



Extended Annual Maximum, available on PPO and Traditional Preferred plans, gives employers an attractive and unique option to offer employees extended dental coverage.

## Extended Annual Maximum

### *Offer the dental option that's a differentiator*

Extended Annual Maximum is different than traditional rollover options in that it is available immediately after a plan's annual maximum is reached, and has no cap on dollars paid in a year.

With Extended Annual Maximum, employees have 30 percent coinsurance that continues to ensure they have coverage when they exceed their plan's annual maximum benefit.

It removes employees' worry about prioritizing care. When care is needed, they'll receive it. That immediate attention to dental care may benefit the employer in the future by lessening claim costs from recurring or worsening oral issues.

#### **Additional advantages of Extended Annual Maximum:**

- All employees' dependents have the same benefits
- The plan's simple to use – there is no need to track annual maximum usage like rollover plans
- The plan is easy to describe and administer
- The option is available for immediate use – unlike rollover plans, members can use the benefit beginning Day 1
- Extended Annual Maximum ensures employees get the most out of their benefits at a price that's reasonable
- It's available for groups of 2+

#### **Unlike traditional rollover plans, with Extended Annual Maximum there are:**

- No paid claims thresholds
- No dual-choice limitations
- No provider restrictions
- No accumulation restrictions

Contact your Humana Specialty Benefits sales executive to find out more about this unique benefits option.

Waiting periods, limitations, and exclusions may apply. Extended annual maximum option is not available in Pennsylvania on Traditional Preferred plans with coinsurance levels of 100/100/0 or 100/80/0. Insured or administered by HumanaDental Insurance Company, Humana Insurance Company of New York, or The Dental Concern, Inc.