

## DENTAL PPO 2 PLAN

# An flexible dental plan that helps save on out-of-pocket costs

Humana's dental PPO 2 plan helps your employees get their routine dental care. We feature key benefits for both healthy smiles and bodies along with convenient ways to get care. From onsite pop-up clinics to our nationwide network of dentists, members have lots of options to get our best pricing for their dental services when they visit in-network dentists.

### PLAN FEATURES

- **Preventive care by in-network providers at no additional costs to members**
- **Two routine cleanings included**
- **Two periodontal maintenance cleanings covered** under major services
- **Teledentistry** – \$0 virtual dental exam with Teledentix<sup>1</sup>
- **Oral cancer screenings** (members ages 40+)
- **Dental pop-up clinics** bring dental care straight to your workplace – all you need is 25 appointments to sign up
- **No waiting periods** for employer-sponsored groups with 5+ enrolled employees<sup>2</sup>

### PLAN OPTIONS

Calendar-year maximum options	\$500 / \$750 / \$1,000 / \$1500 / \$2000 / Unlimited
	<b>Unlimited annual maximum</b> (no annual maximum)
	<b>Waive preventive services</b> from accumulating to the annual maximum
	You can choose how to cover <b>periodontics and endodontics</b> : <ul style="list-style-type: none"><li>• Move both to the Basic services coinsurance amount</li><li>• Move one to Basic services and the other to Major</li></ul>
Buy-up options	<b>Implant placement</b> (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)
	<b>Orthodontia</b> – Choose child or adult/child orthodontia; coverage for Invisalign
Employer funding options	<ul style="list-style-type: none"><li>• <b>Employer-sponsored:</b> Choose to fund a portion</li><li>• <b>Voluntary:</b> 100% employee-paid</li></ul>

All costs are for in-network providers. Plan option costs vary depending on plan chosen. Example based on 2022 plan options. This is an example only and may not be available in your area.



### Prevention & early treatment are key to better overall health

- **More than 47% of American adults suffer from periodontal disease.**<sup>3</sup>
- **Members with diabetes have a higher risk of developing periodontal disease**, which can make it harder to control blood sugar and increase diabetic complications.<sup>4</sup>
- 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.**<sup>5</sup>

# Humana

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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, Inc., 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.

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.

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling the customer service number found on your Humana Dental ID card and requesting a copy.

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 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.

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.

This is a limited policy. This is a dental only policy.

