Participating dentists are paid based upon their allowed fee (the amount to which the benefit percentage is applied to calculate the HDS payment).

Example: your dentist may be contracted to charge \$100 for your dental treatment or service. Your HDS plan will cover 60%, or \$60. This means you will be responsible for paying the balance of \$40.

It is important to note that when determining payment, HDS may consider your prior dental work performed under another plan and your current plan's limitations.

Questions on Your Claims

If you have any questions or concerns about your dental claims, please call our Customer Service department at (808) 529-9310 on Oahu or toll-free at 1-866-702-3883.

Claims Appeal Process

If a service is not covered (in whole or in part), a copy of the specific rule, guideline or protocol relied upon in making the benefit determination will be provided free of charge upon request by you or your authorized representative.

If you disagree with a benefit determination, you have the right to appeal the decision. To appeal, you or your authorized representative must submit an appeal request in writing to the address below. You have one year from the date of the EOB notifying you of the benefit determination to submit your appeal request:

HDS
 Attn: Appeals Manager
 900 Fort Street Mall, Suite 1900
 Honolulu, HI 96813-3705

Your request should include:

- HDS Subscriber ID
- Patient name
- Contact phone number and mailing address
- Claim number
- Treating dentist's name
- Date of Service/Service being appealed
- Description of the reason for the appeal
- Any documents that support the appeal

HDS will review your request and provide you with a written response within 30 days.

For appeals related to disputes regarding issues other than benefit coverage or payment, HDS must receive the appeal within one year from the date of the action, omission, or decision being contested.

Dual Coverage/ Coordination of Benefits

- Please be sure to let your dentist know if you are covered by any other dental benefits plan(s).

When you are covered by more than one dental plan, the amount paid will be coordinated with the insurance carrier(s) in accordance with guidelines and rules of the National Association of Insurance Commissioners. Total payments or reimbursements will not exceed the dentist's Allowed Amount when HDS serves as the second plan.

- There is a limit on the number of times certain covered procedures will be paid and payment will not be made beyond these plan limits.
- Coverage of identical procedures will not be combined in cases where there are multiple plans. For example, if you have two plans and each includes two cleanings during each calendar year, your benefits will cover two cleanings (not four) in each calendar year.

Fraud and Abuse Program

Fraud and abuse are taken seriously at HDS. HDS periodically conducts reviews at HDS participating dentists' offices to ensure that you are being charged in accordance with HDS's contract agreements.

If you see services listed on your EOB that were not performed, or are aware of any false information submitted to HDS, you may file a confidential report online, over the phone, or by email:

- Online: HawaiiDentalService.ethicspoint.com
- Toll Free: 1-866-505-9227
- Email: HDSCompliance@hawaiidental.com

Summary of Dental Benefits
EUTF and HSTA VEBA Retirees - Group No. 2601
Effective: 01/01/2025

This summary is a brief description of a Hawaii Dental Service (HDS) member's dental benefits. Some limitations, restrictions, and exclusions may apply. Plan benefits are governed by the provisions detailed in the group's and/or subscriber's agreement with HDS, HDS's Procedure Code Guidelines and Delta Dental National Policies when applicable. Certain provisions may vary across group agreements such as waiting periods, frequency and age limitations, etc. and may not be included in this summary. For additional information, please contact HDS Customer Service. As an HDS member, you may visit any licensed dentist, but your out-of-pocket costs may be lower when visiting an HDS participating dentist. All dental claims must be filed within 12 months of the date of service to be eligible for HDS claims payment.

EUTF RETIREE	
Plan Maximum The most HDS will pay for each person for all covered dental services performed.	\$2,000 per calendar year
Deductible Does not apply to benefits covered at 100% and orthodontics.	\$50/person per calendar year
DIAGNOSTIC	HDS PLAN PAYS
Examinations	100 % 2 per calendar year
Bitewing X-rays	100 % 2 per calendar year through age 14 1 per calendar year ages 15 and older
Other X-rays	100 % Full mouth x-rays 1x/5yrs
PREVENTIVE	
Cleanings	100 % 2 per calendar year
Fluoride	100 % 2 per calendar year through age 19
Silver Diamine Fluoride Up to 6 teeth per service date and fillings covered after 30 days of SDF treatment.	100 %
Sealants One treatment per tooth per lifetime to permanent molars with no prior fillings on biting surfaces.	100 % Allowed through age 18
Space Maintainers	100 % Allowed through age 17
TOTAL HEALTH PLUS BENEFITS	
If the member has multiple conditions, they will only be eligible for the benefit with the most cleaning(s) and/or gum maintenance treatments of a single condition. All benefits are covered at 100% unless otherwise noted.	
Diabetes • Cleanings/Gum Maintenance	Additional 2 per calendar year
Cancer (other than Oral) • Cleanings/Gum Maintenance • Fluoride	Additional 2 per calendar year Additional 2 per calendar year
Oral Cancer • Cleanings/Gum Maintenance • Fluoride	Additional 2 per calendar year Additional 4 per calendar year

Sjogren's Syndrome • Cleanings/Gum Maintenance • Fluoride	Additional 2 per calendar year Additional 4 per calendar year
Stroke • Cleanings/Gum Maintenance	Additional 2 per calendar year
Heart Attack, Congestive Heart Failure • Cleanings/Gum Maintenance	Additional 2 per calendar year
Kidney Failure • Cleanings/Gum Maintenance	Additional 2 per calendar year
Organ Transplant • Cleanings/Gum Maintenance	Additional 2 per calendar year
Pregnancy (Expectant Mothers) • Cleanings/Gum Maintenance	Additional 1 per calendar year
Medical Risk for Cavities • Fluoride	Additional 3 per calendar year
BASIC CARE	
Fillings Once every two years per tooth per surface.	80 % Silver fillings covered and white fillings limited to front teeth. White fillings on back teeth will be processed as the alternate benefit of the metallic equivalent; the patient is responsible for the cost difference up to the amount charged by the dentist.
Root Canals	80 %
Gum/Bone Surgeries and Maintenance Cleaning (maintenance) for gum disease limited to 2 per calendar year after qualifying gum treatment, where qualifying gum treatment is one or more of the following: • Root Planing and Scaling - 1 every 2 years per quadrant • Gum/Bone Surgeries - 1 every 3 years per quadrant	80 %
Oral Surgeries	80 %
MAJOR CARE	
Crowns	60 % 1x/5yrs per tooth when teeth cannot be restored with silver or white fillings. Composite (white) and porcelain (white) restorations on posterior (back) teeth will be processed as the alternate benefit of the metallic equivalent; the patient is responsible for the cost difference up to the amount charged by the dentist.
Fixed Bridges & Dentures	60 % 1x/5yrs per tooth ages 16 and older
Implants	60 % 1x/5yrs per tooth ages 19 and older
OTHER SERVICES	
Emergency Treatment of Dental Pain (Palliative Treatment) Once per visit per dental office for relief of pain.	100 %
Adjunctive General Services	80 %

Access to HDS Information 24/7

Visit HDS Online at HawaiiDentalService.com/Members/EUTF to:

ACCESS YOUR ACCOUNT

- Visit HawaiiDentalService.com/Members/EUTF
- Click “Member Login”
- Click “Create an account”
- Complete the “Account Registration” form
- Select “Yes” to be notified via e-mail when a claim is processed and “Yes” to “Request electronic Explanation of Benefits”
- Click “Register”

CHECK

- Whether you and/or your dependents are eligible for HDS benefits
- What dental services are covered by your plan
- What the limits are of each type of covered service and how much you have used

SEARCH

- For an HDS participating dentist in Hawaii, Guam or Saipan by specialty, location, handicap accessibility, weekend hours, and more
- For a Delta Dental Premier participating dentist on the Mainland or Puerto Rico by specialty, location, weekend hours and more

VIEW

- Your Explanation of Benefits (EOB) statements
- A list of frequently asked questions
- HDS contact information

DOWNLOAD & PRINT

- A summary of your benefits for tax purposes
- Blank claim forms
- Your HDS membership card
- Your EOB statements
- HDS Notice of Privacy Practices

REQUEST

- An HDS membership card to be mailed to you

How to Contact HDS

Customer Service Representatives

Exclusive Phone Line for EUTF Members:

From Oahu: (808) 529-9310

Toll-free: 1-866-702-3883

Customer Service Call Center Hours:

Monday – Friday: 7:30 AM – 6:00 PM HST

Excluding HDS observed holidays,

Visit HawaiiDentalService.com/about/holidays

For our HDS’ observed holiday schedule.

Walk-in Office Hours:

Monday – Friday: 8:00 AM – 4:30 PM HST

Send Written Correspondence to:

Hawaii Dental Service

Attn: Customer Service

900 Fort Street Mall, Suite 1900

Honolulu, HI 96813-3705

E-mail: CS@HawaiiDentalService.com

FAX:

From Oahu: (808) 529-9366

Toll-free fax: 1-866-590-7988

No dentist? No problem.

Find one at HawaiiDentalService.com/EUTF

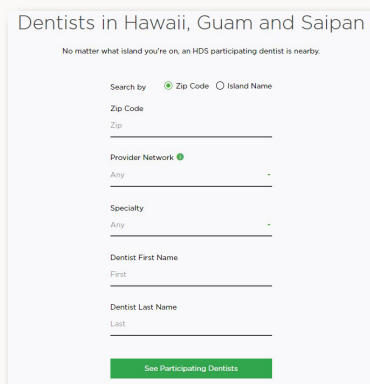


Find an HDS Participating Dentist

Your EUTF HDS benefits remain the same when seeing a Delta Dental Premier participating dentist on the U.S. mainland and Puerto Rico.

IN HAWAII, GUAM OR SAIPAN

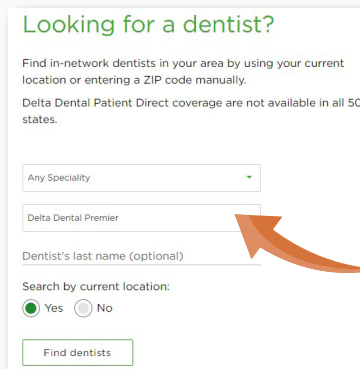
1. Visit HawaiiDentalService.com/EUTF
2. Click “Find a Dentist” at the top menu.
3. Click “Find a Dentist” under “Hawaii, Guam & Saipan”.
4. Search by zip code or island name.
5. Set the criteria for your dentist search. You can search by specialty or dentist name.



6. Click “See Participating Dentists” to produce results.
7. Click “Advance Filters +” to filter by hours, office features, special needs, or language.
8. Select a dentist and call the number provided to schedule an appointment.

ON THE U.S. MAINLAND

1. Visit HawaiiDentalService.com/EUTF
2. Click “Find a Dentist” at the top menu.
3. Click “Search” under “U.S. Mainland and Puerto Rico”.
4. Click “Search the National Site”.
5. Select “Delta Dental Premier” from the second dropdown menu.



Be sure to select “Delta Dental Premier” from the second dropdown menu.

6. Select “No” to enter the zip code or city in which you need a dentist.
7. Click “Find dentists”, select a dentist and call the number provided to schedule an appointment.



Brush, Floss, and See an HDS Dentist



Take advantage of your EUTF dental plan with HDS and see your dentist. Your plan covers 100% of preventive care, which includes two cleanings and two exams per year.

Are cleanings necessary even if you brush and floss?

Yes! Even if you brush twice a day and floss daily, having a dental professional clean your teeth allows plaque and tartar to be removed from spaces you can't reach at home. Cleanings also include a full exam of your mouth and a screening for signs of infection or systemic disease that may not be visible from the outside.

Be proactive and schedule your cleaning today to stay on top of your overall health.

The costs of poor oral health go beyond having unhealthy teeth and gums.

Among the many negative impacts of poor oral health, pain and discomfort aren't the only price you'll pay for not seeing a dentist regularly.

Studies show poor oral health can affect your overall health, finances and well-being. Long-term effects of tooth decay and gum disease can contribute towards heart disease, diabetes, Alzheimer's disease and other systemic diseases. It will also cost you more out of pocket. Many dental-related emergency visits to hospitals can easily be prevented by seeing a dentist twice a year, in addition to a solid routine of brushing and flossing. Your HDS benefits give you access to preventive care without breaking the bank.

Making time for the dentist can lower your risk of Alzheimer's Disease



While there is no cure for Alzheimer's disease, there are many things we can do to lower our risk, like maintaining good oral health.

Alzheimer's Disease is a public health crisis in the United States. According to the Alzheimer's Association, more than six million Americans over the age of 65 are currently living with Alzheimer's Disease, and this number is expected to climb to over 13 million by 2050. While other major diseases, such as heart disease, have seen a decrease in deaths over the last two decades, deaths due to Alzheimer's have only increased. The CDC reports that 120,122 people died from Alzheimer's Disease in the U.S. in 2023, marking an increase of more than 145 percent during that period.

Maintain good oral health habits to reduce the risk of Alzheimer's disease

Studies show healthy gums may act as a protectant against Alzheimer's. Brushing twice a day and flossing daily is so important. Visiting the dentist twice a year for an exam and cleaning will also keep your gums in top shape and ensure that it's harboring healthy bacteria that protect you from inflammation and other dental issues.

Adults with Alzheimer's Disease experience higher rates of dental issues

Adults who have memory-loss related diseases are at a higher risk of tooth loss, cavities, and periodontal disease. Reduced cognition and dexterity can complicate matters when it comes to brushing and flossing; they can experience lower amounts of saliva being produced, causing dry mouth.

If you have a family member or loved one who has a disease such as dementia or Alzheimer's, it's important to help and support them with their oral health routine on a daily basis.

The connection between poor oral health and Alzheimer's Disease, and conversely, between Alzheimer's and poor oral health, is very evident. And while brushing, flossing, and visiting the dentist regularly won't cure or totally prevent these cognitive diseases from happening, they can significantly reduce the risk as we age.

SMILE PERKS

FOR HDS MEMBERS

Access Your SMILEPerks Now!

Log onto your HDS Member Dashboard at HawaiiDentalService.com/EUTF and click the link to the HDS Smile Perks. If you don't have an account, simply create one and follow the prompts.



Take fitness to another level with a bike or sports gear!

Get new fitness gear from McCully Bicycle and Sporting Goods! HDS members get a 10% discount in store off selected items. Show the cashier your HDS member ID to redeem your discount. Discount applies to regular-priced items; excludes tennis balls and fishing supplies. - 2124 King Street, Honolulu, HI



Lights. Camera. SMILE!

HDS members get 5% off any photo booth reservation with Party Pix Hawaii. Reserve your photo booth at partypixhawaii.com and enter the discount code **HDSFIVE** during check out to receive your SMILEPerks discount.



Treat your pups to a day
at a local oasis.

Aloha Dog provides day care, boarding and grooming services for dogs. Aloha Dog is offering new clients 50% off the evaluation interview fee. Enrolling dogs 20lbs. and under. HDS members also receive a 10% discount for weekday boarding from Monday through Thursday. Call (808) 591-1727 for more information. Show your HDS member ID card and picture ID upon receiving services to redeem your discount. -
525B Cummins St., Honolulu, HI



Go places with
Hawaiian Airlines

Save on your next trip to your dream destination! HDS members get an exclusive 5% discount on mainland and international web fares on Hawaiian Airlines! (*Excludes fares for Tahiti and American Samoa.*) Visit the HDS Member Portal to access this discount.

SMILEPerks



SMILEPerks for HDS Members

Smile more with offers, deals and discounts
from our affiliate partners!

Take advantage of deals and discounts on
travel, fitness gear, event services and more.
Make the most of being an HDS member and
access your SMILEPerks today!

[Learn More](#)

Get more out of your
HDS dental plan.
Take advantage of
SMILEPerks!

1. Visit HawaiiDentalService.com/EUTF.
2. Log into the EUTF Member Portal.
3. In the HDS SMILEPerks block on the dashboard, click the link to "Learn More."
4. You will be directed to a members' only SMILEPerks page with more information.

Look for this block on your HDS Member dashboard.
Click "Learn More" to view all SMILEPerks details.

