

ABCs for dental care

Help your children with the basics on maintaining their bright smiles.



■ **Arrange dentist visits.**

Schedule regular dental checkups. Then help your children maintain good brushing and flossing habits every day.

■ **Block injuries.** See your dentist about mouth guards if your children are involved in sports or recreational activities that could cause injuries to the mouth.

■ **Cut down on sugary drinks.** Urge children to avoid sipping soda, sports drinks and fruit drinks all day long, bathing their teeth with sugar and acids. Pack bottled water in back packs.

■ **Decide on checkup schedule.** Make appointments for your college students far ahead of time to get on your dentist's calendar during Christmas vacations or other school breaks.

■ **Encourage eating right.** Talk to your children about healthy snacks and wise food choices from the school cafeteria.

■ **Focus on your own oral health.** Set an example by brushing and flossing daily, eating nutritiously, drinking lots of water and regularly seeing your dentist.



**HUMANA
DENTAL**

www.humanadental.com
1-800-233-4013

New online and phone features

We've enhanced our Web site, www.humanadental.com, and Automated Information Line so you can find the information you need faster, 24 hours a day, seven days a week.

Our Web site has updated content and includes more resources in Spanish and a life section with a calculator to help you figure out how much life insurance you need.

Among the updated features you'll find when you call our Automated Information Line at 800-233-4013:

- Amounts paid toward deductibles and maximums.
- A listing of benefits in a new format.
- Claims status.
- The ability to request a fax with easy-to-understand benefit details.

As always, you can speak to a customer service representative at any time.

Brush away the years

Brushing and flossing your teeth every day can lower your "real age" by up to 6.4 years, according to www.realage.com.

Learn more about your benefits

Allowance and alternate treatment provision

You're selecting options for a brand-new car and need to decide: cloth or leather seats? Both are functional, of course, but you prefer the look of leather even though you know it'll cost you a bit more.

This analogy also applies to your dental benefit plan when you can select the "leather seat" for a procedure rather than a less costly but equally effective procedure. If two or more treatments will correct a dental condition, HumanaDental needs to calculate benefits based on your plan.

That's the reason you may notice a code in the remarks section of your HumanaDental explanation of benefits referencing an alternate benefit such as:

- "Benefits are based on the alternate treatment provision of the plan."
- "An allowance has been made for (procedure)."

When a restoration is needed, for example, your plan may cover an amalgam (silver) filling on back molars and not a resin-based composite (white), even if your dentist only uses resin. To provide the appropriate payment, HumanaDental pays the amalgam equivalent.

Example*

Your plan covers 80 percent of restorations. The cost for a filling is \$58 for amalgam and \$97 for resin:

HumanaDental pays	
80% for the restoration with amalgam	\$46.40
You pay	
20% the amalgam restoration	\$11.60
The difference between the amalgam and resin	\$39.00
Your total	\$50.60

Another common example:

Some plans provide benefits for a partial denture instead of a bridge when multiple teeth are missing.

Keep in mind that we are not disagreeing with your dentist's recommendation when an alternate benefit is applied. The choice of treatment is between you and your dentist.

* Benefits are subject to deductibles and annual maximum benefits, based on plan provisions, that may impact your share of the cost. See your group benefit plan document for details.