



Special offer on dental coverage

You can still add dental coverage to your HumanaOne Individual Health Plan!

You're eligible for this special offer because you just purchased a HumanaOne Individual Health Plan—plus, everyone on your health plan is eligible. And if you add a dependent to your health plan later, you can add dental coverage for that person, too.

Plan highlights

- Preventive care services such as oral exams, routine cleanings and X-rays are covered at 100 percent with no deductible or waiting period.
- The plan covers basic and major services including fillings, extractions, endodontics and periodontics (waiting periods apply).
- You benefit from negotiated discounts averaging 28 percent (does not include orthodontia) by choosing a dentist from the more than 98,000 dentist locations in our nationwide network. However, you and your family members can see any dentist you choose.
- Teeth-whitening services and prescribed bleaching supplies are covered (not available in Florida).
- You can keep your dental coverage even if you cancel your medical policy. You also can take it with you if you move anywhere in the United States.

You'll find details about the dental plan and answers to questions you may have on the next page. This chart gives you an idea of what you could pay for dental coverage per month:

Example rates only. Rates vary by age, gender and ZIP code.

Single rates			Children rates			Family of four
Age	Male	Female	Age	Male	Female	Total rate
25	\$22-\$43	\$28-\$55	3	\$7-\$16	\$7-\$16	\$63-\$129
35	\$24-\$48	\$29-\$58	6	\$22-\$47	\$22-\$47	\$96-\$200
45	\$27-\$55	\$31-\$63	10	\$23-\$50	\$25-\$52	\$106-\$220
55	\$30-\$63	\$33-\$68	15	\$23-\$47	\$26-\$52	\$112-\$230

If you select the HumanaOne dental option, we'll add the premium to your health premium beginning on the same effective date as your health plan.

Act now on this exclusive offer!

If you have questions or want to apply, please call 1-800-458-1354 (select option 4, then 2) from 8 a.m. to 8 p.m. Eastern time Monday through Thursday, and 8 a.m. to 5 p.m. Friday.



HumanaOne dental benefits

Preventive services

Plan pays **100%**, no deductible:

- Two oral examinations a year
- Two routine cleanings a year
- X-rays
- Sealants¹
- Topical fluoride treatment²

Basic services

Plan pays **50%** after deductible:

- Emergency exams
- Amalgam, composite fillings
- Oral surgery
- Routine extractions
- Non-cast stainless steel crowns
- Partial or complete denture repairs/adjustments

Teeth-whitening services:³

Plan pays **50%** after deductible; \$200 lifetime maximum.

Major services

Plan pays **50%** after deductible:

- Endodontics (root canals)
- Periodontics
- Crowns
- Inlays and onlays
- Partial or complete dentures
- Removable or fixed bridgework

Orthodontia discount

You can receive up to a **20% discount** if you visit an orthodontist in the HumanaDental PPO Network and ask for the discount.

Annual deductibles

- \$50 individual
- \$150 family

Annual maximum benefit

- \$1,000 per person per year

Waiting periods: six months on basic service and teeth whitening, and 12 months on major services. Other limitations and exclusions apply. No waiting periods on preventive services.

¹ Limited to dependent children age 14 and under, and to two applications per tooth per lifetime.

² Limited to dependent children age 14 and under, and to two treatments per calendar year.

³ Not available in Florida.

Questions you may have

Can I add dental later?

This special offer is only available in the first 30 days after the effective date of your health plan.

Can I be selective to which family members can receive the benefit?

No, if you select the dental plan, all family members covered by your health plan need to be covered.

Does a pre-existing condition exclusion apply?

No, the exclusion does not apply.

When will my dental coverage be effective?

Your dental coverage will be effective the same date as your medical coverage.

At what age does Humana start charging dental premiums for children?

Dental rates for children begin at age 3.

In Florida, dental rates begin at birth.

Can I go to any dentist I choose?

Yes, you can go to any dentist. However, you can save up to 28 percent on out-of-pocket costs when you visit one of the more than 98,000 dentist locations in our network. You can find a participating dentist with our Dentist Finder at www.humana-one.com or by calling 1-800-709-7809.

HUMANA[®]
Guidance when you need it most