

HumanaDental plan guidelines

Eligibility – Traditional Preferred, PPO, Preventive Plus, and DHMO

› 2+ eligible employees – Traditional Preferred, PPO, Preventive Plus, and DHMO

	Participation
Employer pays 100 percent of premium	100 percent
Employer contributes at least 25 percent of premium – For groups with two or more eligible employees, HumanaDental will lower the participation requirement to 50 percent if 25 percent or more of the eligible employees waive due to other credible coverage.	75 percent
Voluntary – Traditional Preferred, PPO, and Preventive Plus	Two enrolled employees or 25 percent, whichever is greater
Voluntary – DHMO	Two or more enrolled employees

Waiting periods – Traditional Preferred, PPO, and Preventive Plus

HumanaDental reimburses most services in your plan as of your effective date. There are no waiting periods for preventive services. There are no waiting periods for endodontics unless you are a late applicant. In some circumstances, benefits are available after 12 months. Please see the chart below.

Enrollment type	Group size	Preventive	Basic	Major ¹	Orthodontia ¹
Initial enrollment, open enrollment, and timely add-on	2-9 enrolled employees	No	No	12 months ²	Not available
Initial enrollment, open enrollment, and timely add-on	10 or more enrolled employees	No	No	No	12 months ² (No waiting period for employer-sponsored)
Late applicant ³	All group sizes	No	12 months	12 months	12 months ⁴

¹ Preventive Plus does not cover major and orthodontia services.

² The 12-month waiting period may be decreased or waived based on the number of months the member had dental coverage immediately before joining the HumanaDental plan. Members must have prior orthodontic coverage to reduce or waive the waiting period under orthodontia.

³ Late applicants not allowed with open enrollment option.

⁴ Orthodontia is not available for groups with 2-9 enrolled employees.

If the oral surgery rider is selected for groups with 2-9 enrolled employees, there is a 12 month waiting period for the oral surgery rider.

This is not a complete disclosure of the plan qualifications and limitations. Specific limitations and exclusions as contained in the Regulatory and Technical Information Guide will be provided by the agent/broker. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the plan selection.