

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 four exams and cleanings: two regular and two periodontal every 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** takes minutes to complete, and immediately delivers a scorecard with health tips tailored to you.

Questions?

Check out 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**, 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*, your personal page at **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* at **HumanaDental.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: GN-70090-HD 5/06, FL-70090-HD 5/06, GA-70090-HD 5/06, IL-70090-HD 5/06, IN-70090-HD 5/06, KS-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

GN-51289-HD 12/08

Option 1: Traditional Preferred 100-80-50 \$1,000 Plan Year Maximum

Plan year deductible	<ul style="list-style-type: none"> Applied to basic and major services Waived on preventive services 	\$50 individual \$150 family
Plan year maximum	<ul style="list-style-type: none"> Applied to preventive, basic and major services 	\$1,000
Preventive services	<ul style="list-style-type: none"> Oral examinations Full mouth X-rays (once every 5 years) Bitewing X-rays (1 set per calendar year) Periapicals and other X-rays Labs and other tests Cleanings Topical fluoride treatments (to age 14) Sealants (to age 14) 	100 percent no deductible
Basic services	<ul style="list-style-type: none"> Fillings Denture repair and adjustments Space maintainers Endodontics (root canal) Periodontics (gum therapy) Routine extractions Emergency care for pain relief Oral surgery Appliances for children Prefabricated stainless steel crowns 	80 percent after deductible
Major services	<ul style="list-style-type: none"> Inlays or onlays Other crowns Dentures (complete & partial) Bridgework Denture relines & rebases 	50 percent after deductible
Orthodontia	<ul style="list-style-type: none"> Covers adult / child orthodontia 	50 percent up to \$1,000 lifetime maximum no deductible

(MAF): If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee schedule. If a member sees an out-of-network dentist, the coinsurance level will apply to the maximum allowable fee. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

Option 2: Traditional Preferred 100-80-50 \$2,000 Plan Year Maximum

Plan year deductible	<ul style="list-style-type: none"> • Applied to basic and major services • Waived on preventive services 	<p>\$50 individual \$150 family</p>
Plan year maximum	<ul style="list-style-type: none"> • Applied to preventive, basic and major services 	<p>\$2,000</p>
Preventive services	<ul style="list-style-type: none"> • Oral examinations • Full mouth X-rays (once every 5 years) • Bitewing X-rays (1 set per calendar year) • Periapicals and other X-rays • Labs and other tests • Cleanings • Topical fluoride treatments (to age 14) • Sealants (to age 14) 	<p>100 percent no deductible</p>
Basic services	<ul style="list-style-type: none"> • Fillings • Denture repair and adjustments • Space maintainers • Endodontics (root canal) • Periodontics (gum therapy) • Routine extractions • Emergency care for pain relief • Oral surgery • Appliances for children • Prefabricated stainless steel crowns 	<p>80 percent after deductible</p>
Major services	<ul style="list-style-type: none"> • Inlays or onlays • Other crowns • Dentures (complete & partial) • Bridgework • Denture relines & rebases 	<p>50 percent after deductible</p>
Orthodontia	<ul style="list-style-type: none"> • Covers adult / child orthodontia 	<p>50 percent up to \$2,000 lifetime maximum no deductible</p>

(MAF): If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee schedule. If a member sees an out-of-network dentist, the coinsurance level will apply to the maximum allowable fee. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

Option 3

Use your HumanaDental benefits

The HumanaDental CS Series dental plan has you covered for any circumstance. Whether you simply need quality routine dental care or unexpected dental treatment, you know what to expect with HumanaDental.

- › No waiting periods
- › No claims to file
- › No annual maximums

Know what your plan covers

Attached is a summary of HumanaDental CS Series plan benefits which are described in detail in your certificate. You can find your certificate at **HumanaDental.com** or call 1-800-233-4013. Here's what you can expect:

- › You have the freedom to select any participating dentist. To select a dental provider from our network, simply visit **HumanaDental.com**. Once there, you can also check your benefits, email us and get a new or temporary ID card. If you prefer, contact us at 1-800-233-4013.
- › Life without claim forms! With HumanaDental Prepaid plan you pay your dentist directly, when applicable.
- › Your primary dentist will provide all of your routine dental care and any copayment or discounted charges will be paid at the time of service. Copayments are applicable at either a participating general dentist or a participating specialist.

Questions?

Check out 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.

Choose HumanaDental benefits

Be healthy

Good oral health means more than just an attractive smile. Research shows that oral health, preventive care and regular visits to the dentist is integral to 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 Prepaid plan enables you to take better care of your teeth, and you'll pay less doing so.

Check your dental IQ anytime

Log on to **MyDentalIQ.com** and take the dental risk assessment that could help trim your total healthcare costs over time. Find out how you can improve your oral and overall health. The dental health risk assessment at **MyDentalIQ.com** takes minutes to complete, and immediately delivers a scorecard with health tips tailored to you.

HumanaDental Prepaid 250 CS Plan

The HumanaDental Prepaid plans focus on maintaining oral health, prevention and cost-containment. A member may see a primary care dentist as often as necessary. There are no yearly maximums, no deductibles to meet and no waiting periods. CS plans copayments are applicable at either a participating general dentist or a participating specialist.

Member costs listed here are for services provided by your chosen participating primary care dentist (PCD) only. As your dental professional, your PCD may decide that you need to see an contracted dental specialist. No referral is necessary to see a network specialist.

Specialists services: Should you need a specialist, (i.e., endodontist, oral surgeon, periodontist, pediatric dentist), you may be referred by your participating general dentist, or you may refer yourself to any participating specialist. For CS plans, copayment amounts are applicable when treatment is performed by participating specialists.

Summary of services

Appointments	member pays
D9310 Consultation (diagnostic service provided by dentist other than practitioner providing treatment)	\$ 20.00
D9430 Office visit (normal hours)	\$ 5.00
D9440 Office visit (after regularly scheduled hours)	\$ 35.00
D9999 Emergency visit during regularly scheduled hours, by report	\$ 20.00
D9999 Broken appointments (without 24 hr. notice, per 15 min)—maximum \$40 per broken appointment. No charge will be made due to emergencies.	\$ 10.00

Diagnostic	member pays
D0120 Periodic oral examination	no charge
D0140 Limited/comprehensive/detailed and extensive oral eval	no charge
D0150 Limited/comprehensive/detailed and extensive oral eval	no charge
D0160 Limited/comprehensive/detailed and extensive oral eval	no charge
D0180 Comprehensive periodontal evaluation	\$ 15.00
D0210 X-ray intraoral—complete series including bitewings	no charge
D0220 X-ray intraoral—periapical, first film	no charge
D0230 X-ray intraoral—periapical, each additional film	no charge
D0270 X-ray bitewing—single film	no charge
D0272 X-ray bitewings—two films	no charge
D0274 Bitewings—four films	no charge
D0330 Panoramic film	no charge
D0460 Pulp vitality tests	no charge
D0470 Diagnostic casts	no charge

Preventive	member pays
D1110 Prophylaxis—adult, routine (once every 6 months)	no charge
D1120 Prophylaxis—child, routine (once every 6 months)	no charge
D1110 Prophylaxis—adult/child, (additional)	\$ 25.00
D1120 Prophylaxis—adult/child, (additional)	\$ 25.00
D1203 Topical application of fluoride (not including prophylaxis)—child (up to 16 years of age)	no charge
D1206 Topical fluoride varnish (for child <16)	no charge
D1330 Oral hygiene instruction	no charge
D1351 Sealant-per tooth	\$ 15.00
D1510 Space maintainer—fixed, unilateral	\$ 55.00+lab
D1515 Space maintainer—fixed, bilateral	\$ 55.00+lab
D1520 Space maintainer—removable, unilateral	\$ 95.00+lab
D1525 Space maintainer—removable, bilateral	\$ 95.00+lab
D1550 Recementation of space maintainer	\$ 15.00

Restorative	member pays
D2140 Amalgam—one surface, primary or permanent	\$ 20.00
D2150 Amalgam—two surfaces, primary or permanent	\$ 25.00
D2160 Amalgam—three surfaces, primary or permanent	\$ 30.00
D2161 Amalgam—four or more surfaces, primary or permanent	\$ 40.00
D2940 Sedative filling	\$ 20.00
D2999 Sedative base (under fillings), by report	no charge

Resin restorative	member pays
D2330 Resin based composite—one surface, anterior	\$ 40.00
D2331 Resin based composite—two surfaces, anterior	\$ 45.00
D2332 Resin based composite—three surfaces, anterior	\$ 55.00
D2391 Resin based composite—one surface, posterior	\$ 70.00
D2392 Resin based composite—two surfaces, posterior	\$ 90.00
D2393 Resin based composite—three surfaces, posterior	\$ 110.00
D2394 Resin based composite—four or more surfaces, posterior	\$ 130.00
D2510 Inlay—metallic, one surface	\$ 115.00
D2520 Inlay—metallic, two surfaces	\$ 125.00
D2530 Inlay—metallic, three or more surfaces	\$ 150.00

Crown and bridge	member pays
D2740 Crown—porcelain/ceramic substrate	\$310.00+lab
D2750* Crown—porcelain fused to high noble metal	\$310.00
D2751 Crown—porcelain fused to predominantly base metal	\$310.00
D2752* Crown—porcelain fused to noble metal	\$310.00
D2790* Crown—full cast high noble metal	\$310.00
D2791 Crown—full cast predominantly base metal	\$310.00
D2792* Crown—full cast noble metal	\$310.00
D2910 Recement inlay	\$ 20.00
D2920 Recement crown	\$ 20.00
D2930 Prefabricated stainless steel crown—primary tooth	\$ 90.00
D2950 Core buildup, including any pins	\$ 50.00
D2951 Pin retention—per tooth, in addition to restoration	\$ 20.00
D2952 Cast post and core in addition to crown	\$100.00+lab
D2953 Each additional cast post—same tooth	\$100.00+lab
D2954 Prefabricated post and core in addition to crown	\$100.00
D2962 Labial veneer (porcelain laminate)—laboratory	\$310.00+lab

Prosthodontics (fixed)	member pays
D6210* Pontic—cast high noble metal	\$310.00
D6211 Pontic—cast predominantly base metal	\$310.00
D6212* Pontic—cast noble metal	\$310.00
D6240* Pontic—porcelain fused to high noble metal	\$310.00
D6241 Pontic—porcelain fused to predominantly base metal	\$310.00
D6242* Pontic—porcelain fused to noble metal	\$310.00

D6750*	Crown—porcelain fused to high noble metal	\$310.00
D6751	Crown—porcelain fused to predominantly base metal	\$310.00
D6752*	Crown—porcelain fused to noble metal	\$310.00
D6790*	Crown—full cast high noble metal	\$310.00
D6791	Crown—full cast predominantly base metal	\$310.00
D6792*	Crown—full cast noble metal	\$310.00
D6930	Recement fixed partial denture (per unit)	\$ 15.00

Endodontics member pays

D3220	Therapeutic pulpotomy	\$ 40.00
D3221	Pulpal debridement, primary and permanent teeth	\$110.00
D3310	Root canal therapy—anterior (excluding final restoration)	\$150.00
D3320	Root canal therapy—bicuspid (excluding final restoration)	\$250.00
D3330	Root canal therapy—molar (excluding final restoration)	\$300.00
D3410	Apicoectomy/periradicular surgery—anterior	\$150.00

Periodontics (gum treatment) member pays

D4210	Gingivectomy/gingivoplasty per quadrant	\$150.00
D4211	Gingivectomy/gingivoplasty per tooth	\$ 45.00
D4260	Osseous surgery, per quadrant	\$375.00
D4261	Osseous surgery—1 to 3 teeth, per quadrant	\$375.00
D4271	Free soft tissue graft procedure (including donor site surgery)	\$250.00
D4341	Periodontal scaling and root planing, per quadrant	\$ 55.00
D4342	Periodontal scaling and root planing 1 to 3 teeth per quadrant	\$ 55.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	\$ 50.00
D4381	Localized delivery of chemotherapeutic agents (per tooth)	\$ 50.00
D4910	Periodontal maintenance	\$ 55.00

Prosthodontics member pays

D5110	Complete denture—maxillary	\$325.00+lab
D5120	Complete denture—mandibular	\$325.00+lab
D5130	Immediate denture—maxillary	\$325.00+lab
D5140	Immediate denture—mandibular	\$325.00+lab
D5211	Maxillary partial denture—resin base	\$325.00+lab
D5212	Mandibular partial denture—resin base	\$325.00+lab
D5213	Maxillary partial denture—cast metal framework, resin denture bases	\$325.00+lab
D5214	Mandibular partial denture—cast metal framework, resin denture bases	\$325.00+lab
D5410	Adjust complete denture—maxillary	\$ 20.00
D5411	Adjust complete denture—mandibular	\$ 20.00
D5421	Adjust partial denture—maxillary	\$ 20.00
D5422	Adjust partial denture—mandibular	\$ 20.00

Repairs to prosthetics member pays

D5510	Repair broken complete denture base	\$20.00+lab
D5520	Replace missing or broken teeth—complete denture (each tooth)	\$20.00+lab
D5610	Repair resin denture base	\$20.00+lab
D5630	Repair or replace broken clasp	\$20.00+lab
D5640	Replace broken teeth—per tooth	\$20.00+lab
D5650	Add tooth to existing partial denture	\$35.00+lab
D5730	Reline complete maxillary denture (chairside)	\$ 55.00
D5731	Reline complete mandibular denture (chairside)	\$ 55.00
D5740	Reline maxillary partial denture (chairside)	\$ 55.00
D5741	Reline mandibular partial denture (chairside)	\$ 55.00
D5750	Reline complete maxillary denture (laboratory)	\$40.00+lab
D5751	Reline complete mandibular denture (laboratory)	\$40.00+lab
D5760	Reline maxillary partial denture (laboratory)	\$40.00+lab
D5761	Reline mandibular partial denture (laboratory)	\$40.00+lab
D5850	Tissue conditioning—maxillary	\$ 35.00
D5851	Tissue conditioning—mandibular	\$ 35.00

Extractions/oral and maxillofacial surgery member pays

D7111	Coronal remnants, deciduous tooth	\$ 25.00
D7140	Extraction, erupted tooth or exposed tooth	\$ 25.00

D7210	Surgical removal of erupted tooth	\$ 45.00
D7220	Removal of impacted tooth—soft tissue	\$ 60.00
D7230	Removal of impacted tooth—partially bony	\$ 80.00
D7240	Removal of impacted tooth—completely bony	\$100.00
D7250	Surgical removal of residual tooth roots	\$ 45.00
D7310	Alveoloplasty in conjunction with extractions—per quadrant	\$ 45.00
D7311	Alveoloplasty in conjunction with extractions—one to three teeth or tooth spaces, per quadrant	\$ 45.00
D7320	Alveoloplasty not in conjunction with extractions—per quadrant	\$ 80.00
D7321	Alveoloplasty not in conjunction with extractions—one to three teeth or tooth spaces, per quadrant	\$ 80.00
D7510	Incision and drainage of abscess—intraoral	\$ 30.00

Anesthesia member pays

D9215	Local anesthesia	no charge
D9230	Analgesia (nitrous oxide), per 15 minutes	\$ 20.00

Adjunctive general services member pays

D9450	Case presentation, detailed and extensive treatment planning	no charge
D9951	Occlusal adjustment—limited	\$ 30.00
D9952	Occlusal adjustment—complete	\$175.00

Orthodontics member pays

NOTE: Orthodontics only apply to the CS series. Orthodontic coverage is optional with C plans for 10+ groups. If you do not choose orthodontia coverage, employees can still receive a 25 percent savings by visiting an in-network orthodontists.

D8070	Comprehensive orthodontic treatment of the transitional/adolescent dentition; Children up to 19 years of age; Up to 24 months of routine orthodontic treatment for Class I and Class II cases Consultation Evaluation Records/treatment planning Orthodontic treatment	no charge \$ 35.00 \$250.00 \$1,800.00
D8080	Comprehensive orthodontic treatment of the transitional/adolescent dentition; Children up to 19 years of age; Up to 24 months of routine orthodontic treatment for Class I and Class II cases Consultation Evaluation Records/treatment planning Orthodontic treatment	no charge \$ 35.00 \$250.00 \$1,800.00
D8090	Comprehensive orthodontic treatment of the adult dentition; Adult 19 years of age and over Up to 24 months of routine orthodontic treatment for Class I and Class II cases Consultation Evaluation Records/treatment planning Orthodontic treatment	no charge \$ 35.00 \$250.00 \$2,000.00
D8680	Retention	\$450.00

* The above copayments do not include the additional cost of precious (high noble) and semi-precious (noble) metal. The additional cost of precious metal shall not exceed \$125 per unit and \$75 per unit for semi-precious metal.

Note:

- Not all participating dentists perform all listed procedures, including amalgams. Please consult your dentist prior to treatment for availability of services.
- Unlisted procedures are at the dentists usual fee less 25%.
- When crown and/or bridgework exceeds six units in the same treatment plan, the patient may be charged an additional \$50 per unit.

HUMANA[®]
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