

Waive preventive services from deductible and annual maximum

Makes preventive care easy and affordable

Humana dental plans include two important waivers that make it easy and affordable for employees and their dependents to achieve and then maintain good oral health.

Waive the deductible on preventive services is standard with Traditional Preferred (Plus), PPO and Preventive Plus plans for groups of two or more.

Rider to waive preventive services from reducing the plan annual maximum is available as an option on Traditional Preferred (Plus), PPO and Preventive Plus plans for groups of two or more.

According to the American Dental Association, employees can save up to \$370, on average, with these waivers and have more money available to use for basic and major services.¹

Partner this benefit with **Enhanced preventive care** to maximize employee preventive care



\$370 average employee savings with preventive services waivers¹

Waive deductible on preventive services advantages:

- Makes preventive care easy and affordable for employees because preventive care is covered 100% with no out-of-pocket costs
- Encourages members to get preventive care when they need it

Waive preventive services on annual maximum advantages:

- Helps hold down premium costs by providing an alternative to selecting a plan with a higher annual premium
- An estimated \$370 in claims costs for two routine exams, X-rays and cleaning would otherwise count against the annual maximum
- You may be able to offer this benefit at little or no cost, and ensure care is available for those who need it

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

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¹ www.bankrate.com/finance/insurance/detail-insurance-1.aspx

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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