

Humana Dental Products

	Traditional Preferred	PPO	Preventive Plus	DHMO
<i>Must I visit a dentist in-network?</i>	No	No	No	Yes
<i>Do I save money if I visit an in-network dentist?</i>	Yes	Yes	Yes	No
<i>Coinsurance Options</i>	Same coinsurance levels for services by in- and out-of-network dentists	A wide range of coinsurance levels; rewards members for choosing in-network dentists	One coinsurance option; major services covered at a discount	None - only a copayment is required
<i>Are major services covered? (Crowns, bridgework, dentures, etc.)</i>	Yes	Yes	No	Yes
<i>Cost Comparison</i>	Higher price for flexibility to go to dentist, higher reimbursement levels for in- and out-of network services	Many coinsurance options for in- and out-of-network services that affect the price	Lowest price of the plans allowing any dentist to be seen; major services covered at a discount	Lowest price; limited to participating dentists