

CompBenefits News QUARTERLY NEWSLETTER FOR DENTISTS

Humana Announces Intent to Acquire CompBenefits

On June 19th, Humana Inc. announced it had signed a definitive agreement to purchase CompBenefits Corporation. Headquartered in Louisville, Kentucky, Humana is one of the nation's largest publicly traded health benefits companies with approximately 11.3 million medical and 1.5 million dental members. The strategic move by Humana will create a combined dental organization that will be well positioned to serve all customer segments with a full range of indemnity, PPO, hybrid, DHMO and discount products.

The acquisition is subject to regulatory approval and is anticipated to be completed in the third quarter of 2007. The complete announcement can be found on our web site at http://www.compbenefits.com.

AdvantagePlus

In response to growing customer demand for a more competitive, fee-for-service alternative to expensive PPO and indemnity plans, we have added some important new product features to our Advantage plans. The latest in the evolution of Advantage is called AdvantagePlus.

AdvantagePlus retains many of the current Advantage plan features along with some important differences:

What's the same?

- 100% fee-for-service no capitation
- No change in member co-payments
- No change in dentist fees
- Claims must be filed for reimbursement
- Unlisted services at 20% discount
- General dentist and specialist office visit copayments may apply

What's different?

- Annual maximums from \$500 to \$2,000 may
- Waiting periods for Type I, II or III services may
- Specialty benefits offered either at the co-payment or 25% discount
- co-payment benefits at the Pediatric Dentist up to age 7 (age 7 and above at 25% discount)
- Revised frequency and benefit limitations
- Alternate benefits for certain procedures may apply

AdvantagePlus plans are being marketed in your area and we anticipate new enrollees soon. Should you have any questions regarding AdvantagePlus, please do not hesitate to contact a dedicated professional in our Network Services Department:

Offices in FL:

Dial 1.800.223.6447, ext. 72252

Offices in TX, AR and MS: Dial 1.800.275.2584, ext. 112

Offices in IL, MO, KS, IN and OH: Dial 1.800.888.0221, ext. 56224

Offices in TN, KY, AL, WV, SC, NC and GA: Dial 1.800.999.3900, ext. 6101

NOTE: In the event an AdvantagePlus member reaches their annual benefit maximum, the member is responsible in full for charges up to the Dentist's Maximum Allowable Fee for listed services or your usual fee, less a 20% discount for unlisted services.

NEED ASSISTANCE?

The main function of the Network Services Department at CompBenefits Corporation is to provide the highest quality service to our participating dentists by facilitating efficient and timely resolutions to your questions and issues. Should you have questions regarding claims issues, capitation payments, eligibility problems, adding associates, deleting associates or plan participation, please contact your dedicated Network Services Manager:

If your office is located in:

IL, IN, OH, MO, KS - Call 1.800.888.0221, ext. 56224.

KY, TN, GA, AL, WV, NC, SC, - Call 1.800.999.3900, ext. 6101.

TX, AR, MS - Call 1.800.275.2584, ext. 112.

FL - Call 1.800.223.6447, ext. 72252

If we are unable to answer your call, please leave a message and we will return your call within 24 hours.

National Electronic Attachment's (NEA)

Looking for an easy, effective and inexpensive way to process your dental claim attachments? For about 67 cents per day, you can transmit an unlimited number of attachments via the Internet with National Electronic Attachment's (NEA) FastAttach system. FastAttach allows dentists to electronically transmit dental x-rays, EOBs, perio charts, intra-oral pictures and narratives to about 260 payors for claims payment.

FastAttach acquires images (x-rays, perio charts, etc.) that have been digitized by a scanner or digital radiography. The images are encrypted, thus meeting HIPAA requirements, and electronically transmitted to NEA via the Internet. NEA stores the attachments so they may be accessed indefinitely.

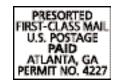
Attachments can be viewed on the computer screen while the claim is being reviewed for payment.

To join the thousands of other dentists already using this system for quick claims processing, visit www.welcometonea.com and enter COMPB in the blue promotion code box. This special offer, sponsored by NEA and Compbenefits, provides 75% off the regularly priced \$200 Registration fee. Registration includes, software, installation, training and unlimited telephone support. For more information, or if you have questions, call 800-782-5150, extension 2. This offer expires September 30, 2007.

Would you still like the benefit of faster claim processing, but not ready to send your x-rays and attachments electronically? Try FastLook, which enables you to view payor attachment requirements online, eliminating the need to mail unnecessary attachments. Missing or incorrect supporting documentation is one of the main reasons claims processing is delayed; and knowing what each payor requires is difficult to manage. FastLook remedies these problems by providing one central site to view multiple payors requirements. For additional information and to register please visit www.welcometonea.com and click on the FastLook logo.



100 Mansell Court East, Suite 400 Roswell, GA 30076



QUARTERLY NEWSLETTER

Electronic remittances for direct deposit and EOBs

Electronic remittances for the direct deposit of your claims payments and Explanations of Benefits (EOBs) are available on-line at www.MyCompBenefits.com. In addition, they can be sent directly to your registered email address each week!

The enrollment process is easy! Simply complete an application form and fax or mail it to the following address/fax number:

CompBenefits Corporation 100 Mansell Court East Suite 400 Roswell, GA 30076

FAX: (678) 808.3725

Attention: Data Entry Supervisor

The application form can be found on our web site at www.compbenefits.com. Once your enrollment form is processed, an email will be sent indicating your claim payment activity from the previous week. Included in the email will be a link to our web site, where EOBs, claims and eligibility can be accessed. You can view information for any date or date range. Ten (10) EOBs will be listed per web page with the ability to navigate between pages as far back as eighteen (18) months.

We hope you take advantage of this new time saving service for your dental office.

Note: You must register your office at www.mycompbenefits.com, so we have a valid email address.

NPI Reminder

If you have not submitted your individual/group National Provider Identifier (NPI) to CompBenefits yet, please do so at your earliest convenience. You may fax your NPI number to Gresten Weeks in Professional Services at (678) 405.3626. You should report your NPI as soon as you receive it. Please note that you should be using your NPI number on all HIPAA standard electronic transaction. This became effective on May 23, 2007.

Please note that an updated ADA dental claim form has been developed, which includes fields specifically for the NPI numbers of the billing dentist or dental entity and the treating dentist. We encourage you to begin using the new form as soon as possible. The new form is available at the ADA web site and also at www.compbenefits.com. Please be sure to include your Social Security Number (SSN) and/or Tax ID Number (TIN) on the claim form as this will prevent delays in processing.