

HumanaDental

Broward County Government Employees



2013 OPEN ENROLLMENT

Humana®





Feel good about choosing a Humana/CompBenefits plan

Please review this benefit booklet.
If you have any questions please feel
free to contact our Customer Care
department at (800) 979-4758

Thank you for choosing
Humana/CompBenefits for your
family's dental needs.

We want you to continue counting on Humana/CompBenefits for all of your dental health needs. Humana/CompBenefits has been providing dental health benefits to Broward County Government employees for many years. You can count on us to exceed your expectations.

Reasons to choose Humana/CompBenefits:

- › We provides access to dental care for more than one million Floridians
- › We offer services to some of the largest employers in the State, including Miami-Dade County Government, Broward County Sheriff's Office, and State of Florida employees
- › Our Prepaid Dental Plan network is available statewide through participating providers
- › We have the largest dental provider network of any company in Broward, Miami-Dade, and Palm Beach counties. Just log on to **Humana/CompBenefits:** and use the provider locator feature to locate participating providers
- › Our Customer Care department is staffed by representatives who are trained to help you with your questions and concerns

An enhanced dental option for Broward County Government employees

PrePaid CS150P coverage highlights

The Prepaid Dental Plan provides a wide variety of benefits through your participating provider. At the time of service, you pay the dentist for any applicable copayments according to your schedule of benefits.

The plan features:

- › No claims to file
- › No maximums
- › No waiting periods
- › A large panel of providers to choose from
- › Same copayment to participating general dentist or specialist
- › No referrals required to see a participating specialist

What to expect from your dental plan:

If your dentist tells you that you need a complicated dental procedure best performed by a specialist, would you have the monetary resources to keep that appointment?

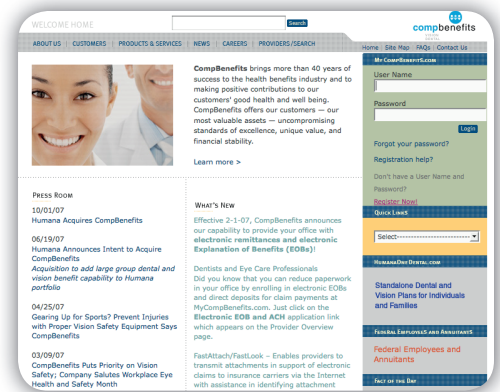
Humana/CompBenefits' CS Series dental plan makes that decision a lot easier. The CS Series provides you the opportunity to visit any of the general dentists in our network as well as the alternative of seeing a network specialist dentist to complete these intricate procedures. Your

Humana/CompBenefits' CS Series dental plan also provides you with routine cleanings and x-rays every six months, topical fluoride for children up to 16 and local anesthesia. With our exhaustive schedule of benefits, you will

know up front how much your copayment will be. For procedures that may not be listed on the CS Series schedule you'll receive a 25 percent discount off a network dentist's usual fees.

Humana/CompBenefits recommends requesting a pretreatment estimate from your provider in order to accurately predict your out-of-network expenses.

Additionally, Humana/CompBenefits' CS Series gives you freedom from deductibles, claim forms, waiting periods, and benefit maximums.



Using **CompBenefits.com**, you can:

- › View plan benefits
- › Update account information
- › Find network dentists quickly
- › Order replacement ID cards

Frequently asked questions

What are CS Series Prepaid Dental Plan?

CompBenefits' CS Series Prepaid Dental Plan are network-based products that emphasize prevention and cost containment. In order to receive services, you select a primary dentist who participates in the CompBenefits Prepaid Dental Plan network. The plan provides for quality care and allows members to seek care from in-network specialty dentists at fixed copayments. These plans provide savings ranging from 20 percent to 60 percent off regular dental procedures. The plans do not cover services (except emergency care) received from out-of-network dentists.

How many times a year can I visit my dentist?

You are encouraged to visit your dentist regularly. With your CompBenefits' CS Series Plan, you are not limited to a specific number of visits per year.

How do I make appointments?

Making an appointment is easy. Once you have selected your participating dentist, simply call the dental office on or after the date you receive your certificate of coverage and make your appointment. Your enrollment information will already be at or on its way to your participating dentist's office, confirming that you are eligible for treatment.

How does the plan work?

Your primary dentist will provide all of your routine dental care. When you visit your primary care dentist, simply present your CompBenefits identification card. You may be required to pay a copayment for some services provided by your primary care dentist. If the dental services provided are not listed as covered procedures under the plan, primary care dentists will give you a 25 percent discount off their usual fees. Should you require the services of a specialty dentist, you can choose any in-network specialty dentist under the CompBenefits Prepaid Dental Plan. All in-network specialists will provide services at the copayment listed on your schedule of benefits. The copayments are billed by the participating dentist at the time of service, so there are no claims forms to file. You pay your dentist directly, if applicable.

Is there any maximum coverage limitation?

No, there are no maximum coverage limitations.

What if I go to a non-participating dentist?

You will not be eligible for benefits from a non-participating dentist unless it is a dental emergency.

What if I need a specialty dentist?

When you need treatment from a specialty dentist you can visit one of the participating specialty dentists from our network, and you will only be responsible for the copayment listed on your schedule of benefits.

How do I pay for services?

You make your copayments to the dentist at the time of service.

Can I change participating dentists?

Yes. You can easily change dentists by contacting our Customer Care department at 1-800-979-4758. You can also change your dentist by logging onto **compbenefits.com**.

Can I go online to find out more about my plan or get assistance?

Yes. You can visit **compbenefits.com** to learn about your plan, to check your benefits, to use our Provider Locator, to change your dentist selection, to send us an e-mail and more.

How do I order an ID card?

You can download and print a temporary ID card or order a new ID card at **compbenefits.com**, or you can call our Customer Care department at 1-800-979-4758.

I am getting a tooth extracted. Do I have to replace it right away?

The CS150P Plan does not have a missing tooth clause. The benefit reimbursement for the replacement of the missing teeth would be subject to standard plan copayments. All services must be rendered by a plan participating provider.

I have a child who will be starting orthodontia treatment. How will orthodontia benefits be paid?

The plan allows benefits for comprehensive orthodontic treatment up to 24 months. Services must be rendered by a participating provider. The member is responsible for reimbursing the participating provider of service the plan copayment at the time of service. Copayments are made directly to the DHMO dentist. The participating provider must submit a claim to Humana Specialty Benefits which includes the treatment plan, length of treatment and total case fee. Claim form submissions are not required after the initial submission.

Use your dental benefits

The CompBenefits CS Series dental plan has you covered for any circumstance. Whether you simply need quality routine dental care or unexpected dental treatment, you know what to expect with CompBenefits.

- › No waiting periods
- › No claims to file
- › No annual maximums

Know what your plan covers

Attached is a summary of CompBenefits CS Series plan benefits which are described in detail in your certificate.

You can find your certificate at **CompBenefits.com** or call 1-800-979-4758. Here's what you can expect:

You have the freedom to select any participating dentist. To select a dental provider from our network, simply visit **CompBenefits.com**. Once there, you can also check your benefits, e-mail us and get a new or temporary ID card. If you prefer, contact us at 1-800-979-4758.

- › Life without claim forms! With CompBenefits Prepaid Dental Plan you pay your dentist directly, when applicable.
- › Your primary dentist will provide all of your routine dental care and any copayment or discounted charges will be paid at the time of service. Copayments are applicable at either a participating general dentist or a participating specialist.

Questions?

Check out CompBenefits.com
Call 1-800-979-4758 anytime for the automated information line or 8 a.m. to 6 p.m. for a Customer Care specialist.

Choose CompBenefits

Be healthy

Good oral health means more than just an attractive smile. Research shows that oral health, preventive care and regular visits to the dentist is integral to overall health. For example, the Academy of General Dentistry says there is a link between gum disease and heart problems, and the American Academy of Periodontology says severe gum disease can increase blood sugar, increasing the risk among diabetics. CompBenefits Prepaid Dental Plan enables you to take better care of your teeth, and you'll pay less doing so.



thank
you

for considering
CompBenefits.

Insured or administered by HumanaDental Insurance Company, CompBenefits Company, or CompBenefits Insurance Company.

Humana[®]

