
A HumanaOne Preventive Plus Dental Plan is:

- Loaded with valuable benefits
- Easy to use
- Backed by an experienced company with a large network
- Affordable coverage for only **\$16 – \$21 a month** for individuals

Call your Humana agent to apply today.



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An added membership to bring you even more benefits.

As part of your **HumanaOne Preventive Plus Dental Plan** we've included a membership in the Peoples Benefit Alliance (PBA).* PBA is a non-profit membership organization which offers benefits such as fitness programs, discounts for vitamins and car rentals, and rebates/ discounts at www.HopTheShops.com online shopping mall. Monthly dues are required in most states.

For details, go to
www.peoples-benefit.com
or call **1-866-838-8437**.

Insured or administered by HumanaDental Insurance Company or The Dental Concern, Inc.

Limitations and exclusions may apply. Please see the benefit summary for additional details.

*PBA membership not required in Colorado, Georgia, Maryland, New Hampshire, New York, South Dakota, Utah, or Washington State.

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Preventive Plus Dental Plan

Finally, a dental plan as good for your wallet as it is for your teeth.



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A HumanaOne Preventive Plus Dental Plan helps you save money on services and treatments you need for good oral health.

The fact is good dental health has a lot to do with good overall health. Routine cleanings can reduce the chance of getting gum disease. That's good since gum disease has been linked to serious conditions such as heart disease, diabetes, and stroke. So, if you've thought about getting dental insurance, but didn't think you could afford it, consider HumanaOne.

A **HumanaOne Preventive Plus Dental Plan** offers great dental coverage at affordable rates. That can help protect your budget as much as your teeth. And with the focus on preventive treatment, you can help keep your teeth healthy *before* any problems start.

Take a look at all you get:

- No copayments for office visits
- Guaranteed approval — you'll never be turned away for pre-existing conditions
- 50 percent coverage on basic services and savings on major services
- 100 percent coverage on the following services when you visit a network provider:
 - Routine cleanings
 - X-rays
 - Topical fluoride treatments
 - Oral exams
 - Sealants
- Your choice of any dentist, with in-network discounts averaging 27 percent

You'll gain other benefits too. And we offer you genuine customer care backed by more than 30 years of dental experience. All our benefits are easy to use and understand.

Premiums range from just \$16 – \$21 a month for individuals.



What's your dental IQ?

The dental health assessment at **MyDentalIQ.com** rates your dental health knowledge and delivers a personalized action plan with health tips. Print a copy of the scorecard to discuss with your dentist.

Now's the time to look into a HumanaOne Preventive Plus Dental Plan.

Whether you're retired, self-employed, have no dental coverage through work, or are just looking to save money on your existing plan, our plan can help put good dental insurance within reach.

Enrolling is easy and affordable.

Call your Humana agent today.

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Preventive Plus helps you meet your everyday dental needs. The plan covers services most often used, with the freedom to select any dentist.

	In-network coverage	Out-of-network coverage
Preventive services (no waiting period) <ul style="list-style-type: none"> › Routine oral examinations (limit 2 per year) › Periodontal examinations (limit 2 per year) › X-rays (limit 1 set per year, excludes full mouth and Panoramic) › Cleanings (limit 2 per year) › Topical fluoride treatment (limit 1 per year, age 14 and under) › Sealants (limit of 1 per tooth per lifetime, age 14 and under) 	100% no deductible	70% of in-network fee schedule after deductible
Basic services (six month waiting period applies) <ul style="list-style-type: none"> › Emergency care for pain relief ¹ › Extractions and root removal › Fillings (limit 2 per year, composite covered on front teeth only ²) › Space maintainers (age 14 and under, initial placement only) › Oral surgery › Prefabricated stainless steel crowns 	50% after deductible	30% of in-network fee schedule after deductible
Discount services (no waiting periods) <ul style="list-style-type: none"> › Periodontics › Endodontics (root canals) › Crowns › Implants › Bridgework › Dentures › Denture relines and rebases › Denture repair and adjustments › Inlays and onlays › Appliances for children Orthodontia services <ul style="list-style-type: none"> › Adult and child orthodontia 	Receive an average discount of 28 percent by seeing in-network dentists. ³	Not available
Calendar-year deductible (excludes discount services)	\$50 per individual on the plan, up to a maximum of \$150.	
Annual maximum (excludes discount services)	\$1,000 per individual on the plan	

Out-of-network dentists can bill you for charges above the amount covered by your HumanaOne Dental plan. To ensure you do not receive additional charges, visit a dentist in the HumanaDental PPO network.

Waiting periods and other limitations may apply, please see your policy certificate for coverage details.

1. Emergency care covered at 50% both in-network and out-of-network in state of Illinois (IL).
2. Composite (white) fillings are only covered on anterior (front) teeth. An alternate benefit is allowed for composite fillings on posterior (back) teeth where the plan will cover the cost of an amalgam (silver) filling and the member is responsible for any cost over the covered amount.
3. Dentists in the HumanaDental PPO network provide a discount for services not covered by the plan, with an average savings of 28% on out-of-pocket costs. Some services will have lower than average discounts. Check with in-network providers for specific discounts.

Choose Humana*One* Dental 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. Humana*One* Dental's Preventive Plus plan focuses on prevention, providing exams and cleanings every calendar year.

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 Preventive Plus 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 has been linked to other serious diseases in the body. The dental health risk assessment at MyDentalIQ.com takes minutes to complete, and immediately delivers a scorecard with health tips tailored to you.

Use your Humana*One* Dental benefits

Find a dentist

With Humana*One* Dental's Preventive Plus plan, you can see any dentist. You can save up to 28 percent on out-of-pocket costs when you visit a dentist in Humana*One* Dental's PPO Network – ask when you schedule your appointment.

Know what your plan covers

The other side of this page gives you a summary of Humana*One* Dental benefits. Your plan certificate describes in detail your HumanaDental benefits.

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 Humana*One* Dental 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 by calling 1-866-537-0232.



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.