



## Extended Annual Maximum

*Give your employees an added and easy dental benefit*

HumanaDental's Extended Annual Maximum plans give your employees a valuable benefit and dental coverage when it's needed.

### **Not every dental visit is routine.**

Someday you could go into your dentist's office for a routine cleaning and checkup, but you find out there's a problem. When major dental work is needed, many of us don't expect or plan for it, but putting it off might not be an option and may cause problems to worsen.

As an example, Kevin, a 40-year-old employee, goes to the dentist regularly. But rather unexpectedly, his dentist tells him there's an issue. He'll need a root canal and a crown, which are likely to cost more than his annual maximum benefit.

Typical rollover plans give members incentive to wait until a new plan year to take action on those costly, but necessary dental procedures. Fortunately, Kevin finds that HumanaDental's Extended Annual Maximum plans are different.

With Extended Annual Maximum, Kevin has the benefits he needs when he needs them. That immediate attention to dental care may benefit Kevin's employer in the future by lessening claim costs from recurring or worsening oral issues.

> continued

**HUMANA**<sup>®</sup>

## Available on PPO and Traditional Preferred Plans

As a part of HumanaDental's PPO and Traditional Preferred plans, Extended Annual Maximum takes over after a plan's annual maximum benefit is reached.

It gives employees 30 percent coinsurance on preventive, basic and major services, and it makes those unexpected and costly dental procedures – such as root canals and crowns – easier to afford.

In addition:

- Extended Annual Maximum doesn't force your employees to use only in-network providers. If they find that the services they need are best performed by an out-of-network provider, their coinsurance still applies.
- There is no cap on dollars that may be paid, which means they can take advantage of the benefit whenever it's needed within the plan year.

### Benefits in action\*

In the example from Page 1, Kevin has a 100/80/50 Traditional Preferred Plan (including periodontics and endodontics) with a \$50 deductible and has met his \$1,000 annual maximum. Now he needs a root canal, and a crown.

Dental services	Cost	HumanaDental pays
A root canal	\$875	\$262.50
A crown	\$800	\$240

In the example, the plan has already reached its annual max of \$1,000 and Kevin has paid his \$50 deductible. Kevin submits a claim for \$875 for the root canal and Extended Annual Maximum picks up 30 percent of the cost, or \$262.50. When Kevin later needs a crown, Extended Annual Maximum also pays 30 percent of that cost, \$240.

Contact your Humana agent to find out more about the advantages of HumanaDental with Extended Annual Maximum.

\*Example is for illustration only. Actual savings may vary. Implants and orthodontia excluded.

Waiting periods, limitations, and exclusions may apply. Extended Annual Maximum option is not available in Pennsylvania on Traditional Preferred plans with coinsurance levels of 100/100/0 or 100/80/0. Insured or administered by HumanaDental Insurance Company, Humana Insurance Company of New York, or The Dental Concern, Inc.