

A HumanaOne Dental Loyalty Plus Plan provides:

- Coverage now with no waiting period
- Benefits that increase for the first three years
- One-time deductible
- Freedom to visit an in-network or out-of-network dentist, with the same coverage for services



Humana®

An added membership offers you even more benefits.

As part of your HumanaOne Dental Loyalty Plus Plan, we've included a membership in the Peoples Benefit Alliance (PBA)*. PBA is a non-profit membership organization which offers benefits such as fitness programs, discounts for vitamins and car rentals, and rebates/discounts at www.HopTheShops.com, an online shopping mall. Monthly dues are required in most states.

For details, go to

www.peoples-benefit.com

or contact your Humana agent today.

Enrolling is easy and coverage is available for \$29-\$60 a month for individuals.

Call your Humana agent today.

Humana®

HumanaOne brand products are insured or administered by HumanaDental Insurance Company, The Dental Concern, Inc., or Humana Insurance Company of New York.

Limitations and exclusions may apply. Please see the benefit summary for additional details.

*PBA membership not required in Colorado, Georgia, Maryland, New Hampshire, New York, South Dakota, Utah, or Washington State.

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HumanaOne Dental Loyalty PlusSM

Flexible dental coverage that grows with you.



Humana®

Why the HumanaOne Dental Loyalty PlusSM Plan could be right for you.

If you want coverage for preventive care and other services such as fillings, root canals, dentures or crowns, HumanaOne Dental Loyalty Plus is a good choice.

Coverage Now:

- You get the coverage you need today
- You are guaranteed approval
- There are no copayments and most preventive services are covered at 100 percent
- You have the freedom to choose the dentist you prefer

Increasing Coverage:

- Coverage for services increases each year up to 70% for basic services and 50% for major services
- The maximum amount that the plan pays each year increases up to \$1,500 per individual

Lasting Coverage:

- You enjoy a one-time deductible
- If you travel or move, the plan goes with you

See how this plan grows with you and how much you can save.

Average HumanaOne Dental Loyalty Plus savings:

Preventive services

Includes routine exams and cleanings

Plan covers: 100%; no deductible

Average cost: \$250

Average cost with Loyalty Plus: \$0

Savings: \$250

Basic services

Includes fillings, extractions, and X-rays

	Year 1	Year 2	Subsequent Years
Plan covers:	40% after deductible	55% after deductible	70% after deductible

Average filling cost:	\$145	\$145	\$145
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Average cost with Loyalty Plus:	\$87	\$65	\$43
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Savings: \$58 \$80 \$102

Major services

Includes root canals, dentures, and crowns

	Year 1	Year 2	Subsequent Years
Plan covers:	20% after deductible	30% after deductible	50% after deductible

Average root canal cost:	\$955	\$955	\$955
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Average cost with Loyalty Plus:	\$764	\$669	\$478
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Savings: \$191 \$286 \$477

Note: Plan includes a one-time deductible. For demonstration purposes only. Cost may vary by location.

Now's the time to look into HumanaOne Dental Loyalty Plus.

HumanaOne Dental Loyalty Plus is designed for people who want coverage for preventive care and other services such as fillings, root canals, dentures or crowns, and are looking for the flexibility to choose the dentist they prefer.

Our plan is ideal if you're retired, self-employed, have no dental coverage through work, or are just looking to save money on your existing plan.

Enrolling is easy.

Call your Humana agent today.

