

Unlimited annual maximum

Dental insurance, not just a dental plan

Humana's unlimited annual maximum option helps employees get oral healthcare when and where they need it, and avoid the potential risk of more serious health conditions. When employees have access to the preventive, basic and major care in their plan, without worrying about exceeding an annual maximum, there's no need to put off important dental care.

Unlimited annual maximum simplifies your dental benefit program by eliminating maximum limitations and offering unlimited coverage with coinsurance for covered preventive, basic and major care.

This unique option differentiates your dental plan from industry peers offering rollover plans and may help you recruit and retain employees.

Oral health coverage for employees*

- Preventive, basic and major care with no annual maximum
- Members first pay their plan deductible for basic and major care and then benefit from plan coverage

Unlimited annual maximum advantages

- **Immediate** – employees don't need to delay dental care
- **Simple** – replaces the need for complex benefit programs like rollover and not applying preventive services to an annual maximum
- **Competitive** – great option to plans that offer annual maximums in excess of \$2,000 or have dual choice options
- **Available** – in all Traditional Preferred (Plus) and PPO plan groups of two or more

*Subject to benefit frequencies, limitations and exclusions.

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)

GCHBJCEN 0519



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



DAVID F. SMITH

PhD CFP®

Insurance Specialist

C 619-876-6343

F 619-566-4174

E davidsmith@dsmithcfp.com

CA Insurance License 0766763

Humana