

Humana Dental and Vision Benefits



HUMANA[®]
Specialty Benefits

A tradition of service

Humana's portfolio of specialty benefits has expanded over more than 40 years. Our core philosophy of **service, simplicity, and long-term relationships** remains unchanged.



Service you can smile about

Our people are experts at specialty benefits and enjoy helping customers.

- Nine out of 10 members would recommend our dental plans to a friend
- 99.8 percent of dental claims dollars are paid correctly



I have never had a problem whether it's finding a dentist or calling Humana for any questions; it has always been very simple.

– Gloria Alvarez
Humana member

Enhance your benefits package

Specialty benefits coverage can help protect the overall health of your clients' employees and their families.

- Good oral health can help prevent infections and diseases throughout the body¹
- Personal health expenditures represent 15 percent of families' out-of-pocket costs²
- Dental plans can help reduce out-of-pocket costs



¹ Mayo Foundation for Medical Education and Research

² National Center for Health Statistics, 2005

HumanaDental: simply here for you

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HumanaDental: a tradition of service

- We're one of the nation's largest dental companies*
- A.M. Best rates HumanaDental Insurance Company as "excellent"
- We offer affordable, flexible plan designs for companies of all sizes
- Award-winning technology makes life easier**

* IBIS Associates

** 2003 eHealthcare Leadership Awards

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Oral health impacts overall health

We educate employees on the link between oral and overall health:

- Member welcome guide included with ID cards
- *BrushUp* newsletter sent in member EOBs
- MyDental IQ



The screenshot shows the MyDental IQ website interface. At the top, it says "My Dental IQ" and "powered by HUMANA DENTAL". Below this, there's a section titled "Get your personalized report today!" with a green apple image. To the right, there's a "Let's get started" form with fields for "First name", "Age", "Gender", and "Does this person have HumanaDental insurance?". Below the form, there are three columns of text: "why it's important", "HOW IT WORKS", and "LEARN MORE". The "LEARN MORE" column contains links for "How oral health is linked to your overall health", "Who's at risk?", "What you can do to maintain your oral health", and "Child brushing calendar".

Research shows that periodontal (gum) disease can cause or aggravate other health problems such as heart disease, stroke, diabetes, and premature, underweight babies.

Additional protection: oral cancer screening

- Added to HumanaDental PPO, fully insured plans at no extra cost
- Our plans encourage early detection and prevention
- Oral cancer screening is available to members 40 years and older once a year



More than just a nice smile, oral health impacts your health and medical costs

HumanaDental now covers annual oral cancer screenings
The screening is available to members 40 and older in our fully insured dental PPO, Traditional Preferred, and Preventive Plus plans. It's another benefit, at no extra cost, to encourage them to take care of their oral health and overall well-being.

The oral cancer screening, in addition to the visual exams, helps dentists detect oral cancer and precancerous tissue in their early stages so it can be treated. The screening is simple, quick, pain-free and effective.

Here are some facts about oral cancer from the American Cancer Society and Oral Cancer Foundation:

- ▶ Oral cancers are diagnosed in more than 35,000 Americans each year.
- ▶ Oral cancer is dangerous because in its early stages it may not be noticed by the patient because it's frequently without pain or symptoms.
- ▶ An estimated 7,600 people will die of the cancer this year.
- ▶ The death rate is particularly high not because it's hard to discover or diagnose, but due to the cancer being routinely discovered in its late stages.
- ▶ The average age of most people diagnosed with this cancer is 62, but about one-third occurs in patients younger than 55.

For more details about dental benefits, contact your Humana Specialty Benefits sales executive.



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GN-51488-02 3/08

Additional protection: two annual periodontal cleanings

- Added to HumanaDental PPO, fully insured plans at no extra cost.
- Periodontal disease may contribute to heart disease, the nation's leading cause of death.*
- Diabetics are more likely to develop oral infections and periodontal disease. The reverse also seem to be true.*
- Periodontal disease may increase the risk of premature, underweight babies*
- Most adults over age 25 have some form of periodontal disease, with the severity increasing with age.**

Oral health

More than just a nice smile, oral health impacts your health and medical costs.

To help prevent disease and help maintain a healthy lifestyle, HumanaDental now covers two additional periodontal cleanings for members in our plans.

Teeth and gums say a mouthful about the human body.
Research shows that infections can cause or aggravate problems elsewhere:

- ▶ Periodontal disease may contribute to heart disease, the nation's leading cause of death.¹
- ▶ Diabetes are more likely to develop and intensify with periodontal disease. The reverse also seems to be true.²
- ▶ Periodontal disease may increase the risk of premature, underweight babies.³
- ▶ Most adults over the age of 25 have some form of periodontal disease, with the severity increasing with age.⁴

Preventive dental care not only preserves good oral health, but may also reduce total healthcare costs by keeping the teeth and gums healthy and free of infection and other complications.

	Regular	Periodontal	Total
Teeth	1	1	2
Cleanings	1	1	2

HUMANA DENTAL
HumanaDental.com
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1. American Heart Association/American Dental Association. 2010. 2. www.humana.com. 3. www.humana.com. 4. Oral Health in America. A Report of the Surgeon General, 2000.

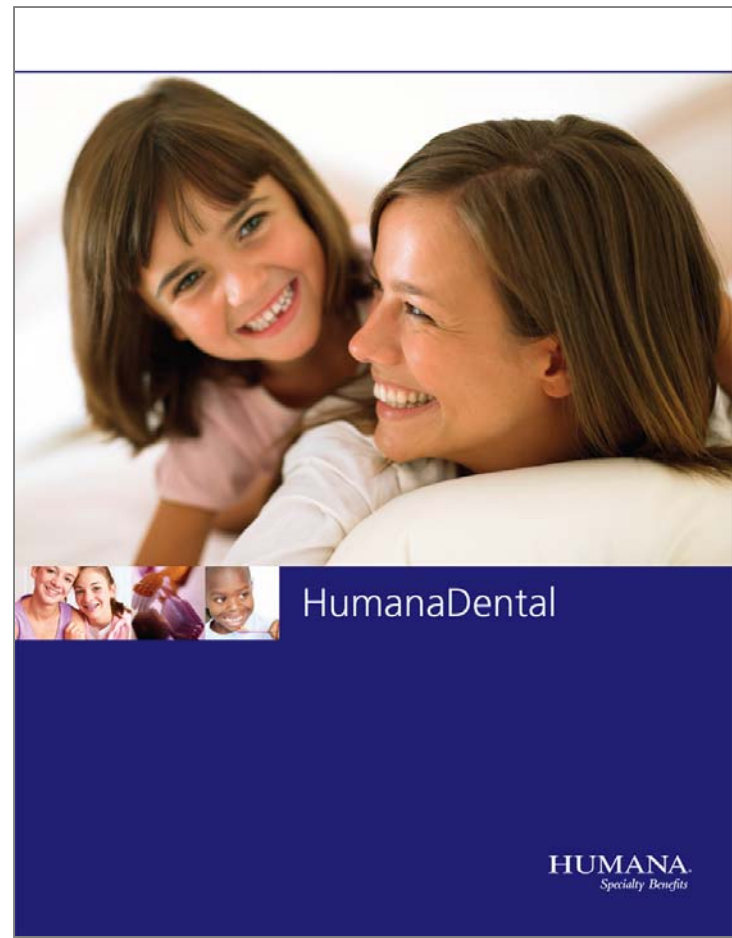
* www.MayoClinic.com

** Oral Health in America. A report of the Surgeon general, 2000

Our plans are easy to choose and use

THREE PLANS TO CHOOSE FROM
TO MEET YOUR BUDGET NEEDS:

- DHMO PREPAID OPTION
- TRADITIONAL PREFERRED LOW OPTION
- TRADITIONAL PREFERRED HIGH OPTION



HumanaDental DHMO PREPAID

The HumanaDental DHMO plan focuses on maintaining oral health with low or no cost preventive procedures.

- No pre-existing condition exclusions
- No deductibles
- No annual maximums
- Adult and child orthodontia
- Specialty dentist coverage

Use your HumanaDental benefits

The HumanaDental CS Series dental plan has you covered for any circumstance. Whether you simply need quality routine dental care or unexpected dental treatment, you know what to expect with HumanaDental.

- › No waiting periods
- › No claims to file
- › No annual maximums

Know what your plan covers

Attached is a summary of HumanaDental CS Series plan benefits which are described in detail in your certificate. You can find your certificate at **HumanaDental.com** or call 1-800-233-4013. Here's what you can expect:

- › You have the freedom to select any participating dentist. To select a dental provider from our network, simply visit **HumanaDental.com**. Once there, you can also check your benefits, email us and get a new or temporary ID card. If you prefer, contact us at 1-800-233-4013.
- › Life without claim forms! With HumanaDental Prepaid plan you pay your dentist directly, when applicable.
- › Your primary dentist will provide all of your routine dental care and any copayment or discounted charges will be paid at the time of service. Copayments are applicable at either a participating general dentist or a participating specialist.

Questions?

Check out HumanaDental.com

Call 1-800-233-4013 anytime for the automated information line or 8 a.m. to 6 p.m. for a Customer Care specialist.

Choose HumanaDental benefits

Be healthy

Good oral health means more than just an attractive smile. Research shows that oral health, preventive care and regular visits to the dentist is integral to overall health. For example, the Academy of General Dentistry says there is a link between gum disease and heart problems, and the American Academy of Periodontology says severe gum disease can increase blood sugar, increasing the risk among diabetics. HumanaDental Prepaid plan enables you to take better care of your teeth, and you'll pay less doing so.

Check your dental IQ anytime

Log on to **MyDentalIQ.com** and take the dental risk assessment that could help trim your total healthcare costs over time. Find out how you can improve your oral and overall health. The dental health risk assessment at **MyDentalIQ.com** takes minutes to complete, and immediately delivers a scorecard with health tips tailored to you.

DHMO PREPAID

HumanaDental Prepaid 250 CS Plan

The HumanaDental Prepaid plans focus on maintaining oral health, prevention and cost-containment. A member may see a primary care dentist as often as necessary. There are no yearly maximums, no deductibles to meet and no waiting periods. CS plans copayments are applicable at either a participating general dentist or a participating specialist.

Member costs listed here are for services provided by your chosen participating primary care dentist (PCD) only. As your dental professional, your PCD may decide that you need to see an contracted dental specialist. No referral is necessary to see a network specialist.

Specialists services: Should you need a specialist, (i.e., endodontist, oral surgeon, periodontist, pediatric dentist), you may be referred by your participating general dentist, or you may refer yourself to any participating specialist. For CS plans, copayment amounts are applicable when treatment is performed by participating specialists.

Summary of services

Appointments		member pays	Restorative		member pays
D9310	Consultation (diagnostic service provided by dentist other than practitioner providing treatment)	\$ 20.00	D2140	Amalgam—one surface, primary or permanent	\$ 20.00
D9430	Office visit (normal hours)	\$ 5.00	D2150	Amalgam—two surfaces, primary or permanent	\$ 25.00
D9440	Office visit (after regularly scheduled hours)	\$ 35.00	D2160	Amalgam—three surfaces, primary or permanent	\$ 30.00
D9999	Emergency visit during regularly scheduled hours, by report	\$ 20.00	D2161	Amalgam—four or more surfaces, primary or permanent	\$ 40.00
D9999	Broken appointments (without 24 hr. notice, per 15 min)—maximum \$40 per broken appointment	\$ 10.00	D2940	Sedative filling	\$ 20.00
	No charge will be made due to emergencies	\$ 10.00	D2999	Sedative base (under fillings), by report	no charge
Diagnostic		member pays	Resin restorative		member pays
D0120	Periodic oral examination	no charge	D2330	Resin based composite—one surface, anterior	\$ 40.00
D0140	Limited/comprehensive/detailed and extensive oral eval	no charge	D2331	Resin based composite—two surfaces, anterior	\$ 45.00
D0150	Limited/comprehensive/detailed and extensive oral eval	no charge	D2332	Resin based composite—three surfaces, anterior	\$ 55.00
D0160	Limited/comprehensive/detailed and extensive oral eval	no charge	D2391	Resin based composite—one surface, posterior	\$ 70.00
D0180	Comprehensive periodontal evaluation	\$ 15.00	D2392	Resin based composite—two surfaces, posterior	\$ 90.00
D0210	X-ray intraoral—complete series including bitewings	no charge	D2393	Resin based composite—three surfaces, posterior	\$ 110.00
D0220	X-ray intraoral—periapical, first film	no charge	D2394	Resin based composite—four or more surfaces, posterior	\$ 130.00
D0230	X-ray intraoral—periapical, each additional film	no charge	D2510	Inlay—metallic, one surface	\$ 115.00
D0270	X-ray bitewing—single film	no charge	D2520	Inlay—metallic, two surfaces	\$ 125.00
D0272	X-ray bitewings—two films	no charge	D2530	Inlay—metallic, three or more surfaces	\$ 150.00
D0274	Bitewings—four films	no charge	Crown and bridge		member pays
D0330	Panoramic film	no charge	D2740	Crown—porcelain/ceramic substrate	\$310.00+lab
D0460	Pulp vitality tests	no charge	D2750*	Crown—porcelain fused to high noble metal	\$310.00
D0470	Diagnostic casts	no charge	D2751	Crown—porcelain fused to predominantly base metal	\$310.00
Preventive		member pays	D2752*	Crown—porcelain fused to noble metal	\$310.00
D1110	Prophylaxis—adult, routine (once every 6 months)	no charge	D2790*	Crown—full cast high noble metal	\$310.00
D1120	Prophylaxis—child, routine (once every 6 months)	no charge	D2791	Crown—full cast predominantly base metal	\$310.00
D1110	Prophylaxis—adult/child, (additional)	\$ 25.00	D2792*	Crown—full cast noble metal	\$310.00
D1120	Prophylaxis—adult/child, (additional)	\$ 25.00	D2910	Recement inlay	\$ 20.00
D1203	Topical application of fluoride (not including prophylaxis)—child (up to 16 years of age)	no charge	D2920	Recement crown	\$ 20.00
D1206	Topical fluoride varnish (for child <16)	no charge	D2930	Prefabricated stainless steel crown—primary tooth	\$ 90.00
D1330	Oral hygiene instruction	no charge	D2950	Core buildup, including any pins	\$ 50.00
D1351	Sealant-per tooth	\$ 15.00	D2951	Pin retention—per tooth, in addition to restoration	\$ 20.00
D1510	Space maintainer—fixed, unilateral	\$ 55.00+lab	D2952	Cast post and core in addition to crown	\$100.00+lab
D1515	Space maintainer—fixed, bilateral	\$ 55.00+lab	D2953	Each additional cast post—same tooth	\$100.00+lab
D1520	Space maintainer—removable, unilateral	\$ 95.00+lab	D2954	Prefabricated post and core in addition to crown	\$100.00
D1525	Space maintainer—removable, bilateral	\$ 95.00+lab	D2962	Labial veneer (porcelain laminate)—laboratory	\$310.00+lab
D1550	Recementation of space maintainer	\$ 15.00	Prostodontics (fixed)		member pays
			D6210*	Pontic—cast high noble metal	\$310.00
			D6211	Pontic—cast predominantly base metal	\$310.00
			D6212*	Pontic—cast noble metal	\$310.00
			D6240*	Pontic—porcelain fused to high noble metal	\$310.00
			D6241	Pontic—porcelain fused to predominantly base metal	\$310.00
			D6242*	Pontic—porcelain fused to noble metal	\$310.00

DHMO PREPAID

D6750*	Crown—porcelain fused to high noble metal	\$310.00
D6751	Crown—porcelain fused to predominantly base metal	\$310.00
D6752*	Crown—porcelain fused to noble metal	\$310.00
D6790*	Crown—full cast high noble metal	\$310.00
D6791	Crown—full cast predominantly base metal	\$310.00
D6792*	Crown—full cast noble metal	\$310.00
D6930	Recement fixed partial denture (per unit)	\$ 15.00

Endodontics member pays

D3220	Therapeutic pulpotomy	\$ 40.00
D3221	Pulpal debridement, primary and permanent teeth	\$110.00
D3310	Root canal therapy—anterior (excluding final restoration)	\$150.00
D3320	Root canal therapy—bicuspid (excluding final restoration)	\$250.00
D3330	Root canal therapy—molar (excluding final restoration)	\$300.00
D3410	Apicoectomy/perradicular surgery—anterior	\$150.00

Periodontics (gum treatment) member pays

D4210	Gingivectomy/gingivoplasty per quadrant	\$150.00
D4211	Gingivectomy/gingivoplasty per tooth	\$ 45.00
D4260	Osseous surgery, per quadrant	\$375.00
D4261	Osseous surgery—1 to 3 teeth, per quadrant	\$375.00
D4271	Free soft tissue graft procedure (including donor site surgery)	\$250.00
D4341	Periodontal scaling and root planing, per quadrant	\$ 55.00
D4342	Periodontal scaling and root planing 1 to 3 teeth per quadrant	\$ 55.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	\$ 50.00
D4381	Localized delivery of chemotherapeutic agents (per tooth)	\$ 50.00
D4910	Periodontal maintenance	\$ 55.00

Prosthetic dentistry member pays

D5110	Complete denture—maxillary	\$325.00+lab
D5120	Complete denture—mandibular	\$325.00+lab
D5130	Immediate denture—maxillary	\$325.00+lab
D5140	Immediate denture—mandibular	\$325.00+lab
D5211	Maxillary partial denture—resin base	\$325.00+lab
D5212	Mandibular partial denture—resin base	\$325.00+lab
D5213	Maxillary partial denture—cast metal framework, resin denture bases	\$325.00+lab
D5214	Mandibular partial denture—cast metal framework, resin denture bases	\$325.00+lab
D5410	Adjust complete denture—maxillary	\$ 20.00
D5411	Adjust complete denture—mandibular	\$ 20.00
D5421	Adjust partial denture—maxillary	\$ 20.00
D5422	Adjust partial denture—mandibular	\$ 20.00

Repairs to prosthetics member pays

D5510	Repair broken complete denture base	\$20.00+lab
D5520	Replace missing or broken teeth—complete denture (each tooth)	\$20.00+lab
D5610	Repair resin denture base	\$20.00+lab
D5630	Repair or replace broken clasp	\$20.00+lab
D5640	Replace broken teeth—per tooth	\$20.00+lab
D5650	Add tooth to existing partial denture	\$35.00+lab
D5730	Reline complete maxillary denture (chairside)	\$ 55.00
D5731	Reline complete mandibular denture (chairside)	\$ 55.00
D5740	Reline maxillary partial denture (chairside)	\$ 55.00
D5741	Reline mandibular partial denture (chairside)	\$ 55.00
D5750	Reline complete maxillary denture (laboratory)	\$40.00+lab
D5751	Reline complete mandibular denture (laboratory)	\$40.00+lab
D5760	Reline maxillary partial denture (laboratory)	\$40.00+lab
D5761	Reline mandibular partial denture (laboratory)	\$40.00+lab
D5850	Tissue conditioning—maxillary	\$ 35.00
D5851	Tissue conditioning—mandibular	\$ 35.00

Extractions/oral and maxillofacial surgery member pays

D7111	Coronal remnants, deciduous tooth	\$ 25.00
D7140	Extraction, erupted tooth or exposed tooth	\$ 25.00

D7210	Surgical removal of erupted tooth	\$ 45.00
D7220	Removal of impacted tooth—soft tissue	\$ 60.00
D7230	Removal of impacted tooth—partially bony	\$ 80.00
D7240	Removal of impacted tooth—completely bony	\$100.00
D7250	Surgical removal of residual tooth roots	\$ 45.00
D7310	Alveoplasty in conjunction with extractions—per quadrant	\$ 45.00
D7311	Alveoplasty in conjunction with extractions—one to three teeth or tooth spaces, per quadrant	\$ 45.00
D7320	Alveoplasty not in conjunction with extractions—per quadrant	\$ 80.00
D7321	Alveoplasty not in conjunction with extractions—one to three teeth or tooth spaces, per quadrant	\$ 80.00
D7510	Incision and drainage of abscess—intraoral	\$ 30.00

Anesthesia member pays

D9215	Local anesthesia	no charge
D9230	Analgesia (nitrous oxide), per 15 minutes	\$ 20.00

Adjunctive general services member pays

D9450	Case presentation, detailed and extensive treatment planning	no charge
D9951	Occlusal adjustment—limited	\$ 30.00
D9952	Occlusal adjustment—complete	\$175.00

Orthodontics member pays

NOTE: Orthodontics only apply to the CS series. Orthodontic coverage is optional with C plans for 10+ groups. If you do not choose orthodontia coverage, employees can still receive a 25 percent savings by visiting an in-network orthodontist.

D8070	Comprehensive orthodontic treatment of the transitional/ adolescent dentition; Children up to 19 years of age; Up to 24 months of routine orthodontic treatment for Class I and Class II cases	no charge
	Consultation	no charge
	Evaluation	\$ 35.00
	Records/treatment planning	\$250.00
	Orthodontic treatment	\$1,800.00
D8080	Comprehensive orthodontic treatment of the transitional/ adolescent dentition; Children up to 19 years of age; Up to 24 months of routine orthodontic treatment for Class I and Class II cases	no charge
	Consultation	no charge
	Evaluation	\$ 35.00
	Records/treatment planning	\$250.00
	Orthodontic treatment	\$1,800.00
D8090	Comprehensive orthodontic treatment of the adult dentition; Adult 19 years of age and over Up to 24 months of routine orthodontic treatment for Class I and Class II cases	no charge
	Consultation	no charge
	Evaluation	\$ 35.00
	Records/treatment planning	\$250.00
	Orthodontic treatment	\$2,000.00
D8680	Retention	\$450.00

- * The above copayments do not include the additional cost of precious (high noble) and semi-precious (noble) metal. The additional cost of precious metal shall not exceed \$125 per unit and \$75 per unit for semi-precious metal.

Note:

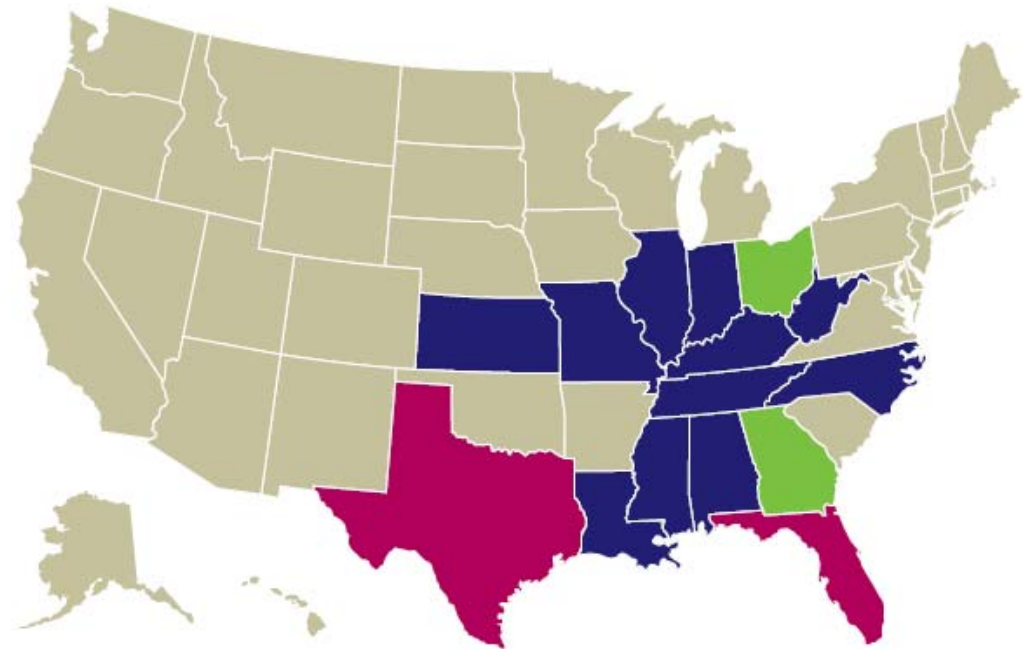
- Not all participating dentists perform all listed procedures, including amalgams. Please consult your dentist prior to treatment for availability of services.
- Unlisted procedures are at the dentists usual fee less 25%.
- When crown and/or bridgework exceeds six units in the same treatment plan, the patient may be charged an additional \$50 per unit.

HumanaDental DHMO Network

- Access to over 6,700 general dentists and 11,500 specialty dentists nationally
- Members can self-refer to specialists
- Access to specialists
 - Endodontists
 - Orthodontists
 - Oral surgeons
 - Pediatric dentists

Number of dentist locations

- Up to 400
- 401-1,000
- 1,001 and above



TRADITIONAL PREFERRED

Choose HumanaDental benefits

Be healthy

Good dental health is a reflection of good overall health. For example, the Academy of General Dentistry says there is a link between gum disease and heart problems, and the American Academy of Periodontology says severe gum disease can increase blood sugar, increasing the risk among diabetics. HumanaDental's PPO plan focuses on prevention, providing two exams and cleanings per calendar year.

Be financially savvy

Your dentist can often detect medical issues before they become severe. HumanaDental's PPO plan offers you a long list of covered services to take care of your health and your pocketbook.

Be successful

Did you know 74 percent of adult Americans believe that an unattractive smile could hurt a person's chances for career success? That's according to the American Academy of Cosmetic Dentistry. HumanaDental's PPO plan helps you maintain a healthy and attractive smile.

My Dental IQ

My Dental IQ promotes routine dental care—not only encouraging good oral health, but possibly helping to reduce total healthcare costs over time. Research shows that periodontal (gum) disease can cause or aggravate problems elsewhere. The dental health risk assessment at MyDentalIQ.com takes minutes to complete, and immediately delivers a scorecard with health tips tailored to you.

Questions?

Check out HumanaDental.com

Call 1-800-233-4013 anytime for the automated information line or 8 a.m. to 6 p.m. for a Customer Care specialist.

Use your HumanaDental benefits

Find a dentist

With HumanaDental's PPO plan, you can see any dentist. You save more money and you receive more benefits when you visit a dentist in HumanaDental's PPO Network. To find a dentist in HumanaDental's PPO Network, log on to HumanaDental.com, or call 1-800-233-4013.

Know what your plan covers

The other side of this page gives you a summary of HumanaDental benefits. Your plan certificate describes in detail your HumanaDental benefits. You can find it on *MyHumana*, your personal page at HumanaDental.com or call 1-800-233-4013.

See your dentist

Simply present your HumanaDental identification (ID) card when you see your dentist. It contains all the information your dentist needs to submit your claims.

Learn what your plan paid

After HumanaDental processes your dental claim, you will receive an explanation of benefits or claims receipt. It provides detailed information on covered dental services, amounts paid, plus any amount you may owe your dentist. You can also check the status of your claim on *MyHumana* at HumanaDental.com, or by calling 1-800-233-4013.

HUMANA.
Specialty Benefits

Insured or administered by HumanaDental Insurance Company

This is not a complete disclosure of plan qualifications and limitations. Your broker will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. Please review this information before applying for coverage. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.

Policy number: GN-70090-HD 5/06, FL-70090-HD 5/06, IN-70090-HD 5/06, LA-70090-HD 5/06, MI-70090-HD 5/06, MN-70090-HD 5/06, OH-70090-HD 5/06, WI-70090-HD 5/06

HUMANA.
Specialty Benefits

ICUBA

**Option 1: Traditional Preferred 100-80-50
\$1,000 Plan Year Maximum**

Plan year deductible	<ul style="list-style-type: none"> • Applied to basic and major services • Waived on preventive services 	\$50 individual \$150 family
Plan year maximum	<ul style="list-style-type: none"> • Applied to preventive, basic and major services 	\$1,000
Preventive services	<ul style="list-style-type: none"> • Oral examinations • Full mouth X-rays (once every 5 years) • Bitewing X-rays (1 set per calendar year) • Periapicals and other X-rays • Labs and other tests • Cleanings • Topical fluoride treatments (to age 14) • Sealants (to age 14) 	100 percent no deductible
Basic services	<ul style="list-style-type: none"> • Fillings • Denture repair and adjustments • Space maintainers • Endodontics (root canal) • Periodontics (gum therapy) • Routine extractions • Emergency care for pain relief • Oral surgery • Appliances for children • Prefabricated stainless steel crowns 	80 percent after deductible
Major services	<ul style="list-style-type: none"> • Inlays or onlays • Other crowns • Dentures (complete & partial) • Bridgework • Denture relines & rebases 	50 percent after deductible
Orthodontia	<ul style="list-style-type: none"> • Covers adult / child orthodontia 	50 percent up to \$1,000 lifetime maximum no deductible

(MAF): If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee schedule. If a member sees an out-of-network dentist, the coinsurance level will apply to the maximum allowable fee. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

ICUBA

**Option 2: Traditional Preferred 100-80-50
\$2,000 Plan Year Maximum**

Plan year deductible	<ul style="list-style-type: none"> Applied to basic and major services Waived on preventive services 	\$50 individual \$150 family
Plan year maximum	<ul style="list-style-type: none"> Applied to preventive, basic and major services 	\$2,000
Preventive services	<ul style="list-style-type: none"> Oral examinations Full mouth X-rays (once every 5 years) Bitewing X-rays (1 set per calendar year) Periapicals and other X-rays Labs and other tests Cleanings Topical fluoride treatments (to age 14) Sealants (to age 14) 	100 percent no deductible
Basic services	<ul style="list-style-type: none"> Fillings Denture repair and adjustments Space maintainers Endodontics (root canal) Periodontics (gum therapy) Routine extractions Emergency care for pain relief Oral surgery Appliances for children Prefabricated stainless steel crowns 	80 percent after deductible
Major services	<ul style="list-style-type: none"> Inlays or onlays Other crowns Dentures (complete & partial) Bridgework Denture relines & rebases 	50 percent after deductible
Orthodontia	<ul style="list-style-type: none"> Covers adult / child orthodontia 	50 percent up to \$2,000 lifetime maximum no deductible

(MAF): If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee schedule. If a member sees an out-of-network dentist, the coinsurance level will apply to the maximum allowable fee. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

Local strength, national presence

HumanaDental PPO network

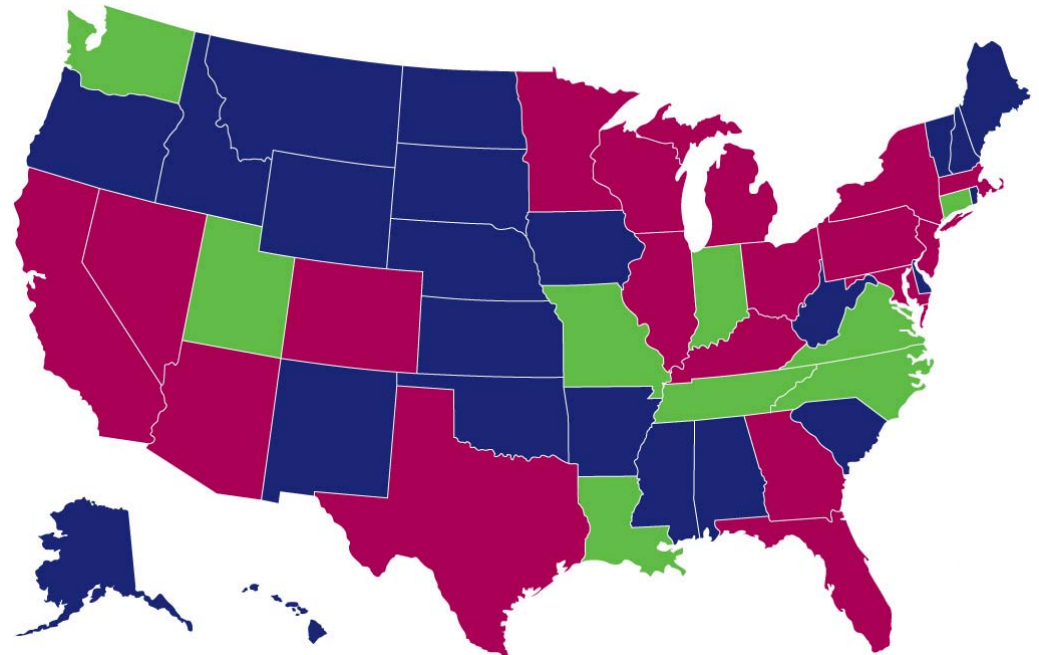
- Ranked in the top three networks nationally: Over 115,000 dentist locations
- 1.1 percent network turnover compared with 7.2 percent industry average
- Network of value: national average discount is 28 percent

Number of dentist locations

● Up to 400

● 401-1,000

● 1,001 and above



Q&A – Review



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Specialty Benefits

