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June 22, 2026

Mid-Year Notice of Changes to Your Dental Plan

CareAdvantage Dual Eligible Special Needs Plan (D-SNP)

Dear Member,

Thank you for being a member of CareAdvantage by Health Plan of San Mateo. A previous letter stated that starting on July 1, 2026, Medi-Cal will stop covering dental services for some adult members, except for emergencies. This notice is to advise you that this change also affects your CareAdvantage plan.

For more information, please review the enclosed documents as they include the new information:

- Member Handbook - Chapter 2 "Important Phone Numbers and Resources" Section Q
- Member Handbook - Chapter 4 "Benefits Chart" Section F
- Summary of Benefits – Pages 17-18
- Provider Directory Introduction - Section C

To view the entire Member Handbook, Summary of Benefits and Provider Directory, visit www.hpsm.org/careadvantage/member-manuals.

The changes are enclosed. Please read them. If you still have questions about the changes, or want to have the materials printed and mailed to you, call the CareAdvantage Unit at **1-866-880-0606** (TTY: **1-800-735-2929** or dial **7-1-1**). Call center hours are 8:00 a.m. to 8:00 p.m. Monday through Sunday.

Health Plan of San Mateo

Chapter 2: Important phone numbers and resources

Q. HPSM Dental Program

Starting July 1, 2026:

Certain dental services are available through Medi-Cal Dental for:

- Members who are eligible for federal full-scope Medi-Cal
- Members who are not eligible for federal full-scope Medi-Cal and meet at least one of the three exceptions below:
 - Under age 19;
 - Designated by the county as pregnant (and up to one year after pregnancy ends); and/or
 - Designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday.

Dental services include, but are not limited to, services such as:

- initial examinations, X-rays, cleanings, sealants, and fluoride treatments
- restorations and crowns
- root canal therapy
- partial and complete dentures, adjustments, repairs, and relines

Dental benefits are available through Health Plan of San Mateo.

CALL	1-866-880-0606 The call is free. The CareAdvantage Unit representatives are available to assist you from 8:00 a.m. to 8:00 p.m., Monday through Sunday.
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If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

TTY	1-800-735-2929 or dial 7-1-1 This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.
WEBSITE	www.hpsm.org/dental

Starting July 1, 2026:

You may get dental services from HPSM, but there are some exceptions. If you fit under one or more of these exceptions, you may be disenrolled from HPSM for dental services:

- Members who are not eligible for federal full-scope Medi-Cal aged 19 and older and are not pregnant or within one year postpartum (after pregnancy) can see any Medi-Cal Dental FFS provider for dental emergencies only.
- Members who are not eligible for federal full-scope Medi-Cal aged 19 and older and are designated by the county as pregnant or within one year postpartum (after pregnancy) can see any Medi-Cal Dental FFS provider for full-scope Medi-Cal.
- Members who are not eligible for federal full-scope Medi-Cal aged 19 and older who are designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday can see any Medi-Cal Dental FFS provider for full-scope Medi-Cal.

For help finding a dentist, or for help getting dental services, you can call 1-800-750-4776 (toll-free) (TTY 1-800-735-2929 or 711). You may also visit the HPSM's website at www.hpsm.org/dental for more information.



If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Chapter 4: Benefits chart

F. HPSM Dental

Starting July 1, 2026:

For members enrolled in the Health Plan of San Mateo (HPSM), Medi-Cal dental services are provided by HPSM, but there are some exceptions. If you fit under one or more of these exceptions, you may no longer receive dental benefits through HPSM:

- Members who are not eligible for federal full-scope Medi-Cal aged 19 and older and are not pregnant or within one year postpartum (after pregnancy) or foster youth or former foster youth can see any Medi-Cal Dental FFS provider for dental emergencies only.
- Members who are not eligible for federal full-scope Medi-Cal aged 19 and older and are designated by the county as pregnant or within one year postpartum (after pregnancy) can see any Medi-Cal Dental FFS provider for full-scope Medi-Cal.
- Members who are not eligible for federal full-scope Medi-Cal aged 19 and older who are designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday can see any Medi-Cal Dental FFS provider for full-scope Medi-Cal.

For help finding a dentist, or for help getting dental services, you can call 1-800-750-4776 (toll-free) (TTY 1-800-735-2929 or 711). Or go to the Medi-Cal Dental website at <https://www.dental.dhcs.ca.gov> or <https://smilecalifornia.org/>. You may also visit the HPMS's website at www.hpsm.org/dental for more information.

Dental services for Health Plan of San Mateo (HPSM) members will be managed by the HPSM Dental.

Services include, but are not limited to:

- Initial examinations, X-rays, cleanings, and fluoride treatments
- Restorations and crowns
- Root canal therapy
- Dentures, adjustments, repairs, and relines

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



For more information, or if you need help finding a dentist who accepts the HPSM Dental network, please contact the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1. Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. You can also visit the website at www.hpsm.org/dental for more information.

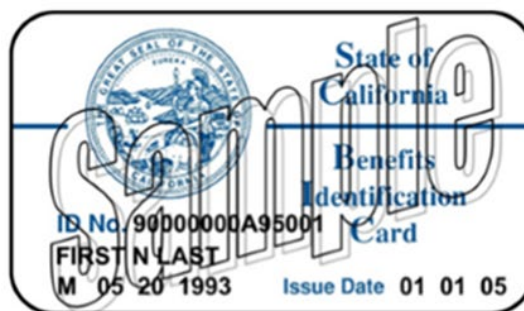
To get dental services you will need to have an HPSM Member ID card and a Medi-Cal Benefits Identification Card (BIC). Your dentist may want to use your Medi-Cal BIC to confirm your Medi-Cal eligibility. The BIC is a plastic card. It has a “poppy flower” or a “blue and white” design.

 CareAdvantage Dual Eligible Special Needs Plan (D-SNP) Member Name: John C Sample Member ID: 123456789 Date of Birth: MM/DD/YYYY Plan Effective Date: MM/DD/YYYY Care Manager Phone #: 650-616-2174 For information about your state-regulated medical and dental benefits call the CareAdvantage Unit at 1-866-880-0606 or visit www.hpsm.org. H6019-001	MedicareRx Prescription Drug Coverage RxBIN 012353 RxPCN 06850000	In case of emergency, call 9-1-1 or seek appropriate emergency care. CareAdvantage Unit: 1-866-880-0606 (toll free) or 650-616-2174 CareAdvantage Unit TTY: 1-800-735-2929 (toll free) or 7-1-1 Pharmacy Help Desk: 1-888-635-8362 Behavioral Health: 1-800-686-0101 (toll free) 24-Hour Nurse Advice: 1-833-846-8773 (toll free) Website: www.hpsm.org/careadvantage Send claims to: <table border="0"> <tr> <td>Submit pharmacy manual claims to:</td> <td>Submit medical claims to:</td> </tr> <tr> <td>SS&C Health</td> <td>HPSM Claims Department</td> </tr> <tr> <td>Attn: Dept Customer #586</td> <td>801 Gateway Blvd, Suite 100</td> </tr> <tr> <td>P.O. Box 419019</td> <td>South San Francisco, CA 94080</td> </tr> <tr> <td>Kansas City, MO 64141</td> <td>HPSM Provider Line: 650-616-2106</td> </tr> <tr> <td>1-888-635-8362</td> <td>Toll-free: 1-833-MY-HPSM-1 (694-7761)</td> </tr> </table>	Submit pharmacy manual claims to:	Submit medical claims to:	SS&C Health	HPSM Claims Department	Attn: Dept Customer #586	801 Gateway Blvd, Suite 100	P.O. Box 419019	South San Francisco, CA 94080	Kansas City, MO 64141	HPSM Provider Line: 650-616-2106	1-888-635-8362	Toll-free: 1-833-MY-HPSM-1 (694-7761)
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BIC Poppy Design



BIC “blue and white” Design



If you do not have your Medi-Cal BIC, you can ask for a new one. Just call San Mateo County Human Services Agency (toll-free) at 1-800-223-8383 or visit <https://hsa.smcgov.org/medi-cal-health-insurance>.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

Dental Benefits

In order to use your HPSM Dental benefits, you have to select an HPSM Network dentist. HPSM Dental will only pay for services you get from providers who are in HPSM Dental's network. You will have to pay for any dental services you get from dentists who are not enrolled in the HPSM network.

You can find a dentist online at any time by visiting www.hpsm.org/dental. You can also request a Dental Provider List by emailing CareAdvantageSupport@hpsm.org or calling the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1. Monday through Sunday, 8:00 a.m. to 8:00 p.m.

Below is a quick reference guide for the most common services available to members. More information can be found at www.hpsm.org/dental.

Services	Babies	Kids	Teens	Pregnancy	Adults	Seniors
Exam*	✓	✓	✓	✓	✓	✓
X-rays	✓	✓	✓	✓	✓	✓
Teeth cleaning	✓	✓	✓	✓	✓	✓
Fluoride varnish	✓	✓	✓	✓	✓	✓
Fillings	✓	✓	✓	✓	✓	✓
Tooth removal	✓	✓	✓	✓	✓	✓
Emergency services	✓	✓	✓	✓	✓	✓
Sedation	✓	✓	✓		✓	✓
Molar sealants**		✓	✓			
Root canal		✓	✓	✓	✓	✓
Orthodontics (braces)***			✓			
Crowns****			✓	✓	✓	✓
Partial and full dentures			✓	✓	✓	✓
Denture relines			✓	✓	✓	✓
Scaling and root planing			✓	✓	✓	✓

*Free or low-cost checkups every six months for members under the age of 21 and every 12 months for members over 21

**Permanent molar sealants are covered members up to age 21

***For those who qualify

****Crowns on molars or premolars (back teeth) may be covered in some cases

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



There is no limit for covered, medically necessary dental services. Your dentist can help you pick the best treatment and what services you can have through your HPSM Dental coverage. During your first dental visit, show your CareAdvantage D-SNP member ID card to your dentist.

Cost of Dental Services

There is no cost for your HPSM Dental services. If you have other dental coverage, HPSM Dental will be your secondary coverage.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care	Dental check-ups and preventive care	\$0	Starting July 1, 2026, Medi-Cal covers dental check-ups and preventive care for: • Members who are eligible for federal full-scope Medi-Cal • Members who are not eligible for federal full-scope Medi-Cal and meet at least one of the 3 exceptions below: ○ Under age 19; ○ Designated by the county as pregnant (and up to one year after pregnancy ends); and/or ○ Designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday. Dental services that are covered under the HPSM Dental Program, are not chargeable to you. However, you are responsible for paying for services not covered by the HPSM Dental Program. For more information, refer to CareAdvantage Member Handbook Chapter 4 or visit www.hpsm.org/dental.



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
	Restorative and emergency dental care	\$0	Starting July 1, 2026, Medi-Cal covers dental restorative care for: • Members who are eligible for federal full-scope Medi-Cal • Members who are not eligible for federal full-scope Medi-Cal and meet at least one of the 3 exceptions below: ○ Under age 19; ○ Designated by the county as pregnant (and up to one year after pregnancy ends); and/or ○ Designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday. Medi-Cal covers emergency dental care for all members. Dental services that are covered under the HPSM Dental Program, are not chargeable to you. However, you are responsible for paying for services not covered by the HPSM Dental Program. For more information, refer to CareAdvantage Member Handbook Chapter 4 or visit www.hpsm.org/dental.



CareAdvantage Dual Eligible Special Needs Plan (HMO D-SNP), Medicare Medi-Cal Plan | 2026 Provider and Pharmacy Directory

C. CareAdvantage's List of Network Providers

This part of the Directory includes a list of CareAdvantage's network providers who participate in and accept CareAdvantage. It contains:

- **Health care professionals** including primary care providers, specialists, behavioral health providers, dental service providers, and vision service providers;
- **Facilities** including hospitals, nursing facilities, and behavioral health facilities; and
- **Support providers** including Long-term Services and Supports (LTSS) (for example, Community-Based Adult Services (CBAS)) and community support services (for example, peer supports).

Note about Dental Providers:

Starting July 1, 2026:

Medi-Cal covers comprehensive dental benefits for:

- Members who are eligible for federal full-scope Medi-Cal
- Members who are not eligible for federal full-scope Medi-Cal and meet at least one of the 3 exceptions below:
 - Under age 19;
 - Designated by the county as pregnant (and up to one year after pregnancy ends); and/or
 - Designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday.

Dental benefits are accessible through Dental Fee-for-Service (FFS), Dental Managed Care (DMC) plans, or Health Plan of San Mateo (HPSM).

- FFS providers are listed in the *Provider Directory* on the Smile, California website: www.dental.dhcs.ca.gov/Members/Medi_Cal_Dental/Find_A_Dentist/DentalProviderDirectorySearch.
- DMC providers are listed on the DMC Plans' websites available here: www.dhcs.ca.gov/services/Pages/ManagedCarePlanDirectory.aspx.

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.



- And, HPSM providers are listed here: www.hpsm.org/member/choose-a-provider/find-a-provider.

Dental services in San Mateo are covered through the Health Plan of San Mateo (HPSM). The *Provider Directory* is listed on the Plan's website. A search can be done based off provider name or zip code.

Cultural competence training is additional instruction for our health care providers that helps them better understand your background, values, and beliefs to adapt services to meet your social, cultural, and language needs.

This Directory is organized by provider type (e.g., Primary Care Provider, Specialist, etc.). Each provider type section lists providers alphabetically first by county, then by city (location), then alphabetically by provider last name.

For example, if you are looking for Primary Care Providers in Daly City, turn to the Primary Care Provider section, locate the Daly City listings, and then search by provider last name. In addition to contact information, provider listing also include specialties and skills, such as languages spoken (including American Sign Language (ASL)) or completion of cultural competence training.

The Table of Contents on page 1 will show you where each provider specialty can be found.

You can also find the provider's name and the page in the Index at the end of the Directory. Provider where you can find a particular doctor, and also shows you where you can find provider specialties and pharmacies. The map on the back page of the Directory shows the County of San Mateo and its cities. Each Directory listing includes the provider's address, city, zip code, and phone number. You can use this information to find a provider near your home.

1. **Type of Provider**
2. **County**
3. **City**
4. **Neighborhood/Zip Code**
5. **Provider**

If you have questions, please call the CareAdvantage Unit at 1-866-880-0606, TTY 1-800-735-2929 or dial 7-1-1, Monday through Sunday, 8:00 a.m. to 8:00 p.m. The call is free. **For more information**, visit www.hpsm.org/careadvantage.

