

# Voluntary Humana Dental Plans

## Benefit Comparison and Rates for 2-500 employees



BENEFIT SUMMARY							
	PPO Preventive Plus 14 100/80/0 \$1,000		PPO Traditional Preferred 14 100/80/50 \$1,500		PPO 14 100/100/60 Unlimited		DHMO LS200
Network	PPO	Out of Network	Traditional Preferred PPO Network	Out of Network	PPO	Out of Network	HMO
DEDUCTIBLE							
Individual	\$50		\$50		\$50		None
Family	\$150		\$150		\$150		None
Waived for Preventive	Yes		Yes		Yes		Not applicable
ELIGIBILITY							
Group Size Dental Services	2-500 enrolled		2-500 enrolled		2-500 enrolled		2-500 enrolled
Group Size Ortho	Not applicable		Not applicable		Not applicable		2-500 enrolled
WAITING PERIODS							
Major	Not Applicable		12 months		12 months		None
Waived for major if there was prior group coverage?	Not Applicable		Yes <sup>2</sup>		Yes <sup>2</sup>		Not applicable
Ortho	Not applicable		Not applicable		Not applicable		None
DENTAL SERVICES							
Preventive Care	0% (deductible waived)	All charges above the INFS* (deductible waived)	0% (deductible waived)	All charges above the INFS* (deductible waived)	0% (deductible waived)	All charges above the INFS* (deductible waived)	\$0-\$45 copay/procedure
Basic Services	20% after ded*	20% after ded*	20% after ded*	20% after ded*	0% after ded*	20% after ded*	\$0-\$425 copay/procedure
Major Services	Not Covered <sup>3</sup>	Not Covered <sup>3</sup>	50% after ded*	50% after ded*	40% after ded*	50% after ded*	\$0-\$2,000 copay/procedure
Periodontal Surgery	Not Covered		Basic		Basic		See copay schedule
Endodontic Surgery	Not Covered		Basic		Basic		See copay schedule
ORTHO							
Co-pay	Not Applicable		Not Applicable		Not Applicable		Dependent children: \$1,300 – 1,550 copay Adults: \$1,300 - \$1,695 copay
Orthodontics	Not Covered		Not Covered		Not Covered		Child and Adult
Takeover	Not Applicable		Not Applicable		Not Applicable		No
BENEFIT MAXIMUMS							
Annual Benefit Max	\$1,000		\$1,500 <sup>1</sup>		Unlimited		Unlimited
Lifetime - Ortho	Not applicable		Not applicable		Not applicable		1 treatment per member

\* The out of network claim is based on In Network Fee Schedule (INFS). The member is responsible for the amount charged above the INFS amount.

<sup>1</sup> After the annual benefit maximum is reached, you will receive 30% coinsurance on preventive, basic, and major services for the rest of the plan year. Implants and orthodontia excluded.

<sup>2</sup> The waiting period for Major Services is 12 months for new group business and for new hires to existing groups. The 12 month Major Services waiting period can be waived for new group enrollment only (proof of 12 months of continuous prior dental coverage is required).

<sup>3</sup> The member may receive a discount on these services if a participating dentist is seen. These services are not covered under this plan. Out-of-pocket expenses do not apply to deductible and annual maximum.

VOLUNTARY DENTAL RATES <sup>4</sup>				Rates effective 1/1/18 through 12/31/18	
\$15 monthly administration fee applies to all groups		EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
<b>PPO PLANS<sup>5</sup></b>					
PPO Preventive Plus 14 - \$1,000		\$32.66	\$71.31	\$67.54	\$113.60
PPO Traditional Preferred 14 - \$1,500		\$63.70	\$142.37	\$98.94	\$178.80
PPO 14 Unlimited		\$70.99	\$163.27	\$110.90	\$202.49
<b>HMO Plan<sup>5,6</sup></b>					
DHMO LS200		CA employees only	\$16.55	\$35.89	\$30.45
				\$30.45	\$50.39

<sup>4</sup> Humana Dental plans are only available to groups headquartered in California. Available for groups in all industries except 8021 (Dental Services).

<sup>5</sup> Humana CA Liberty Dental HMO enrollees must live in California.

<sup>6</sup> Employer groups may offer any/all plans.

Certain industries are ineligible to purchase these plans: Associations and Trusts \* (except #8661) 8600-8699; Beauty & Barber Shops 7231-7241; Dentist offices, Dentist Labs and Medical Labs 8021, 8071, 8072; Employment Agencies 7361-7363; International Affairs 9721; Misc. Business Services 7389; Misc. Services not elsewhere classified 8999; Partnerships No SIC; Private Households 8811; Religious Organizations (except Churches #8661) No SIC; Seasonal Employees (Christmas/Part-time help) No SIC; and Seasonal Employees (Agriculture) 0761-0783. \* Management and the Administrative staff of associations and trusts are eligible.

The summary above is meant to be a brief description of plan benefits and features only. This is not a policy. For a complete description of benefits, exclusions, limitations and participation requirements, please consult the contract and/or evidence of coverage and disclosure brochure. Either of these is available upon request. The accuracy of this summary is not guaranteed and the information herein is subject to change without notice. This is not guaranteed and the information herein is subject to change without notice. This is not an office of coverage.

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