

Extended annual maximum

Promote overall health and ensure best pricing

Not every dental visit is routine

Someday you could go into your dentist's office for a routine cleaning and checkup, and 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 Humana'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.

Humana's extended annual maximum option gives your employees a valuable benefit and dental coverage when it's needed.

Available on PPO and Traditional Preferred plans

As a part of Humana PPO and Traditional Preferred plans, extended annual maximum takes over after a plan's annual maximum benefit is reached.

It gives employees 30% 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.



Call your Humana representative to find out more about this benefit option.

Employer advantages

- Ensures employees get the most out of the benefits
- No need to seek and track carryover dollars for employees
- Affordable and easy to use

Employee advantages

- Employees and dependents have the same benefits
- No confusing claims paid thresholds to meet
- No provider restrictions

Benefits in action*

In the example above, 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	Humana pays
Root canal	\$875	\$262.50
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% of the cost, or \$262.50. When Kevin later needs a crown, extended annual maximum also pays 30% of that cost, \$240.



Contact your Humana representative to find out more about the advantages of Humana with extended annual maximum.

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*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.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, Humana Health Benefit Plan of Louisiana, CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits)