

Humana Dental Plans

Introducing StaffScapes Dental Plans

StaffScapes offers employees a selection between two unique and useful plans which will benefit your entire family. Both plans utilize the widespread Humana network, have no waiting periods, and offer different price points which can best suited for every budget.

Humana PPO Dental Plan

The Humana PPO plan is what most people will think of as traditional dental insurance. The monthly premiums are more, but aside from low deductibles, you will pay less out of pocket at your regular dental appointments. The PPO Plan covers:

- 100% of Preventative Treatments;
- 100% of Basic Services;
- 60% of Major Services;
- \$1500 Annual Maximum; and
- After you reach the annual maximum amount, you will receive 30 percent coinsurance on preventive, basic, and major services for the rest of the plan year. (Implants and orthodontia excluded.
- May be eligible to receive up to a 20% discount on non-covered services. Members may contact a participating provider to determine if any discounts are available.

Employee Only:	Employee & Spouse	Employee & Family
\$35.31/month	\$75.83/month	\$113.38/month

Alpha Dental Discount Plan

The Alpha Dental Plan is a discount plan which utilizes the same wide Humana Network as the PPO plan, but offers a substantial discount off fixed prices. The result is that the monthly premium is less, but there will be fees for services. The Alpha Dental Plan:

- Has no annual maximums;
- Covers many routine dental concerns (including orthodontia); and
- Specialty dental visits offered at a discount of 20% off

Employee Only:	Employee & Spouse	Employee & Family
\$11.75/month	\$21.75/month	\$31.75/month

For questions or more detailed information, please do not hesitate to contact the StaffScapes Benefits Department at 303-466-7864.

Humana Dental PPO 09



			If you use an OUT-OF-NETWORK dentist	
Calendar-year deductible (excludes orthodontia services)	Individual \$50	Family \$150	Individual \$50	Family \$150
Calendar-year annual maximum (excludes orthodontia services)	\$1,500 After you reach the annual maximum amount, you will receive 30 percent coinsurance on preventive, basic, and major services for the rest of the year (excludes orthodontia.)		nd major	
Preventive services Oral examinations X-rays Cleanings Topical fluoride treatment (through age 14, one per calendar year) Sealants (through age 14)	100% no deductible		100% no deductible	
Basic services • Space maintainers (through age 14) • Emergency care for pain relief • Basic oral surgery services - basic extractions of erupted tooth or root • Fillings (amalgam, composite for anterior teeth) • Appliances for children (through age 14) • Prefabricated stainless steel crowns	100% after deductible		80% after ded	luctible
Major services Crowns Inlays and onlays Bridgework Dentures Denture relines and rebases Complex surgical extractions - surgical removal of erupted tooth, impacted tooth, and tooth roots Implants Periodontics (gums) Endodontics (root canals)	60% after deductible		50% after deductible	
Orthodontia services	If you do not choose orthodontia coverage, employees may be eligible to receive up to a 20% discount on non-covered services. Members may contact a participating provider to determine if any discounts are available.			

Non-participating dentists can bill you for charges above the amount covered by your HumanaDental plan. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

Waiting periods

Enrollment type	Preventive	Basic	Major	Orthodontia
Initial enrollment, open enrollment and timely add-on	No	No	No	Not available
Late applicant 1,2	No	12 months	12 months	Not available

¹ Late applicants not allowed with open enrollment option.

Plan summary created on: 4/7/16 15:02 1-800-233-4013 • Humana.com



² Waiting periods do not apply to endodontic services unless a late applicant.

Beta Health Alpha Dental Plan



The Beta Health Alpha Dental Plan focuses on maintaining oral health, prevention and cost-containment. Members may see a primary care dentist as often as necessary. There are no yearly maximums, no deductibles to meet and no waiting periods. Beta Health Alpha plan copayments for listed procedures are applicable at a participating general dentist.

Member costs listed here are for services provided by a chosen participating primary care dentist (PCD) only. A PCD may decide that a member needs to see a contracted dental specialist. No referral is necessary to see a network specialist.

Specialists services: Should members need a specialist, (i.e., endodontist, oral surgeon, periodontist, pediatric dentist), they may be referred by a participating general dentist, or members can self-refer to any participating specialist. Members will receive up to a 20 percent discount by visiting a participating specialist.

Summary of services

Diagno	ostic (Exams and x-rays) Member pay	D2	2160	Amalgam—three surfaces, primary	
D0999		_ 	O1C1	or permanent\$	54.00
D0120		D,	2161	Amalgam—four or more surfaces, primary	63.00
D0140		D.	2330	or permanent	45.00
D0150	Comprehensive oral evaluation—new or		2330	Resin based composite—two surfaces, anterior. \$	58.00
D0240	established patient\$ 12.00		2331	Resin based composite—three	50.00
D0210	X-ray intraoral—complete series including	0.	2332		77.00
D0220	bitewings\$ 29.00 X-ray intraoral—periapical, first film\$ 6.00	D2	2335	Resin based composite—four or more	
	X-ray intraoral—periapical, first film \$ 6.00 X-ray intraoral—periapical, each			surfaces or involving incisal angle (anterior). \$	124.00
D0230	additional film\$ 5.00	D2	2390	Resin based composite crown, anterior\$	
D0240	X-rays intraoral—occlusal film \$ 5.00		2391	Resin based composite—one surface, posterior. \$	98.00
	X-ray extraoral—first film\$ 5.00	D2	2392	Resin based composite—two	
	X-ray extraoral—each additional film \$ 5.00			surfaces, posterior\$	135.00
D0270	X-ray bitewing—single film no charge	D2	2393	Resin based composite—three	172.00
D0272	X-ray bitewings—two films no charge	D	220/	surfaces, posterior\$	1/2.00
D0274	X-ray bitewings—four films no charge	D	2394	Resin based composite—four or more	100.00
D0330	X-ray panoramic film\$ 49.00	D.	2510*	surfaces, posterior\$ Inlay—metallic, one surface\$	200.00
D0340	1			Inlay—metallic, two surfaces \$	
D0460	Pulp vitality test no charge			Inlay—metallic, three or more surfaces \$	
D0470	Diagnostic casts			Onlay—metallic, two surfaces\$	
D0999	Emergency visit (same day)\$ 25.00			Onlay—metallic, three surfaces\$	
Prever	ntive (Cleanings) Member pay			Onlay—metallic, four or more surfaces\$	
D1110	Prophylaxis—adult cleaning (every six months). \$ 15.00	– D2	2610*	Inlay—porcelain/ceramic, one surface \$	318.00
D1110	Prophylaxis—child cleaning (every six months). \$ 15.00			Inlay—resin based composite, one surface\$	
D11203	Topical application of fluoride not including			Inlay—resin based composite, two surfaces. \$	314.00
D1203	prophylaxis—child\$ 11.00	D2	2652*	Inlay—resin based composite, three or	220.00
D1330	Oral hygiene instructions no charge	D.	2740+	more surfaces	
D1351	Sealant—per tooth\$ 12.00			Crown—resin based composite, indirect \$	
D1510	Space maintainer—fixed, unilateral \$ 173.00			Crown—resin with high noble metal \$ Crown—resin with predominantly base metal . \$	
D1515	Space maintainer—fixed, bilateral \$ 250.00			Crown—resin with predominantly base metal. \$	
D1520	Space maintainer—removable, unilateral \$ 213.00			Crown—porcelain/ceramic substrate\$	
D1525	Space maintainer—removable, bilateral \$ 246.00			Crown—porcelain fused to high noble metal. \$	
D1550	Recementation of space maintainer\$ 17.00			Crown—porcelain fused to predominantly	30 1.00
D1999	Additional prophy (for perio maintenance) \$ 41.00			base metal	315.00
Restor	ative Services	D	2752*	Crown—porcelain fused to noble metal \$	370.00
	s, crowns, inlyas and onlays) Member pay	; D2	2790*	Crown—full cast high noble metal\$	366.00
	Amalgam—one surface, primary	– D2		Crown—full cast predominantly base metal. \$	
DZ 14U	or permanent\$ 33.00			Crown—full cast noble metal \$	345.00
D2150	Amalgam—two surfaces, primary	D2	2910	Recement inlay, onlay, or partial	45.00
02100	or permanent\$ 44.00	D.	2020	coverage restoration\$	
	5. ps	D,	12920	Recement crown\$	31.00

D2930	Prefabricated stainless steel crown—	D4355	Full mouth debridement to enable
D2931	primary tooth\$ 101.00 Prefabricated stainless steel crown—	D4910	comprehensive evaluation and diagnosis \$89.00 Periodontal maintenance \$57.00
	permanent tooth \$ 123.00	D4999	
D2932	Prefabricated resin crown	Prosth	nodontics
D2933	Prefabricated stainless steel crown with resin window		wable/Complete Dentures, etc.) Member pays
D2940	Sedative filling\$ 37.00	D5110	Complete denture—maxillary \$ 533.00
	Core buildup, including any pins	D5120	Complete denture—mandibular \$ 533.00
D2951	Pin retention—per tooth, in addition to restoration\$ 23.00	D5130	Immediate denture—maxillary \$ 764.00
D2952	Cast post and core in addition to crown \$ 134.00	D5140 D5211	Immediate denture—mandibular \$ 778.00 Maxillary partial denture—resin base
	Prefabricated post and core in addition	DJZII	(including clasps and teeth)\$ 463.00
50055	to crown\$ 107.00	D5212	Mandibular partial denture—resin base
D2955	Post removal (not in conjunction with endodontic therapy) \$ 139.00	DE212	(including clasps and teeth)\$ 442.00
D2960	Labial veneer (resin laminate)—chairside \$ 187.00	D5213	Maxillary partial denture—cast metal framework, resin denture bases
D2999	Bleaching (per arch) (\$125 additional charge		(including clasps and teeth)\$ 547.00
	per unit for multiple crown units—	D5214	Mandibular partial denture—cast metal
	complex rehabilitation) \$ 162.00		framework, resin denture bases
Fndodo	ontic Services (Root canals) Member pays	55/40	(including clasps and teeth)
		D5410	Adjust complete denture—maxillary\$ 36.00
D3110 D3120	Pulp cap—direct (excluding final restoration). \$ 26.00 Pulp cap—indirect (excluding final restoration). \$ 27.00	D5411 D5421	Adjust complete denture—mandibular\$ 36.00 Adjust partial denture—maxillary\$ 36.00
	Therapeutic pulpotomy excluding	D5421	Adjust partial denture—mandibular \$ 36.00
<i>D3220</i>	final restoration\$ 72.00	D5510	Repair broken complete denture base \$ 88.00
D3230	Pulpal therapy—anterior, primary tooth	D5520	Replace missing or broken teeth—
500/0	(excluding restoration)\$ 102.00	55646	complete denture (each tooth)\$ 62.00
D3240	Pulpal therapy—posterior, primary tooth (excluding restoration)\$ 113.00	D5610	Repair resin denture base
D3310	Root canal therapy—one canal (excluding	D5620 D5630	Repair cast framework
סזכנט	final restoration)\$ 275.00	D5640	
D3320	Root canal therapy—two canals (excluding	D5650	
	final restoration) \$320.00	D5660	Add clasp to existing partial denture \$ 121.00
D3330	Root canal therapy—three canals or more \$ 400.00	D5710	Rebase complete maxillary denture \$ 276.00
D3410	Apicoectomy/periradicular surgery—anterior . \$ 328.00	D5711 D5720	Rebase complete mandibular denture \$ 276.00
D3421	Apicoectomy/periradicular surgery—bicuspid (first root) \$ 366.00	D5720	Rebase maxillary partial denture\$ 230.00 Rebase mandibular partial denture\$ 231.00
D3425	(first root)	D5730	Reline complete mandibular denture
	(first root)		(chairside)
D3426	Apicoectomy/periradicular surgery	D5731	Reline complete mandibular denture
D2/20	(each additional root)\$ 161.00	DE7/ 0	(chairside)
D3430	Retrograde filling—per root	D5740 D5741	
D3310	rubber dam\$64.00	D5750	
D. J. J		D5751	Reline complete mandibular denture
	ontic Services (Gum disease) Member pays	DE760	(laboratory)
D4210	Gingivoplasty or gigivectomy—four or more	D5760) ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
	contiguous or bounded teeth spaces per quadrant \$ 333.00		Reline mandibular partial denture (laboratory). \$ 157.00 Tissue conditioning, maxillary\$ 66.00
D4211	Gingivoplasty or gigivectomy—one to three	D5851	Tissue conditioning, mandibular
	contiguous or bounded teeth spaces		In addition to the fees listed above in section 5000 through
	per quadrant\$178.00 Gingival flap, including root planing—four	6000 (additional fees may be charged for upgraded teeth and
D4240	Gingival flap, including root planing—four	enhan	ced cosmetics, personalization beyond norm or techniques
	or more contiguous or bounded teeth		ng precision dentures.
D/260	spaces per quadrant		
D426U	Osseous surgery including flap entry and closure—four or more contiguous or		nodontics (Fixed/Partial Dentures, etc.) Member pays
	bounded teeth spaces per quadrant\$ 521.00	D6210 ³	Pontic—cast high noble metal
D4320	Provisional splinting—intracoronal\$ 260.00	D6211*	Pontic—cast predominantly base metal\$ 303.00 Pontic—cast noble metal\$ 320.00
D4321	Provisional splinting—extracoronal \$ 246.00		* Pontic—porcelain fused to high noble metal. \$ 383.00
D4341	Periodontal scaling and root planing—four		Pontic—porcelain fused to predominantly
	or more teeth per quadrant\$ 112.00		base metal \$ 312.00

D6242* D6750* D6251* D6252* D6720* D6721* D6722* D6750* D6751* D6752*	Pontic—porcelain fused to noble metal \$ 331.00 Crown—porcelain fused to high noble metal . \$ 345.00 Crown—porcelain fused to predominantly base metal \$ 323.00 Pontic—resin with noble metal \$ 325.00 Crown—resin with high noble metal \$ 380.00 Crown—resin with predominantly base metal . \$ 344.00 Crown—resin with noble metal \$ 352.00 Crown—porcelain fused to high noble metal . \$ 384.00 Crown—porcelain fused to predominantly base metal \$ 315.00 Crown—porcelain fused to noble metal . \$ 335.00
D6790* D6791* D6792* D6930	Crown—full cast high noble metal \$ 359.00 Crown—full cast predominantly base metal. \$ 323.00 Crown—full cast noble metal \$ 330.00 Recement fixed partial denture \$ 69.00
Oral Su	urgery (Extractions, etc.) Member pays
D7140 D7210	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)\$ 46.00 Surgical extraction—erupted tooth with
D7220 D7230 D7240	removal of bone
D7241 D7250	Removal of impacted tooth—completely bony with unusual surgical complication \$ 248.00 Surgical removal of residual tooth roots
D7270	(cutting procedure)
D7280 D7285 D7286 D7310	accidentally evulsed or displaced tooth \$ 243.00 Surgical access of an unerupted tooth \$ 235.00 Biopsy of oral tissue—hard (bone, tooth) \$ 217.00 Biopsy of oral tissue—soft \$ 150.00 Alveoloplasty in conjunction with
D7320	extractions—per quadrant
D7510 D7910	Incision and drainage of abscess—intraoral soft tissue
D7960	Frenulectomy (frenectomy or frenotomy)— separate procedure\$ 128.00
D7970	Excision hyperplastic tissue—per arch\$ 207.00
Genero	al miscellaneous services Member pays
D9110 D9230	Palliative (emergency) treatment of dental pain—minor procedure
D9310	oxide—first 30 minutes\$ 27.00 Consultation—diagnostic services provided by dentist or physician other than practioner
D9910 D9941 D9951 D9952 D9999	providing treatment

Orthodontics (Braces) for Children & Adults (Monthly Payment)	Member pays
13 month treatment plan (\$137/month) 16 month treatment plan (\$137/month) 19 month treatment plan (\$137/month) 22 month treatment plan (\$137/month) 25 month treatment plan (\$137/month) 28 month treatment plan (\$137/month) 31 month treatment plan (\$137/month) 34 month treatment plan (\$137/month) 36 month treatment plan (\$137/month)	\$2,820.00 \$3,231.00 \$3,642.00 \$4,053.00 \$4,464.00 \$4,875.00 \$5,286.00

Other Orthodontic Guidelines

- 1. A \$382 charge will apply at the end of treatment (included in the above amounts) to cover all retention office visits (unlimited).
- 2. Services not listed above will be discounted 30% off of the participating Orthodontist's Usual and Customary fees (except #5 listed below).

 3. Services must only be provided by a contracted
- Orthodontic Specialist.
- 4. The amounts listed above also include an initial one-time \$246 charge for all records, mold, x-rays, etc. to determine the Orthodontic Treatment for the patient.
- 5. Invisalign® procedures are to be discounted 15% off the participating Orthodontist's Usual and Customary fees.

NOTE:

- Not all participating dentists perform all listed procedures, including amalgams. Please consult your dentist prior to treatment for availability of services.
- Some covered services are typically only offered by a specialist (like many oral surgery procedures)
- Additional exclusions and limitations are listed along with full plan information in your certificate of benefits.

All Plans General Limitations and Exclusions

- All fees listed above do not include all appropriate lab fees. Member must agree (in writing) to all upgraded materials before treatment is started. See each section for specific details (if applicable).
- All patients are responsible for paying all fees (as listed above) at the time services are rendered.
- These fees are for General Dentists only. A participating specialist list is available by calling our office at 303-744-3007 or 1-800-807-0706.
- 4. Any procedures not listed will be discounted 20% off the participating General Dentists normal fees.
- Medical costs associated with any dental procedures are not covered.
- Dentures or appliances will be replaced only after 3 years have elapsed since such dentures or appliances were provided under any plan program, unless the denture or appliance becomes unserviceable due to illness or other causes not controlled by other means. Replacement of dentures, appliances, or bridgework due to loss or theft are not covered.
- 7. Any dental treatment started prior to the Member's eligibility to receive services under this plan or started after a Member's termination are not covered.
- 8. Failure to follow the prescribed treatment or accidents occurring during the course of treatment may result in additional charges by your plan provider.
- Failure to pay scheduled fees at the time service is rendered may prevent future dental services from being received until all fees have been paid in full.
- 10. Services provided by non-participating dentists are not covered.
- 11. Services which, in the opinion of the attending dentist, are not necessary for the patient's dental health, or are contrary to established dental ethics are not covered.
- 12. Cosmetic dental procedures are covered only if the attending dentist and patient agree on the specific procedure.
- 13. Services which are compensable under Worker's Compensation or employer liability laws are not covered.
- 14. General anesthesia and IV sedation are not covered.
- 15. Myofunctional therapy procedure for training, treating or developing muscles in and around the jaw or mouth including TMJ are not covered except by participating plan specialists.
- 16. Any dental procedure or service that cannot be performed in the dental office due to general and/or physical limitations of a member are not covered.
- 17. Expenses incurred for dental procedures initiated prior to member's eligibility or after termination are not covered.
- 18. Any services that the Participating General Dentist recommends be performed by a specialist are covered only by a plan participating specialist.
- 19. The liability of Beta Health Association, Inc. is limited to the return of the membership fees paid for one year by the member.
- 20. Extractions for asymptomatic third molars (wisdom teeth) are not covered unless causing movement of the teeth. An example of symptomatic include severe decay, and ontogenic cysts, chronic pericoronitis, and infection.
- 21. The Beta Health Association, Inc. dental programs do not constitute dental insurance and are considered discount, fee-for-service dental plans.
- 22. Fees are subject to change on an as needed basis. Please contact Beta Health Association, Inc. for current fees.

Insured or administered by Beta Health Assocation, Inc.

Current Dental Technology © 2007 American Dental Association. All rights reserved.









Questions?

Simply call 1-800-233-4013 to speak with a friendly, knowledgeable Customer Care specialist, or visit Humana.com.

Feel good about choosing a HumanaDental plan

Make regular dental visits a priority Regular cleanings can help manage problems throughout the body such as heart disease, diabetes, and stroke.* Your HumanaDental PPO plan focuses on prevention and early diagnosis, providing four exams and cleanings every calendar year: two regular and two periodontal. * www.perio.org

Go to MyDentalIQ.com

Take a health risk assessment that immediately rates your dental health knowledge. You'll receive a personalized action plan with health tips. You can print a copy of your scorecard to discuss with your dentist at your next visit.

Tips to ensure a healthy mouth

- · Use a soft-bristled toothbrush
- Choose toothpaste with fluoride
- Brush for at least two minutes twice a day
- Floss daily
- Watch for signs of periodontal disease such as red, swollen, or tender gums
- Visit a dentist regularly for exams and cleanings

Did you know that 74 percent of adult Americans believe an unattractive smile could hurt a person's chances for career success?* HumanaDental helps you feel good about your dental health so you can smile confidently.

* American Academy of Cosmetic Dentistry

Use your HumanaDental benefits

Find a dentist

With HumanaDental's PPO plan, you can see any dentist. Members and their families benefit from negotiated discounts on covered servcies by choosing dentists in the HumanaDental PPO Network. To find a dentist in HumanaDental's PPO Network, log on to **Humana.com** or call 1-800-233-4013.

Know what your plan covers

The other side of this page gives you a summary of HumanaDental benefits. Your plan certificate describes your HumanaDental benefits, including limitations and exclusions. You can find it on MyHumana, your personal page at **HumanaDental.com** or call 1-800-233-4013.

See your dentist

Your HumanaDental identification card contains all the information your dentist needs to submit your claims. Be sure to share it with the office staff when you arrive for your appointment. If you don't have your card, you can print proof of coverage at **Humana.com**.

Learn what your plan paid

After HumanaDental processes your dental claim, you will receive an explanation of benefits or claims receipt. It provides detailed information on covered dental services, amounts paid, plus any amount you may owe your dentist. You can also check the status of your claim on MyHumana at **Humana.com** or by calling 1-800-233-4013.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, Humana Health Benefit Plan of Louisiana, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits)

This is not a complete disclosure of plan qualifications and limitations. Your agents will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. Please review this information before applying for coverage. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.



