Dental insurance facts
How to choose a plan that meets your needs

Enrolling in the dental benefits plan offered by your employer can be a wise decision

For less than the cost of a cup of coffee a day, you can get both preventive and treatment services when and where you need it. With an affordable premium and a network discount on services, you won’t need to delay dental care for you or your family.

These are the types of dental benefit plans that may be available as part of your employee benefits package:

- **An HMO (health maintenance organization) plan** is a copay-based, network-only offering that requires selection of a primary care dentist. Each family member on the plan can choose his or her own dentist. Because each service has a copay, members have clear upfront costs. There are no yearly maximums, no deductibles and no waiting periods.

- **A PPO (preferred provider organization) plan** offers low deductable options for preventive, basic and major services. In-network dentists provide dental services at a reduced rate. Members have higher out-of-pocket costs for services received from out-of-network dentists.

- **A traditional preferred plan** offers low deductable options for preventive, basic and major services, and the flexibility to see any dentist. With this plan, members receive the same level of coinsurance with all dentists. However, when members choose dentists in the Humana Dental PPO network, they can benefit from our negotiated rates for services received from in-network dentists.

- **A Preventive Plus plan** covers commonly used basic and major services, including exams, X-rays, cleanings and fillings. Plus, discounts may be available on additional services like crowns, inlays, oral surgery and orthodontia.

ASK YOUR EMPLOYER ABOUT YOUR HUMANA DENTAL PLAN OPTIONS TODAY.

How an affordable premium can save you money

As an example, if your plan premiums cost $360*, dental insurance can save you money on both preventive and emergency care.

<table>
<thead>
<tr>
<th>Preventive service</th>
<th>Average cost per visit</th>
<th># of visits recommended each year</th>
<th>Annual cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive exam</td>
<td>$50.00</td>
<td>2</td>
<td>$100.00</td>
</tr>
<tr>
<td>Periodontic cleaning</td>
<td>$150.00</td>
<td>4</td>
<td>$600.00</td>
</tr>
<tr>
<td>Bitewing X-rays</td>
<td>$60.00</td>
<td>1</td>
<td>$ 60.00</td>
</tr>
<tr>
<td>Out-of-pocket costs <strong>without</strong> dental insurance</td>
<td></td>
<td></td>
<td>$760.00</td>
</tr>
<tr>
<td>Out-of-pocket costs <strong>with</strong> dental insurance</td>
<td></td>
<td></td>
<td>$122.80</td>
</tr>
<tr>
<td>Your annual premium <strong>with</strong> dental insurance</td>
<td></td>
<td></td>
<td>$360.00</td>
</tr>
</tbody>
</table>

**YOUR SAVINGS WITH DENTAL INSURANCE**

$277.20

*Data rounded based on 50th percentile of Fairview Health data as of January 2014 for metropolitan Houston, Texas. Example is for illustration purposes only, and individual results may vary.

The cost of repairing cracked or broken teeth or replacing missing teeth can add up quickly:

- The average cost of an **all-porcelain crown** is about $1,430 per tooth.*
- The average cost of a **single tooth implant** with an all-porcelain crown is about $4,250.*

Having dental insurance can help get the care you need when you need it, by reducing your out-of-pocket costs.

Humana dental plans are one more way we’re closing the gap between you and care.

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1 Assumes routine exam and bitewing X-rays are covered at 100 percent. Periodontic cleanings incur a $50 deductible and plan pays 80 percent of network fees with 31 percent off usual charges. Network fees vary by geography and provider; members may experience negotiated fees greater than or less than 31 percent.

2 www.dentalimplantcostguide.com/dental-crowns/