

# Unlimited annual maximum

## Dental insurance, not just a dental plan

Humana's **Unlimited annual maximum** option helps employees get oral healthcare when and where they need it, and avoid the potential risk of more serious health conditions. When employees have access to the preventive, basic and major care in their plan, without worrying about exceeding an annual maximum, they don't need to put off their dental care.

**Unlimited annual maximum** simplifies your dental benefit program by replacing the need for an extended annual maximum by offering unlimited coverage with coinsurance for covered preventive, basic and major care.

Plus, this unique option differentiates your dental plan from industry peers offering rollover plans and may help you recruit and retain employees.



**CALL YOUR HUMANA REPRESENTATIVE TO FIND OUT MORE ABOUT THIS BENEFIT OPTION**

164 million hours of work are lost due to oral health issues each year<sup>1</sup>

Oral health coverage for employees:\*

- Preventive, basic and major care with no annual maximum
- Members first pay their plan deductible for basic and major care and then benefit from plan coverage

Unlimited annual maximum advantages:

- **Immediate** – employees don't need to delay dental care
- **Simple** – replaces the need for complex benefit programs like rollover and not applying preventive services to an annual maximum
- **Competitive** – great option to plans that offer annual maximums in excess of \$2,000 or have dual choice options
- **Available** – in all Traditional Preferred (Plus) and PPO plan groups of two or more

**Humana**<sup>®</sup>

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<sup>1</sup> CDC, Prevalence of Periodontitis in Adults in the United States; 2009 and 2010, 09/12.

\* Subject to benefit frequencies, limitations, and exclusions.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits).

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