

# Voluntary funding

Reduce benefit costs and offer coverage your employees need



 108 million people in the U.S. do not have dental insurance<sup>2</sup>

## Voluntary funding benefits for employers:

- Help reduce hours of lost productivity due to dental health issues
- Provide a valuable employee benefit at no cost to your company
- Same benefits and options as employer-sponsored plans
- Offer an employer-sponsored dental plan with a voluntary buy-up to encourage employee participation
- Choice of deductibles, benefit percentages, maximum benefit options and coverage

After health insurance, dental insurance is the benefit employees ask for the most. In fact, 76 percent of employees said they would be interested in dental insurance if it was offered by their employer.<sup>1</sup>

Voluntary dental plans are a great solution to give your employees a benefit they truly value, at no cost to your company. Plus, a voluntary plan can help employees avoid the individual marketplace and potentially higher premium costs.

With Humana's **Voluntary funding** option, you have the flexibility to offer a dental benefits plan that meets the unique needs of your employees. Benefits are the same as employer sponsored plans including 100 percent coverage on preventive care and optional benefits including composite fillings, implants and orthodontic care. Your employees have access to Humana's extensive network of dentists and receive the same network discounts available in employer-sponsored plans.

**CALL YOUR HUMANA REPRESENTATIVE TO FIND OUT MORE ABOUT THIS BENEFIT OPTION**

## Voluntary funding benefits for employees:

- Enjoy the same quality dental care benefits offered through employer-sponsored plans
- Gain access to Humana's network of dentists at network discounts
- Avoid high premiums of individual marketplace dental insurance plans
- Waiting period reduced or eliminated based on prior dental coverage

**Humana**<sup>®</sup>

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<sup>1</sup> 2013 Metlife Employer Benefits Trend Study

<sup>2</sup> [www.hrsa.gov/publichealth/clinical/oralhealth/](http://www.hrsa.gov/publichealth/clinical/oralhealth/)

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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