Implants

Coverage for preferred treatment option

Implants are becoming a preferred treatment option to help preserve bone structure and replace unhealthy teeth.

Several million people now have implants, and the number of people choosing this treatment option is growing every year.

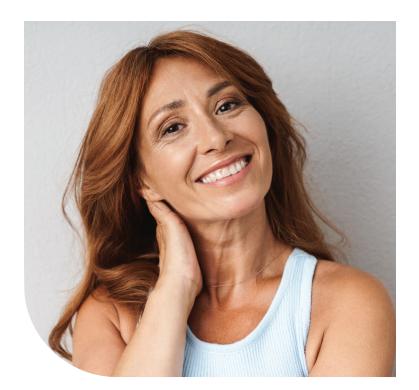
Humana covers all implant prosthodontics, such as crowns and dentures, when supported by an implant with no need for a benefit rider.

For placement of an implant and enhanced prosthodontic coverage, a rider is available.

Our implant benefit is easy to use with no special claim forms, network access to specialists, and integrated deductibles and annual maximums.

klein Insurance Services Warren Klein, Agent Office: 760-203-4337 kleininsurance@dc.rr.com

Humana.

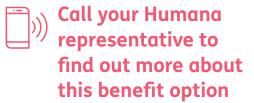


Implant benefit advantages

- · No separate annual maximum
- No separate annual deductible

Implant benefit available with:

- All Traditional Preferred (Plus) and PPO plan groups of 10 or more
- Not available with Preventive Plus



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

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling your Humana customer service representative and requesting a copy.