

HUMANA.



**Prepared for:**  
Calhoun County School Board

**Proposed coverage:**  
- Dental

**Broker:** VAN LIEROP INSURANCE SERVICES

**Humana sales representative:** Laura Nolan

**Presented by:** DWIGHT VAN LIEROP

**Proposal date:** 10/31/2017

## What's inside:

> About Humana.....	3
<b>Dental proposal:</b>	
> Plan highlights and rates.....	5
> Terms and conditions.....	7



**Benefits\* that help protect employee's health and finances:**

- **Medical:** Humana offers PPO, HMO, POS, and HDHP plans with a wide range of deductibles, copayments, and prescription drug designs with access to more than 54,000 providers and almost 4,000 hospitals nationwide. Our funding options include Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs) and Personal Care Accounts (PCAs).
- **Dental and vision:** Regular cleanings and eye exams can detect problems and other diseases throughout the body. Humana's dental and vision plans encourage prevention, early diagnosis, and treatment – helping employees stay more healthy and fit.
- **Workplace voluntary benefits:** Humana's workplace voluntary benefits – disability, life, accident, critical illness, cancer, and supplemental health – can help your employees rest a little easier knowing they have a plan to help cover additional expenses if they can't work due to an illness or injury.
- **Retiree benefits:** With our broad-based Medicare Advantage network and consumer-driven solutions, Humana is uniquely positioned to address employers' FASB and GASB risk-mitigation strategies while providing efficient, cost-effective benefit plan solutions for your Medicare-eligible retirees.

**We're happy you're considering Humana** for your employee benefits offering. For more than four decades, we've helped businesses of all sizes provide their employees with quality, affordable health care benefits. We can do the same for you.

You'll find Humana makes the employee benefits experience simpler for everyone involved by providing personal guidance and resources to help you and your employees make smart choices.

**Here's what you can expect:**

- A quarterly newsletter, Focus, giving you the latest benefit news and industry trends
- Online tools to help employees estimate costs for common procedures and prescription drugs
- Resources for Spanish-speaking employees
- *Fortune Magazine* named Humana one of the Top 5 Most Admired Healthcare Companies in the United States\*\*
- Financially strong company ranked 73rd on the Fortune 500
- Friendly, personal service

Humana, in partnership with your broker, will help you find a plan that's the best fit for you and your employees. And we'll work closely with you to control costs and help your employees lead healthier, more productive lives.

\* Availability varies by state

\*\* March 2009



### Why choose Humana Specialty Benefits?

- Personalize your benefits by working with your agent and our own experts. Together, we'll tailor a benefits package that works best for you and your employees
- Improve worker productivity: Dental problems result in the loss of 164 million work hours,<sup>1</sup> and vision problems result in \$8 billion in lost productivity each year<sup>2</sup>
- Save on your rates when you add multiple Humana products
- Expect a simple and friendly experience from people who care and are ready to help you and your employees

<sup>1</sup> CDC.gov

<sup>2</sup> The Vision Council

## Rest easy, you're covered

You invest in your employees and care about their future. You provide benefits that you and your employees can feel good about. When you partner with Humana, you have access to one of the industry's broadest choices of specialty benefits designed to help protect the personal health and finances of your employees and their families.

### Dental and vision coverage help protect employees' health

Gum disease can be a risk factor for heart disease and other serious conditions. With regular cleanings, a dentist may be able to recognize early symptoms of gum disease, and provide simple treatments to prevent it from progressing – keeping a patient's mouth and heart a little healthier.

An annual eye health exam also is an important part of your routine preventive healthcare. Eye exams not only help vision, but an eye doctor can detect major health issues, too. Diseases such as diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis, and rheumatoid arthritis can be diagnosed just by looking into the eyes.

### Disability, life, accident, critical illness, cancer, and supplemental health help protect employees' finances

If your employees are like most people, they probably don't plan for expenses not covered by their medical insurance such as loss of income, monthly bills, childcare services, and travel to treatment centers. By offering these benefits, you can help your employees be more financially prepared for the unexpected.

Best of all, you can offer these valued benefits to your employees without increasing your benefits budget – they can be 100 percent employee paid. Plus, by offering a competitive benefits package, you may even improve employee productivity and increase loyalty.

**Fully Insured**  
Effective date: 01/01/2018

## Dental plan highlights and rates

### Proposed plan 1: TRADITIONAL PREFERRED 100/50/50 INFS 14

#### Voluntary Dual Choice

##### Plan highlights

Preventive services coinsurance %	100	Endodontics	Major
Basic services coinsurance %	50	Periodontics	Major
Major services coinsurance %	50	Composite fillings for molars	Basic
Individual Deductible	\$25.00	Complex surgical extractions	Basic
Family Deductible	\$75.00	Implants	Major
Waive deductible on preventive	Yes	Orthodontia	Not Available
Annual maximum	\$1000.00	Orthodontia coinsurance %	0
Extended annual max	Yes	Orthodontia lifetime maximum	\$0.00
Waive preventive on annual maximum	Not Selected	Voluntary	Yes

	EE	EESP	EECH	FAM
Estimated counts	16	15	4	19
Proposed rates	\$17.96	\$35.91	\$45.79	\$63.75
Estimated monthly premium	\$287.36	\$538.65	\$183.16	\$1,211.25
Estimated annual premium	\$3,448.32	\$6,463.80	\$2,197.92	\$14,535.00

**INFS:** Members and their families benefit from negotiated discounts on covered services by choosing dentists in our network. If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee for covered services. If a member sees an out-of-network dentist, coinsurance will apply to the maximum allowable charge of one or more network providers in your geographic area. Out-of-network dentists may bill you for charges above the amount covered by your dental plan.

Limitations, exclusions, waiting periods, and frequency or age limitations may apply. Do not cancel current group coverage until you receive written approval from Humana. Please verify the rates and selected plan(s) before implementation to ensure a smooth transition.

**Fully Insured**  
Effective date: 01/01/2018

## Dental plan highlights and rates

### Proposed plan 2: TRADITIONAL PREFERRED 100/80/50 U&C 14

#### Voluntary Dual Choice

##### Plan highlights

Preventive services coinsurance %	100	Endodontics	Basic
Basic services coinsurance %	80	Periodontics	Basic
Major services coinsurance %	50	Composite fillings for molars	Basic
Individual Deductible	\$25.00	Complex surgical extractions	Basic
Family Deductible	\$75.00	Implants	Major
Waive deductible on preventive	Yes	Orthodontia	Not Available
Annual maximum	UNLIMITED	Orthodontia coinsurance %	0
Extended annual max	Yes	Orthodontia lifetime maximum	\$0.00
Waive preventive on annual maximum	Not Selected	Voluntary	Yes

	EE	EESP	EECH	FAM
Estimated counts	38	12	3	14
Proposed rates	\$32.03	\$64.04	\$81.66	\$113.69
Estimated monthly premium	\$1,217.14	\$768.48	\$244.98	\$1,591.66
Estimated annual premium	\$14,605.68	\$9,221.76	\$2,939.76	\$19,099.92

**U&C:** Members and their families benefit from negotiated discounts on covered services by choosing dentists in our network. If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee for covered services. If a member sees an out-of-network dentist, coinsurance will apply to the usual and customary charge. Out-of-network dentists may bill you for charges above the amount covered by your dental plan.

Limitations, exclusions, waiting periods, and frequency or age limitations may apply. Do not cancel current group coverage until you receive written approval from Humana. Please verify the rates and selected plan(s) before implementation to ensure a smooth transition.

**Fully Insured**

## Dental plan terms and conditions

**Rate Assumptions:**

- › The effective date is no later than 01/01/2018.
- › Rates are guaranteed for one (1) year.
- › Rates are based on SIC code 8211, situs state FL.
- › Retirees are not included.
- › Plan assumes an employer/employee relationship exists between all parties.
- › These rates include a replacement commission schedule of a level 10%.

**Enrollment:**

- › Rates are based on 335 eligible employees.
- › If enrollment changes by +/-10 percent from the quoting enrollment of 121 subscribers / 250 members, underwriting reserves the right to re-evaluate rates.
- › For initial and timely add-ons, there is a 12-month waiting period for orthodontics, if applicable, and no waiting periods for preventive, basic and major services. The 12-month waiting period can be decreased or waived based on the number of months the member had dental coverage immediately before enrolling in the Humana plan.
- › Rates include an annual open enrollment at renewal time. Open enrollment allows employees to enroll as timely applicants during open enrollment. Standard waiting periods apply.

**Plan Design:**

- › Proposal is contingent on Humana being the only dental plan(s) offered.
- › This plan is based on our standard design and certificate language.
- › Dependent age limitations are based on situs state requirements unless otherwise noted.

**Billing:**

- › With our standard billing cycle, premiums are due by the first of the month for which coverage is to be provided. Grace period is 31 days.
- › Humana may adjust rates because of changes in plan design, legislation, or regulations that affect benefits payable, eligible, or contractual provisions.

For insuring or offering entity, please see applicable sales or marketing literature.