

Extended annual maximum

Unique solution for extended coverage

With Humana's **Extended annual maximum**, employees won't have to put off important dental care procedures for themselves or their covered dependents.

Extended annual maximum is available immediately after the annual maximum for a plan is reached, and there's no cap on the dollars paid in a year. That's an attractive advantage over traditional rollover options.

Extended annual maximum helps employees save money by ensuring they have access to network discounts and 30 percent coinsurance, even after they have reached their annual maximum. Employees can achieve and maintain their best health by getting dental care when it's needed, before oral health issues may affect their overall health and well-being.

Plus, the **Extended annual maximum** is a great way for groups and employees to buy down their annual maximum or coinsurance, or adjust plan deductibles and their out-of-network reimbursements.

30% coinsurance coverage after network discount and maximum benefit is reached

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



Uniquely different from traditional rollover plans:

- No need to delay care
- No paid claims thresholds
- No dollars to roll over
- No provider restrictions
- No mandatory claims submissions
- No need to track annual usage

Extended annual maximum advantages:

- **Simple** - all employees and their dependents have the same benefits
- **Easy** - the plan is easy to describe and administer
- **Immediate** - employees can use the benefit beginning day one
- **Available** - included in all Traditional Preferred (Plus) and PPO plan groups of two or more

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Enhanced preventive care

Promote overall well-being through good oral health

Periodontal disease can affect your employees and your business:

- More than 47 percent of Americans suffer from periodontal disease at any given time¹
- Cumulative healthcare costs are shown to be as much as 21 percent higher for patients suffering from severe periodontal disease²

Early detection is the key to preventing more serious health conditions including diabetes, heart disease and stroke.³

Humana's **Enhanced preventive care** benefits cover many services to help employees achieve and maintain their best oral health and save on out-of-pocket expenses.

Unlike plans that provide only additional routine cleanings, our **Enhanced preventive care** benefit covers four periodontal maintenance procedures plus two routine cleanings every year, helping employees prevent oral health issues from becoming chronic conditions. Periodontal maintenance cleanings are subject to plan deductible in basic or major services coverage.

Partner this benefit with **Waive preventative services from deductible and annual maximum** to maximize employee preventive care

More than 47% of Americans suffer from periodontal disease¹

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Enhanced preventive care advantages:

- Two routine cleanings per year – 100 percent covered
- Four periodontic maintenance cleaning procedures per year – covered as a basic or major service
- No cross-reduction of benefit frequencies
- Space maintainers for children – 100 percent covered
- Oral cancer screenings for members aged 40 plus – 100 percent covered

Enhanced preventive care available with:

- All Traditional Preferred (Plus), PPO and Preventive Plus Plan groups of two or more*
- Periodontal maintenance cleanings subject to plan deductible and covered under major services
- Periodontal care, covered as a basic service, if this option is selected



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¹ CDC, Prevalence of Periodontitis in Adults in the United States: 2009 and 2010, 09/12

² J Hypertens, 2010 Jul;28(7):1413-21; November 2007 Journal of Periodontology

* Four periodontal cleanings not available on Preventive Plus plans

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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More than 30 million
Americans are missing teeth¹

Implants

Coverage for preferred
treatment option

Implants are fast becoming a preferred treatment option to help preserve bone structure and replace unhealthy teeth. More than 3 million people have implants, and the number of implants is growing by 500,000 a year.¹

Humana covers all implant prosthodontics, such as crowns and dentures, when supported by an implant with no need for a benefit rider. For placement of an implant and enhanced prosthodontic coverage, a rider is available.

Our **Implant** benefit is easy to use with no special claim forms, network access to specialists, and integrated deductibles and annual maximums.

Implant benefit advantages:

- No separate annual maximum
- No separate annual deductible
- No additional rate load (unless the implant rider offering enhanced coverage is selected)

Implant benefit available with:

- All Traditional Preferred (Plus) and PPO plan groups of 10 or more
- Not available with Preventive Plus

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¹ www.aaid.com/about/Press_Room/Dental_Implants_Implants_FAQ.html

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