

New Individual Humana Extend plans with dental, vision, and hearing (DVH) benefits - some plans have dental implant coverage

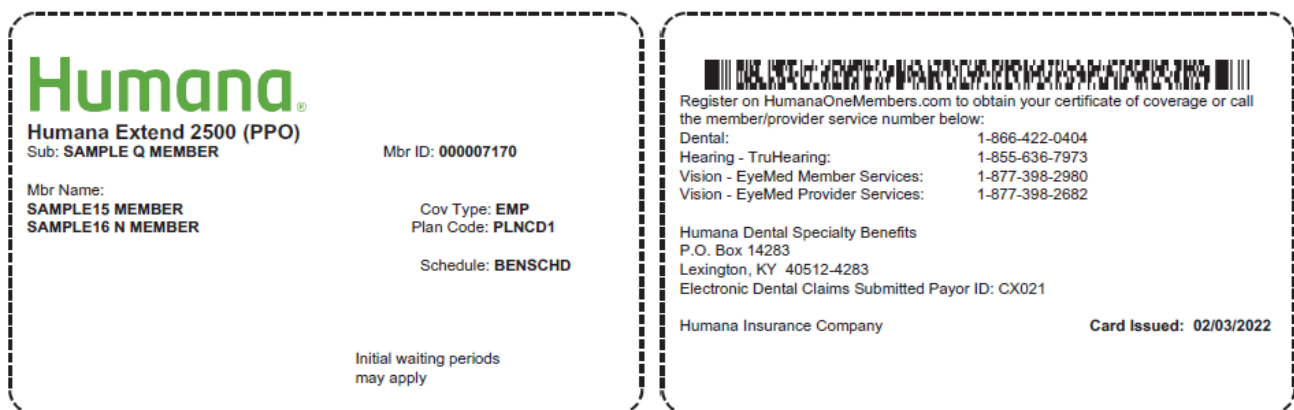
Starting mid-April 2022, Humana Extend (DVH) plans will be offered in AZ, CT, FL, GA, ID, IL, KS, MI, MN, MO, NE, OK, PA, TX, UT, WI, and District of Columbia (DC). In June 2022, we plan to expand to additional states: DE, IN, NY, OH.

Three plans are available: Humana Extend 1250, Humana Extend 2500, and Humana Extend 5000. The plans provide in and out-of-network benefits¹ and are designed for individuals looking for one plan with comprehensive dental coverage with vision and hearing benefits. The plans have no enrollment fee, making it easier to enroll applicants. Humana Extend 2500 and Humana Extend 5000 plans also include coverage for dental implants.

Benefits may vary by plan and by state, so it is important that sales agents refer to the state specific benefit summaries available in the digital sales tools for quoting and enrollment and in the [Individual Specialty Agent Grid](#), found on [IgniteWithHumana.com](#). We also recommend spending time to review the Humana Extend sales training available in MarketPoint University.

ID cards

One ID card is provided for Humana Extend dental, vision, and hearing benefits. As with all Humana individual plans, Humana sends an ID card to the member upon enrollment, and they are encouraged to register on [HumanaOneMembers.com](#). Here is a sample ID card for Humana Extend:



¹ In Texas, the plans provide 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. You may sometime see this referenced with the terms of in and out of network.

Humana Extend high-level benefit grid

For illustrative purposes only. In-network² benefits displayed for a member in Florida. **Benefits may vary by plan and by state**; limitations and exclusions apply.

When visiting an in-network provider, members receive the following benefits:	PPO		
	Humana Extend 1250	Humana Extend 2500	Humana Extend 5000
	Dental	Dental	Dental
Annual deductible (ded)	\$75 per person	\$75 per person (Waived for preventive services)	\$75 per person (Waived for preventive services)
Annual maximum (Maximum amount the plan will pay during the calendar year)	\$1,250 per person	\$2,500 per person	\$5,000 per person
Preventive services (includes services, such as oral exams, cleanings and x-rays)	100% after ded	100% no ded	100% no ded
Basic services (includes services, such as fillings)	60% after ded (6-month waiting period) Includes \$100 Teeth Whitening Allowance (per calendar year, does not apply to ded or annual max)	80% after ded (90 day waiting period) Includes \$100 Teeth Whitening Allowance (per calendar year, does not apply to ded or annual max)	80% after ded (90 day waiting period) ¹ Includes \$200 Teeth Whitening Allowance (per calendar year, does not apply to ded or annual max)
Major services (includes services, such as crowns, root canals, dentures, etc.)	30% after ded (12-month waiting period)	50% after ded (12-month waiting period)	50% after ded (1st year) (6-month waiting period) ¹ 60% after ded (subsequent years)
Implants	Not covered	50% after ded (12-month waiting period) \$1,000 annual maximum \$2,000 lifetime maximum	50% after ded (1st year) (6-month waiting period) 60% after ded (subsequent years) \$2,000 annual maximum \$4,000 lifetime maximum
	Vision	Vision	Vision
Vision exam with dilation	\$0 copay	\$10 copay	\$0 copay
Frames	Not covered	\$100 allowance then member pays 80%	\$150 allowance then member pays 80%
Lenses - single vision	Not covered	\$25 copay, additional lens options available	\$25 copay, additional lens options available
Contact lens fit and follow-up (standard)	Not covered	\$40 copay	\$40 copay
Contact lens	Not covered	\$100 allowance then member pays 85%	\$150 allowance then member pays 85%
	Hearing	Hearing	Hearing
Hearing exams	\$0 copay One routine hearing exam per year	\$0 copay One routine hearing exam per year	\$0 copay One routine hearing exam per year
Hearing aids	Up to one hearing aid per ear per year \$699 copay per ear for Advanced Aids \$999 copay per ear for Premium Aids	Up to one hearing aid per ear per year \$699 copay per ear for Advanced Aids \$999 copay per ear for Premium Aids	Up to one hearing aid per ear per year \$699 copay per ear for Advanced Aids \$999 copay per ear for Premium Aids
Enrollment Fee	No	No	No

What you need to know about Humana Extend dental benefits

Humana Extend plans provide benefits for the following services. **Benefits may vary by plan and by state**; limitations and exclusions apply.

- Annual allowance for teeth whitening.
- Preventive services, such as exams, cleanings, etc.
- Basic services, such as extractions, fillings, etc. Waiting periods³ and deductibles apply.
- Major services, such as periodontal scaling, crowns, bridges, dentures, etc. Waiting periods³ and deductibles apply.

² In Texas, the plans provide 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. You may sometime see this referenced with the terms of in and out of network.

³ Humana Extend 5000: Policy-holders who provide proof of 12 months prior coverage may be exempt from this waiting period (with the exception of implants). Prior coverage is defined as an insurance plan that offered coverage and benefits. Discount plans are not considered prior coverage.

- Humana Extend 2500 and Humana Extend 5000 include dental implant coverage. Each plan has an annual maximum and lifetime maximum for the implant benefits. The implant services received go against the plan’s overall annual maximum benefit as well.

Implant Benefit Features		
Plan name	Humana Extend 2500	Humana Extend 5000
Plans annual maximum for all benefits	\$2,500	\$5,000
Implant Lifetime Maximum	\$2,000	\$4,000
Implant Annual Maximum	\$1,000	\$2,000
Implant Waiting Period	12-month nonwaivable	6-month nonwaivable

Members can view in-network providers for the Humana Extend dental benefits on [Humana.com/DentistFinder](https://www.humana.com/DentistFinder), however plans also have out-of-network benefits. Humana Extend plans are subject to the missing tooth exclusion, as are Humana’s other individual dental plans. If members want to know how much the Humana Extend plan will cover for a given procedure, the dentist can submit a request to Humana for a pre-treatment estimate (same process for all Humana individual PPO dental plans). The phone number for Humana Customer Care is provided on the back of the ID card to assist members with questions regarding dental benefits, the dental network, and billing or enrollment questions.

What you need to know about Humana Extend vision benefits

All three Humana Extend plans provide benefits for vision exams. Humana Extend 2500 and Humana Extend 5000 also provide benefits for frames, lenses, or contact lenses. **Benefits may vary by plan and by state;** limitations and exclusions apply.

Members can view in-network providers for the Humana Extend vision benefits on [Humana.com/Vision/Ad/Provider-Finder](https://www.humana.com/Vision/Ad/Provider-Finder). The phone number for EyeMed is provided on the back of the ID card to assist members with questions regarding vision claims or benefits. Questions related to billing or enrollment are handled by the Humana Customer Care team.

What you need to know about Humana Extend hearing benefits

Hearing loss is very prevalent, making hearing benefits extremely important to an individual’s overall health.

- 80% of Americans surveyed say maintaining their hearing health is extremely important or very important to their quality of life.⁴
- Almost 8 out of 10 rate their quality of life as “Much” or “A little” better after beginning to wear hearing aids.⁴

⁴ American Speech-Language-Hearing Association. 2021. “Attitudes and Actions Towards Hearing Health.” <https://www.asha.org/siteassets/bhsm/2021/asha-bhsm-2021-report.pdf>.

Humana Extend plans in some states offer coverage for 2 types of hearing aids, with member copays of \$699 per ear (Advanced Model) or \$999 per ear (Premium Model), a more affordable option than the national average retail price of \$2,720 or \$3,250. **Benefits may vary by plan and by state⁵**; limitations and exclusions apply.

The phone number for TruHearing is provided on the back of the ID card to assist members with setting up an appointment with an in-network provider to use their hearing exam and hearing aid benefits. Additional resources are also available on TruHearing.com/HumanaExtend.

Humana individual dental product portfolio

Humana Extend plans join the rest of Humana’s individual dental product portfolio, as shown below. Once you understand your customer’s needs for dental coverage, you can identify the plan that will best fit their needs.

Humana individual dental plan (plans vary by state)	Generally a good fit for...
Humana Extend (DVH)	Designed for individuals who want one plan with comprehensive dental coverage, in addition to vision and hearing services. The Humana Extend 2500 and Humana Extend 5000 plans also include coverage for dental implants.
Complete Dental	Individuals who want robust comprehensive coverage. Richest benefits available immediately for those who provide proof of prior eligible dental coverage.
Loyalty Plus	Individuals who want immediate comprehensive coverage even if they have not had prior dental coverage.
Preventive Plus and Bright Plus	Individuals who know the importance of preventive dental care and want some coverage for unexpected dental needs. A great balance to maintain healthy teeth and gums.
Preventive Value	Budget conscious individuals who know the importance of preventive dental care and appreciate a straightforward plan covering preventive and basic services.
Dental Value DHMO (HI215, C550)	Budget-conscious individuals who want coverage, and want to know their costs upfront.
Dental Savings (Discount plan, not insurance)	Individuals who want some savings in dental care, but don’t want to invest in dental insurance.
Smart Choice (available on HealthCare.gov)	Consumers with an on-exchange medical plan preferring to have a dental on-exchange plan as well.

How to sell Humana individual plans

Our digital sales tool options are the preferred method for secure and prompt new sales application processing. Humana Extend plans will be available for quoting and enrollment mid-April 2022 for AZ, CT, FL, GA, ID, IL, KS, MI, MN, MO, NE, OK, PA, TX, UT, WI, and DC along with the additional states in June 2022.

Enrollment Options

1. Vantage, the digital sales tool for quoting and enrollment available thru your secure agent portal.

⁵ For New York: Humana Extend plans do not include hearing coverage.

2. Agent Online Application (AOA) link can be sent to your customers, so they can enroll online, listing you as the agent of record. Does not require face-to-face interaction, and individuals may sign their application electronically or telephonically from the comfort of their home. Personalize the AOA link by adding your agent ID number (also referred to as SAN): Humana.com/aoadv/7-digit-SAN.
3. Paper Applications. A listing of application form numbers can be found in the Appendix of the [Individual Specialty Agent Grid](#). Paper applications can also be found by searching for the application form number in the Plan Documents section in the Marketing Resource Center (MRC). Plan changes for existing Humana individual members who want to switch from their current individual plan(s) to a Humana Extend plan require a paper application.

Commissions

Find information regarding commissions for Humana Extend in the [2022 Individual Products Producer Partnership Plan](#).

Marketing Material

Make sure your customers are aware that you can help them with their dental insurance needs. We recommend creating a customized Dental Plan Brochure with your name and contact information. The customizable Dental Plan Brochure can be found by searching for GCHJXECEN in the Agent Resources section in the MRC.

Thank you for the support you provide so that more individuals can maintain a healthy smile.

Sincerely,

Humana Specialty Products

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Humana Individual dental and vision plans are insured or offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., CompBenefits Insurance Company, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc., or Humana Health Benefit Plan of Louisiana, Inc. Discount plans offered by HumanaDental Insurance Company or Humana Insurance Company. For Arizona residents: Insured by Humana Insurance Company. For New Mexico residents: Insured by Humana Insurance Company. For Texas residents: Insured or offered by Humana Insurance Company, HumanaDental Insurance Company or DentiCare, Inc. (d/b/a Compbenefits).

Individual plans, excluding Dental Savings Plus, may have a minimum one-year initial contract period.

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 Vision ID Card/Dental ID card and requesting a copy.

Individual agents or agencies may be obligated to disclose compensation to clients. Because state laws vary, agents should be aware of and comply with applicable state compensation disclosure requirements. Humana is not responsible for providing legal advice to agents. If an agent has a question or concern regarding his/her state's compensation disclosure law, he/she should consult a legal advisor.