



Four plans to choose from



Humana is pleased to offer you four dental plans to choose from this year. While some of the benefits are similar, others are distinct to each plan. Be sure to review the features in this book to make the right choice for your dental health and budget. Information on each plan is here.

Plans to choose from are:

- Two managed care plans, Network Plus Prepaid or Select 15 Prepaid
- A preferred provider dental plan, Preferred Plus DPPO
- An indemnity plan, Schedule B

Dental care is an important part of keeping your your good overall health.

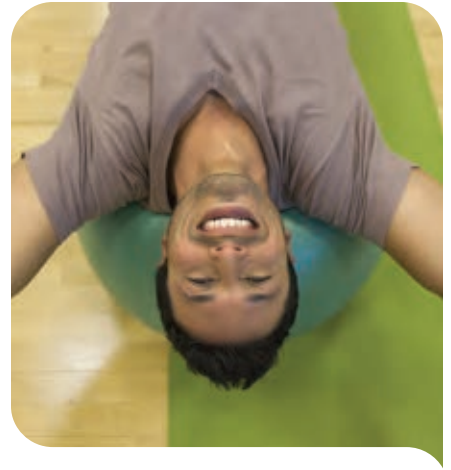
Your cost in monthly premium

Benefit Plan Code	4004	4044	4054	4084
	Network Plus Prepaid	Select 15 Prepaid	Preferred Plus DPPO	Schedule B Indemnity
Employee only	\$24.06	\$12.64	\$32.40	\$14.74
Employee + Spouse	\$47.42	\$21.20	\$59.94	\$21.96
Employee + Child(ren)	\$56.54	\$23.00	\$66.98	\$23.30
Employee + Family	\$72.22	\$32.98	\$97.24	\$37.10

If you have questions, visit our website at www.humanadental.com/custom/fl/ or call us between 8 a.m. and 6 p.m. Eastern time, Monday through Friday.

- Call 1-800-943-6880 for the Network Plus Prepaid and Preferred Plus DPPO plans
- Call 1-866-879-3630 for the Select 15 Prepaid and Schedule B plans

We will also have representatives available at all Department of Management Services (DMS) benefit fairs.



How do the plans work?

Network Plus and Select 15 Prepaid cover preventive care and other dental procedures as listed when you're treated by your selected primary care dentist. If your dentist decides you need more specialized treatment, you'll be referred to a participating specialist. With the Network Plus plan, the copayment listing in this brochure applies at both the participating general dentist and specialist. With the Select 15 plan, the participating specialist's fees will be discounted at 25 percent. General dentistry and specialty services are available only in areas where Humana has a participating general dentist and/or specialist.

Preferred Plus DPPO and Schedule B cover preventive care and other dental procedures as listed when you're treated by any dentist you choose. But with the Preferred Plus DPPO plan, a greater portion of your dental expenses will be covered for treatment performed by an in-network dentist who has agreed not to balance bill above the contracted fees. You'll be responsible for deductibles and there are benefit maximums.

Do I have to file a claim form?

Network Plus Prepaid and Select 15 Prepaid: No, all treatment will be coordinated by your primary care dentist. You're only responsible for the copayment listed on the benefit schedule.

Preferred Plus DPPO and Schedule B: Yes, you must submit a claim form to be reimbursed for your dental expenses. Most Preferred Plus DPPO dentists will agree to file the claim form on your behalf.

Submit claim forms to:
Humana
P.O. Box 14284
Lexington, KY 40512-4284

Predetermination

If covered dental expenses for a procedure are expected to be more than \$200, it's recommended that you send a dental treatment plan before beginning treatment. You and/or your dentist will be notified of the benefits payable based on the dental treatment plan.



How do I know which dentist to see?

Network Plus Prepaid and Select 15 Prepaid: For participating dentist information, visit www.humanadental.com/custom/fl/. Once you enroll in your plan, you'll need to select a primary care dentist by registering at www.mycompbenefits.com.

Preferred Plus DPPO and Schedule B: You can choose any dentist. However, your costs may be lower when you choose an in-network dentist. For a listing of participating DPPO dentists, visit www.humanadental.com/custom/fl/.

Does everyone in my family need to use the same dentist?

No, each family member can have a different dentist. For instance, a spouse might choose to a dentist close to a workplace, a dependent college student living away from home (in Florida) might pick a dentist near school, and parents might choose to send their children to pediatric dentists who are more comfortable treating young children. Please note Network Plus limitations and exclusions regarding pediatric dentists.

What should I do if I have a question or concern?

Contact Humana between 8 a.m. and 6 p.m. Eastern time, Monday through Friday.

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- Call 1-866-879-3630 for the Select 15 Prepaid and Schedule B plans

Humana's plans encourage preventive treatment, helping you to better oral health and keeping your costs down.