

## d. Diversified Services

|  | See a participating dentist  |               | See a nonparticipating dentist                |               |
|--|--|---------------|---|---------------|
| <b>Preventive services</b><br>› Oral examinations<br>› X-rays<br>› Cleanings<br>› Topical fluoride treatment (through age 14, one per calendar year)<br>› Sealants (through age 14)  | 100% no deductible   |               | 100% no deductible of maximum allowable fee   |               |
| <b>Basic services</b><br>› Space maintainers (through age 14)<br>› Emergency care for pain relief<br>› Oral surgery<br>› Fillings (amalgam, composite for anterior teeth)<br>› Routine extractions<br>› Denture repair and adjustments<br>› Appliances for children (through age 14)<br>› Prefabricated stainless steel crowns | 80% after deductible   |               | 80% after deductible of maximum allowable fee |               |
| <b>Major services</b><br>› Crowns<br>› Inlays and onlays<br>› Bridgework<br>› Dentures<br>› Denture relines and rebases<br><br>› Periodontics<br>› Endodontics (root canals)   | 50% after deductible   |               | 50% after deductible of maximum allowable fee |               |
| <b>Calendar-year deductible</b><br>(excludes orthodontia services)   | <b>Individual</b>  | <b>Family</b> | <b>Individual</b>                             | <b>Family</b> |
|  | \$50   | \$150         | \$50  | \$150         |
| <b>Annual maximum</b> (excludes orthodontia services)  | \$1,000  |               |   |               |
| <b>Orthodontia</b>   | Orthodontia discount — members can 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: Employer-sponsored funding: 10+ enrolled employees

| Enrollment type                      | Preventive | Basic     | Major     | Orthodontia |
|--------------------------------------|------------|-----------|-----------|-------------|
| Initial enrollment and timely add-on | No         | No        | No        | No          |
| Late applicant                       | No         | 12 months | 12 months | 12 months   |

# Choose HumanaDental benefits

## Be healthy

Good dental health is a reflection of good overall health. For example, the Academy of General Dentistry says there is a link between gum disease and heart problems, and the American Academy of Periodontology says severe gum disease can increase blood sugar, increasing the risk among diabetics. HumanaDental's Traditional Preferred plan focuses on prevention, providing two exams and cleanings per calendar year.

## Be financially savvy

Your dentist can often detect medical issues before they become severe. HumanaDental's Traditional Preferred plan offers you a long list of covered services to take care of your health and your pocketbook.

## Be successful

Did you know 74 percent of adult Americans believe that an unattractive smile could hurt a person's chances for career success? That's according to the American Academy of Cosmetic Dentistry. HumanaDental's Traditional Preferred plan helps you maintain a healthy and attractive smile.

## My Dental IQ

My Dental IQ promotes routine dental care—not only encouraging good oral health, but possibly helping to reduce total healthcare costs over time. Research shows that periodontal (gum) disease can cause or aggravate problems elsewhere. The dental health risk assessment at [MyDentalIQ.com](http://MyDentalIQ.com) takes minutes to complete, and immediately delivers a scorecard with health tips tailored to you.

## Questions?

Check out [HumanaDental.com](http://HumanaDental.com)

Call 1-800-233-4013 anytime for the automated information line or 8 a.m. to 6 p.m. for a Customer Care specialist.

# Use your HumanaDental benefits

## Find a dentist

With HumanaDental's Traditional Preferred plan, you can see any dentist. You save up to 30 percent on out-of-pocket costs when you visit a dentist in HumanaDental's PPO Network. To find a dentist in HumanaDental's PPO Network, log on to [HumanaDental.com](http://HumanaDental.com), or call 1-800-233-4013.

## Know what your plan covers

The other side of this page gives you a summary of HumanaDental benefits. Your plan certificate describes in detail your HumanaDental benefits. You can find it on [MyHumana](http://MyHumana.com), your personal page at [HumanaDental.com](http://HumanaDental.com) or call 1-800-233-4013.

## See your dentist

Simply present your HumanaDental identification (ID) card when you see your dentist. It contains all the information your dentist needs to submit your claims.

## 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](http://MyHumana.com) at [HumanaDental.com](http://HumanaDental.com), or by calling 1-800-233-4013.

# HUMANA<sup>®</sup>

*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: GN-70090-HD 5/06, FL-70090-HD 5/06, GA-70090-HD 5/06, IN-70090-HD 5/06, KS-70090-HD 5/06, LA-70090-HD 5/06, MD-70090-HD 5/06, MI-70090-HD 5/06, MN-70090-HD 5/06, MO-70090-HD 5/06, NC-70090-HD 5/06, NV-70090-HD 5/06, OH-70090-HD 5/06, OK-70090-HD 5/06, PA-70090-HD 5/06, SC-70090-HD 5/06, VA-70090-HD 5/06, WV-70090-HD 5/06, WI-70090-HD 5/06, MA-70090-HD 5/06, NE-70090-HD 5/06, SD-70090-HD 5/06