

<b>Deductible options</b>				
	<b>Individual</b>	<b>Family</b>		
	<input type="checkbox"/> \$0	\$0		
	<input type="checkbox"/> \$25	\$75		
	<input type="checkbox"/> \$50	\$150		
<b>* Waive deductible option *</b>				
Deductible applies to all services with the option to waive on preventive.				
<b>Annual maximum options</b>				
	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$1,250	<input type="checkbox"/> \$1,500	<input type="checkbox"/> \$2,000 <input type="checkbox"/> \$2,500
<b>* Extended annual maximum option *</b>				
You have the option to receive 30 percent coinsurance on preventive, basic, and major services for the rest of the year after you reach your annual maximum. (Implants and orthodontia excluded.)				
<b>Coinsurance options</b>				
<b>Preventive services</b> Oral examinations, X-rays, cleanings, topical fluoride treatment (through age 14, one per calendar year), sealants (through age 14)	100%	100%	100%	100%
<b>Basic services</b> Space maintainers (through age 14), emergency care for pain relief, non-surgical extractions, fillings (amalgams, composite for anterior teeth), appliances for children (through age 14), prefabricated stainless steel crowns	100%	80%	50%	50%
<b>Major services</b> Crowns, inlays and onlays, bridgework, dentures, denture relines and rebases, denture repair and adjustments, oral surgery, periodontics (gum therapy), endodontics (root canals)	60%	50%	50%	30%
<b>Plan options</b>				
<b>Periodontics/Endodontics</b>	<input type="checkbox"/> Periodontics and endodontics available as a basic service for an additional cost.			
<b>Composite fillings for molars</b>	<input type="checkbox"/> Composite fillings for molars can be added to basic services for groups with 10 or more enrolled employees for an additional cost.			
<b>Implants</b>	<input type="checkbox"/> Implants can be added to major services for groups with 10 or more enrolled employees for an additional cost. \$1,500 maximum implant benefit, subject to the annual maximum.			
<b>Orthodontia</b> If you do not choose orthodontia coverage, employees can still receive up to a 20 percent savings by visiting participating orthodontists and asking for the discount.	<input type="checkbox"/> Child orthodontia – Available for groups with 10 or more employees. Plan pays 50 percent (no deductible) of the covered child orthodontia services up to: <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$2,000			
	<input type="checkbox"/> Adult/child orthodontia – Available for groups with 25 or more employees. Plan pays 50 percent (no deductible) of the covered adult/child orthodontia services up to: <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$2,000			
<b>Additional options</b>				
<b>Out-of-network reimbursement</b>	If a member sees an out-of-network dentist, the coinsurance level applies to the: <input type="checkbox"/> Maximum allowable fee <input type="checkbox"/> In-network fee schedule			
<b>Funding</b>	<input type="checkbox"/> Employer sponsored <input type="checkbox"/> Voluntary <input type="checkbox"/> Dual choice <input type="checkbox"/> Administrative services only (ASO)			
<b>Enrollment for employees joining late</b>	<input type="checkbox"/> Open enrollment – Employees without a qualifying event can only join during the annual open enrollment period. Additional late applicant waiting periods do not apply (plan waiting periods may apply). <input type="checkbox"/> Late applicants – Employees can join at any time during the plan year without a qualifying event. Late applicant waiting periods apply.			

Nonparticipating 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.

# Feel good about choosing a HumanaDental plan

## Make regular dental visits a priority

Regular cleanings can help manage problems throughout the body such as heart disease, diabetes, and stroke.\* Your HumanaDental Traditional Plus plan focuses on prevention and early diagnosis, providing four exams and cleanings every calendar year: two regular and two periodontal.

\* [www.perio.org](http://www.perio.org)

## Go to MyDentalIQ.com

Take a health risk assessment that immediately rates your dental health knowledge. You'll receive a personalized action plan with health tips. You can print a copy of your scorecard to discuss with your dentist at your next visit.

## Tips to ensure a healthy mouth

- › Use a soft-bristled toothbrush
- › Choose toothpaste with fluoride
- › Brush for at least two minutes twice a day
- › Floss daily
- › Watch for signs of periodontal disease such as red, swollen, or tender gums
- › Visit a dentist regularly for exams and cleanings

.....  
Did you know that 74 percent of adult Americans believe an unattractive smile could hurt a person's chances for career success?\* HumanaDental helps you feel good about your dental health so you can smile confidently.

\* American Academy of Cosmetic Dentistry

## Questions?

Simply call 1-800-233-4013 to speak with a friendly, knowledgeable Customer Care specialist, or visit [HumanaDental.com](http://HumanaDental.com).

# Use your HumanaDental benefits

## Find a dentist

With HumanaDental's Traditional Plus plan, you can see any dentist. You save an average of 28 percent when you visit a dentist in HumanaDental's PPO Network. To find a dentist in HumanaDental's PPO Network, log on to [HumanaDental.com](http://HumanaDental.com) or call 1-800-233-4013.

## Know what your plan covers

The other side of this page provides a summary of HumanaDental benefits. Your plan certificate describes in detail your HumanaDental benefits. You can find it on [MyHumana](http://MyHumana), your personal page at [HumanaDental.com](http://HumanaDental.com) or call 1-800-233-4013.

## See your dentist

Your HumanaDental identification card contains all the information your dentist needs to submit your claims. Be sure to share it with the office staff when you arrive for your appointment. If you don't have your card, you can print proof of coverage at [HumanaDental.com](http://HumanaDental.com).

## 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](http://MyHumana) at [HumanaDental.com](http://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 on the plan selected. Premiums will vary according to the selection made.

Policy number: TX-70090-HD 3/08

TX-52026-HD 5/09