



Achieve a healthier bottom line by focusing on employee oral health



Good oral health

It's essential to employee well-being and business productivity

Good oral health is as important to your business as it is to your employees. Research shows a direct connection between good oral health habits and your bottom line.

Without good oral hygiene, bacteria in the mouth can lead to oral infections like tooth decay and gum disease. Employees with oral infections may suffer from a lack of energy on the job or miss work entirely.

Plus, oral health issues can have serious impact on your business. The cumulative healthcare cost for employees with severe periodontal disease is as much as 21 percent higher than the general employee population.

21% higher cumulative healthcare costs for patients with severe periodontal disease¹

164 million hours of work lost per year due to oral health problems²

12.7 million days of restricted activity due to oral health issues²

Employees suffering from oral infections may experience overall health problems that can lead to higher healthcare costs for your business. Oral infections are linked to a 16 percent increase in heart disease and a 9 percent increase in diabetes.³

Early detection is vital to helping employees achieve and maintain good oral health, but only 61.6 percent of adults aged 18-64 have visited a dentist in the past year.⁴



Prevention and early treatment of dental disease are key to better overall health

¹ CDC, Prevalence of Periodontitis in Adults in the United States: 2009 and 2010, 09/12

² www.cdc.gov/oralhealth/publications/factsheets/adult_oral_health/adults.htm

³ www.nyt.com/health/guides/disease/periodontis/risk-factors.html

⁴ www.cdc.gov/nchs/fastats/dental.htm

Healthy smiles lead to healthy lives

We're working to improve oral health and well-being

Healthy employees are good for business. They're more productive, miss fewer days of work and help you control healthcare costs.



The well-being of your employees goes beyond their preventive healthcare needs. As a health and wellness company, we recognize the strong connection between good overall health and good oral health. That's why Humana dental plans give you more tools for promoting good health and well-being in your business.

Humana dental plans make dental care more accessible and affordable.

Employees have access to our nationwide network of more than 252,000 dentist locations and can reduce the cost of covered care with network fees averaging 31 percent off charges nationally.¹

Our plans encourage preventive care to keep little problems from becoming big issues.

Two routine cleanings are covered in preventive each year and four periodontal maintenance cleanings are covered as a basic or major service.*

We offer innovative ways to help employees get the dental care they need, when they need it.

You have the option to adjust annual maximums and use the extended annual maximum benefit offering 30 percent coverage after exhausting the annual maximum, in addition to network discounts, to help ensure employees don't wait to get treatment.

Humana dental benefits connect with our medical plans and wellness programs to focus on overall health.

We reach out to at-risk employees to promote the role good oral care plays in preventing more serious health conditions. Plus, we can coordinate care for both oral and overall health issues for employees who have Humana medical coverage. Through our HumanaVitality® wellness program, employees can earn Vitality Points™ for dental exams.

Humana dental plans are one more way we're closing the gap between people and care

¹ Network fees vary by geography and provider; members may experience negotiated fees greater than or less than 31 percent.

* Four periodontal cleanings not available on Preventive Plus plans



Offer valuable plan benefits at little or no cost to your benefits budget



Encourage employees to get the dental care they need when they need it



Give your employees more choice and greater access to care with Humana dental plans

After their health insurance, dental insurance is the benefit employees ask for most. Seventy-six percent of employees said they would be interested in dental insurance if offered by their employer.¹

With Humana dental plans, you have the flexibility to tailor a plan to the needs of your employees and your business:

- **Choose your copayment, deductible and out-of-pocket maximum** to fit the financial needs of your employees.
- Take advantage of **optional benefits** for implants, composite fillings and adult and child orthodontia.
- Give your employees access to our extensive PPO network of **more than 252,000 dentist locations**.
- **Reduce the cost of covered care** with network fees averaging 31 percent off charges nationally.²
- Offer dental benefits through either an **employer-sponsored plan or a voluntary benefit**.

¹ 2013 MetLife Employee Benefits Trend Study

² Network fees vary by geography and provider; members may experience negotiated fees greater than or less than 31 percent.

Our innovative dental benefits solution promotes overall well-being for employees

Now you can cover more essential services and reduce out-of-pocket costs

Reducing financial barriers

Extended annual maximum provides ongoing access to network discounts and 30 percent coinsurance after the annual maximum is reached.

100 percent coverage for two routine cleanings and other preventive care including exams, X-rays, space maintainers and oral cancer screenings with no deductible, which means less out-of-pocket costs for employees.

Unlimited annual maximum option helps employees receive comprehensive oral care where and when they need it, without worrying about exceeding an annual maximum.

Providing additional coverage

Implants and implant prosthodontics, are treatment options to replace unhealthy teeth. Implant prosthodontics, including crowns, are covered without the need to purchase an additional benefit option. Implant placement coverage is a benefit option for those who need it.

Enhanced preventive care is covered at 100 percent with no deductible for services including oral cancer screenings for members aged 40-plus and space maintainers for children. Unlike plans that provide only additional routine cleanings, this benefit covers four periodontal maintenance procedures plus two routine cleanings every year, helping employees prevent oral health issues from becoming chronic conditions. Periodontal maintenance cleanings are subject to plan deductible in basic or major services coverage.

Optional benefits are available to help make dental treatments, such as **Waive preventive services from the annual maximum** and child and adult orthodontia, accessible and affordable for employees and their dependents.

Improving overall health

Early detection through our personalized My Dental IQ oral health assessment makes it easier for employees to spot minor dental health issues before they become more serious.

Integrated outreach through Humana's SmartEOBSM promotes the benefits of good dental care to employees who may be at greater risk of more serious health conditions.

Group level reporting through My Dental IQ helps you gauge the overall oral health of your employees and assess the impact on your healthcare program.

Encouraging utilization

Dental benefits link to HumanaVitality[®] to reward employees for dental exams and motivate healthy eating habits with Vitality HealthyFood[™].

Easy access to education and information through videos, eNewsletters and onsite open enrollment fairs to help employees understand how to achieve better overall health through better oral health.

A better experience for your business and your employees

We take customer service to a whole new level

We're simplifying the service experience and are committed to developing strong and lasting relationships.

Employers

- Enjoy **quick and easy access to your Humana dental plan at Humana.com**. View your bill, add or change employees, or review your policy and certificate online.
- Count on **experienced Humana representatives in your local market** for help with open enrollment fairs, employee education and timely answers to your questions.
- Stay informed about the **overall dental health of your employees**. My Dental IQ reporting helps you make better decisions about dental plan benefits and options.
- Access Humana's **Employer Concierge Team** for assistance with enrollment, billing, reporting and employee concerns and claims.
- Get **additional services** including COBRA/State Continuation administration as well as access to Section 125 administration.

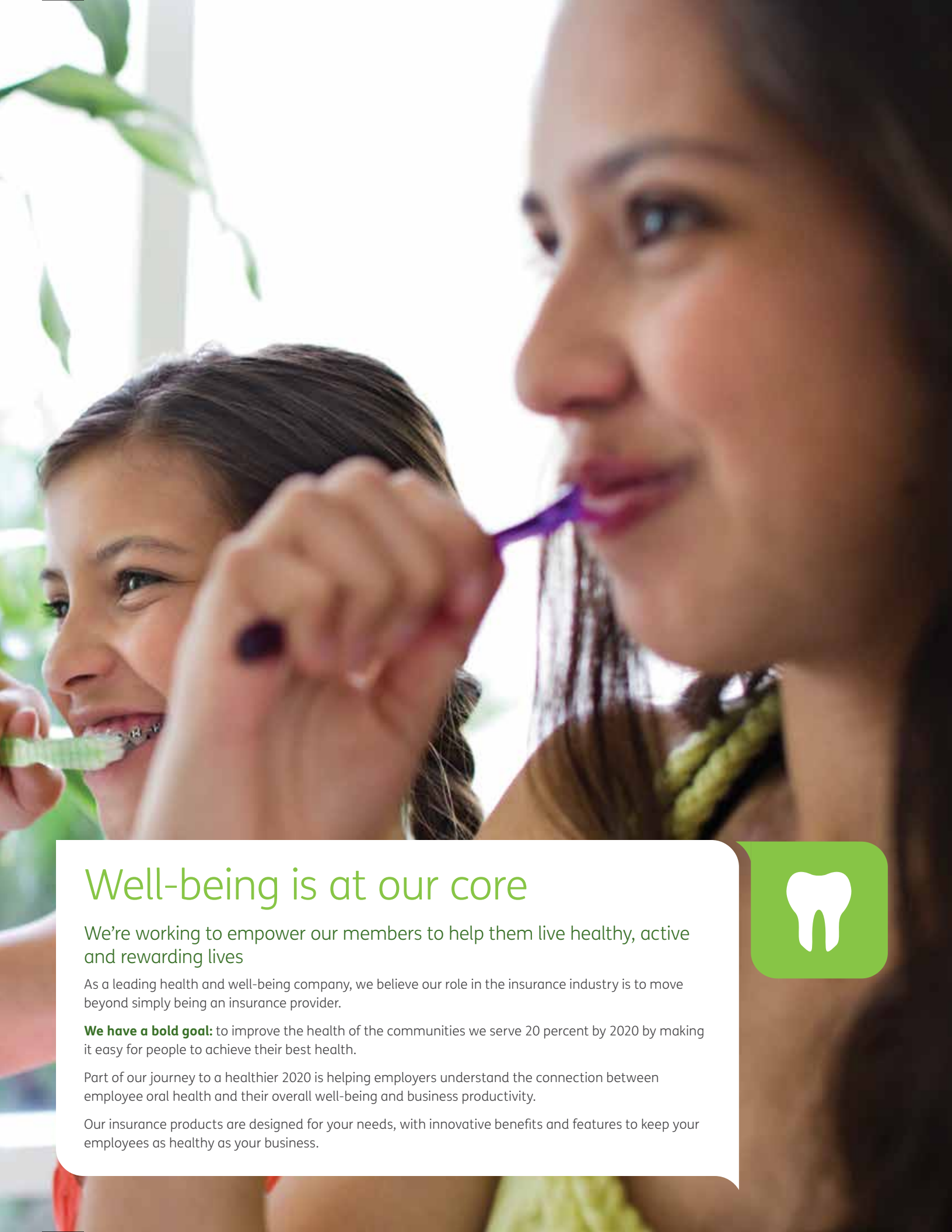
Employees

- Learn more about their oral health with a **free, personalized report**. My Dental IQ is a quick online quiz that gives employees an assessment of their dental health plus important tips to stay healthy, and can be shared with their dentist.
- Get an **easy-to-understand explanation of benefits** after every claim. Humana's SmartEOBSM shows who was paid and includes personal messaging on how to improve oral care to achieve and maintain better overall health and wellness.
- Enjoy **easy, online access to MyHumana.com**, a personal, secure online account on Humana.com where employees can review their dental plan benefits, manage claims and get information and education on how to improve oral health.



- Have **on-the-go access to their Humana dental benefits**. Our plans are mobile-friendly to make it easy for employees to view their digital ID cards, find dentists or manage their claims through their smart phone.
- Benefit from **integrated oral and chronic care management** when they have Humana medical coverage.
- Access to **free value-added services** including Humana's Lifestyle discount program which offers discounts on teeth whitening, LASIK, complimentary and alternative medicine and identity theft protection.

For more information about our customer service experience, contact your Humana representative



Well-being is at our core

We're working to empower our members to help them live healthy, active and rewarding lives

As a leading health and well-being company, we believe our role in the insurance industry is to move beyond simply being an insurance provider.

We have a bold goal: to improve the health of the communities we serve 20 percent by 2020 by making it easy for people to achieve their best health.

Part of our journey to a healthier 2020 is helping employers understand the connection between employee oral health and their overall well-being and business productivity.

Our insurance products are designed for your needs, with innovative benefits and features to keep your employees as healthy as your business.



Take the first step to help employees achieve their best health

Contact your Humana representative today

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, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits).

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