

Humana Dental



Dental benefits should cover more than a pretty smile

Human care is everything
you expect, plus more

Humana®

GCHK7JVEN 1022



Dental plans that care for your employees' whole health

Humana is committed to providing a variety of plans and plan options that fit the needs of your business. Our lower-cost dental plans with essential oral health benefits can help your employees stay healthy. In fact, studies show a connection between good oral health habits and overall health. That means you could see fewer people missing work because of untreated dental health issues.¹

Our dental plans include these key benefits:

- ✓ **Preventive in-network dental care covered at no additional charge:** Choose two or three routine cleanings, exams and X-rays.
- ✓ **Choose from four periodontal cleanings** covered under preventive at no additional charge or two periodontal cleanings covered under major services
- ✓ **Teledentistry available with Teledentix:** Members have access to \$0 teledentistry for things like mouth, tooth or jaw pain so they don't have to visit an urgent care or emergency room.
- ✓ **Access to care when members need it:** Select from plans that include the extended annual maximum or the unlimited annual maximum option to prevent members from maxing out their benefits, helping them stay on top of their oral and overall health.*
- ✓ **Pop-up dental clinics** are available to bring dental care to the workplace for employee convenience
- ✓ **Low-cost add to employee benefits:** You can choose to fund a portion or opt for 100% employee-paid.
- ✓ **Special discount programs:** Members have access to a variety of discount programs including teeth whitening, LASIK, hearing aids, acupuncture and more.
- ✓ **Go365 Points just for going to the dentist:** Members with Humana Go365[®] automatically earn Points they can redeem for rewards like Amazon[®] and Target[®] gift cards.

* Not available in Preventive Plus plans



Features and benefits of Humana Dental plans

Dental plans are available for all group sizes with access to our nationwide network of dental professionals.

Included in all plans (excludes prepaid and DHMO):

Preventive dental care covered at no additional charge[†]	<ul style="list-style-type: none">• Choose two or three routine cleanings• Exam and X-rays• Space maintainers for children (15 and under)• Oral cancer screenings (members ages 40+)
Periodontal cleanings options (based on plan selection)	<ul style="list-style-type: none">• Four periodontal cleanings covered under preventive at no additional charge• Two periodontal cleanings covered under major services
Extended annual maximum[‡]	30% coinsurance for the rest of the year after the annual maximum is met (excludes orthodontia)—allowing members to continue to have dental benefits
National network	Choose a dentist from a nationwide network of more than 318,000 dentist access points
Link to Go365	Members earn Go365 Points for getting a dental exam if they have Go365

Plan add-ons:

Unlimited annual maximum	No annual maximum
Waive preventive services	Waives preventive services from accumulating to the annual maximum
Periodontics and endodontics	You can choose how to cover periodontics and endodontics: <ul style="list-style-type: none">• Move both to the Basic services coinsurance amount• Move one to Basic services and the other to Major
Implant placement (for 10+ size groups)	Covers implant placement and implant crowns, bridges and dentures at Major services coinsurance amount (each limited to one per tooth every five years)
Orthodontia	Choose child or adult/child orthodontia; coverage for Invisalign
Employer-sponsored or employee-paid funding	Choose to fund a portion of the premium OR 100% employee paid




Prevention and early treatment are key to better overall health

- **About 42% of U.S. adults aged 30+ have periodontal disease.**²
- **Diabetics have a higher risk** of developing periodontal disease, making it harder to control blood sugar and increasing the risk of complications.³
- Some studies have shown that the bacteria in the mouth linked to periodontal disease can move into the bloodstream and lead to inflammation in the blood vessels. **This may increase the risk of heart disease and stroke.**⁴

[†] For preferred provider organization (PPO): when members visit an in-network dentist

[‡] Extended annual maximum not included in PPO 2, Traditional Preferred 2, and Preventive Plus plans

Available Humana Dental plans

	Preventive Plus	Traditional Preferred	Traditional Preferred 2	PPO	PPO 2
	See any dentist with our lowest-cost plan that provides coverage for routine, preventive care and discounts for other services, like crowns and fillings.	Visit any dentist you choose, but members can save money if they see an in-network dentist.		Members need to see an in-network dentist to get the most out of their plan. If they see a dentist outside the network, they'll have higher out-of-pocket costs.	
Preventive care covered at 100%†	✓	✓	✓	✓	✓
Periodontal cleanings					
Four periodontal cleanings covered at 100% under preventive	✓	✓	X	✓	X
Two periodontal cleanings covered under major	N/A	N/A	✓	N/A	✓
Extended annual maximum	X	✓	X	✓	X
Go365 Points	✓	✓	✓	✓	✓

Prepaid/DHMO plans also available in select markets

With a prepaid/DHMO dental plan, members know exactly what they'll pay before getting care:

- No yearly maximums, no deductibles, no waiting periods and no need to file a claim
- Simple copays for each service when members see an in-network primary care dentist

For more information and availability, talk to your Humana sales representative.

† For PPO: When members visit an in-network dentist



Learn more now

Ask your Humana agent to quote
a dental plan for your business.

Sources:

1. “Oral Health In America,” Centers for Disease Control and Prevention, last accessed September 2022, www.cdc.gov/oralhealth/publications/sgr2000_05.htm.
2. Paul I Eke et al., “Periodontitis in US Adults: National Health and Nutrition Examination Survey 2009–2014,” *Journal of the American Dental Association* 149(7) (July 2018): 576–588.e6, accessed October 25, 2022, doi: 10.1016/j.adaj.2018.04.023.
3. “Diabetes and Periodontal Disease,” American Academy of Periodontology, last accessed October 25, 2022, www.perio.org/for-patients/gum-disease-information/gum-disease-and-other-diseases/.
4. “Oral Health & Risk for CV Disease,” Cleveland Clinic, last accessed October 25, 2022, my.clevelandclinic.org/health/articles/11264-oral-health--risk-for-cv-disease.

Dental PPO plans are not offered in all states.

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, Humana Health Benefit Plan of Louisiana, CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits) In Arizona, group dental plans insured by Humana Insurance Company. In New Mexico, group dental plans insured by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Limitations on teledentistry services, also referred to as virtual visits, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary dental care provider or other providers in your network. Any descriptions of when to use teledentistry services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Go365 is not an insurance product. Restrictions apply, see [Amazon.com/gc-legal](https://www.amazon.com/gc-legal). Amazon is not a participant or sponsor of this promotion. The Bullseye Design, Target and Target GiftCards are registered trademarks of Target Brands, Inc. Terms and conditions are applied to gift cards. Target is not a participating partner in or sponsor of this offer.

Note that gift cards may present federal, state and local tax consequences to you. Any related taxes are solely your responsibility. Please consult your tax advisor. For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling your Humana representative and requesting a copy.

For California: Covered services provided via telehealth are also available on an in-person basis at an in-network or out-of-network provider of your choice, although selection of an out-of-network provider may result in a higher cost-sharing obligation for you. In-network providers will not balance bill you for covered services you receive. Acceptance of covered services from a third party telehealth provider and submission of claims will serve as consent to the terms of service provided in this notice which describes an access plan specific to your network, is available by calling your Humana representative and requesting a copy.

For New Mexico: This is a limited policy. This is a dental only policy.

For Texas: This plan provides benefits for contracted and non-contracted dentists. Non-contracted dentists have not agreed to provide services at contracted fees. If a member sees a non-contracted dentist their out of pocket costs may be higher than that charged by contracted dentists.

Humana.