

	If you use <b>IN-NETWORK</b> provider		If you use <b>OUT-OF-NETWORK</b> provider	
<b>Calendar-year deductible</b> (excludes orthodontia services)	<b>Individual</b> \$25	<b>Family</b> \$75	<b>Individual</b> \$50	<b>Family</b> \$150
<b>Annual maximum</b> (excludes orthodontia services)	\$1,500			
<b>Preventive services</b> <ul style="list-style-type: none"> <li>• Oral examinations</li> <li>• X-rays</li> <li>• Cleanings</li> <li>• Topical fluoride treatment (through age 14, one per calendar year)</li> <li>• Sealants (through age 14)</li> </ul>	100% no deductible		80% after deductible of maximum allowed fee	
<b>Basic services</b> <ul style="list-style-type: none"> <li>• Space maintainers (through age 14)</li> <li>• Emergency care for pain relief</li> <li>• Basic oral surgery services - basic extractions of erupted tooth or root</li> <li>• Fillings (amalgam, composite for anterior teeth)</li> <li>• Appliances for children (through age 14)</li> <li>• Prefabricated stainless steel crowns</li> <li>• Complex surgical extractions - surgical removal of erupted tooth, impacted tooth, and tooth roots</li> </ul>	80% after deductible		50% after deductible of maximum allowed fee	
<b>Major services</b> <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Inlays and onlays</li> <li>• Bridgework</li> <li>• Dentures</li> <li>• Denture relines and rebases</li> <li>• Denture repair and adjustments</li> <li>• Periodontics</li> <li>• Endodontics (root canal)</li> </ul>	50% after deductible		50% after deductible of maximum allowed fee	
<b>Orthodontia</b>	Orthodontia discount - Members may be able to receive up to a 20 percent discount if they visit an orthodontist from the HumanaDental PPO Network and ask for the discount.			

Non-participating 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**

**Voluntary funding: 10+ enrolled employees**

Enrollment type	Preventive	Basic	Major	Orthodontia
Initial enrollment, open enrollment and timely add-on	No	No	No	Not available
Late applicant <sup>1</sup>	No	12 months	12 months	Not available

<sup>1</sup> Late applicants not allowed with open enrollment option.

**Questions?**

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

**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 PPO 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

**Use your HumanaDental benefits****Find a dentist**

With HumanaDental's PPO plan, you can see any dentist. You save an average of 30 percent when you visit a dentist in HumanaDental's PPO Network. To find a dentist in HumanaDental's PPO Network, log on to [Humana.com](http://Humana.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, your personal page at [Humana.com](http://Humana.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 [Humana.com](http://Humana.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 at [Humana.com](http://Humana.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 upon the plan selected. Premiums will vary according to the selection made.

Policy Number: VA-70090-HD 3/08 et.al.