

HumanaDental PPO

Coinsurance options

	See a participating dentist			See a nonparticipating dentist		
	Preventive	Basic	Major	Preventive	Basic	Major
<input type="checkbox"/>	100%	100%	60%	100%	80%	50%
<input type="checkbox"/>	100%	90%	60%	100%	80%	50%
<input type="checkbox"/>	100%	90%	50%	80%	80%	50%
<input type="checkbox"/>	100%	80%	50%	80%	50%	50%
<input type="checkbox"/>	100%	50%	50%	80%	50%	30%

Summary of services

Preventive	Basic	Major
Oral examinations	Space maintainers	Crowns
X-rays	Emergency care for pain relief	Inlays and onlays
Cleanings	Oral surgery	Bridgework
Topical fluoride treatment	Fillings	Dentures
Sealants	Routine extractions	Denture relines and rebases
	Denture repair and adjustments	
	Appliances for children	
	Prefabricated stainless steel crowns	

Periodontic & Endodontic options (gum therapy & root canals)

- Basic service
- Major service

Calendar-year deductible options (excludes orthodontia services)

	See a participating dentist		See a nonparticipating dentist	
	Individual	Family	Individual	Family
<input type="checkbox"/>	\$ 25	\$ 75	\$ 50	\$ 150
<input type="checkbox"/>	\$ 50	\$ 150	\$ 50	\$ 150
<input type="checkbox"/>	\$ 50	\$ 150	\$ 100	\$ 300

Preventive services deductible options

- There is no deductible on in-network preventive services.
- Apply deductible** on preventive out-of-network services
 - Waive deductible** on preventive out-of-network services

Annual maximum options (excludes orthodontia services)

- \$1,000
- \$1,500
- \$2,000
- \$2,500

Orthodontia options

- Child orthodontia**—Available for groups with 10 or more enrolled employees at an additional cost. Age limit varies by state.
- Adult / child orthodontia**—Available for employer-sponsored groups with 25 or more enrolled employees at an additional cost.
- Orthodontia discount**—If you do not choose orthodontia coverage, employees can still receive up to 20 percent savings by visiting participating orthodontists and asking for the discount.

Lifetime orthodontia maximum options

- Plan pays 50 percent (no deductible) of the covered orthodontia services, up to:
- \$1,000
 - \$1,500
 - \$2,000 (availability varies)
 - None, discount only

Non-participating dentists can bill you for charges above the amount covered by your HumanaDental plan. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

Waiting periods and frequency/age limits may apply.

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.

Questions?

Check out www.humanadental.com

Call 1-800-233-4013 anytime for automated information line or 8 a.m. to 6 p.m. for a customer service representative.

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 www.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 www.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. An explanation of benefits 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 www.humanadental.com or by calling 1-800-233-4013.

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.