

# Care that goes above and beyond for your business and your team

## Modern, flexible plans for businesses big and small

Humana plans increase the value of your employee benefits with plans that extend care beyond traditional medical benefits to protect your employees' financial and overall well-being.



### **DENTAL: Plans built for savings, flexibility and overall health**

- Enhanced preventive care options with 3 routine cleanings and 4 periodontal maintenance cleanings covered under preventive services
- Extended annual maximum option provides members 30% coinsurance after the annual maximum is met
- \$0 virtual dental care, also known as teledentistry, may be an option rather than an emergency room visit
- One of the largest PPO networks with 143,000 unique dentists nationwide



### **VISION: Plans focused on wellness and savings**

- Plans offering additional diabetic eye exams plus retinal imaging to screen for medical conditions
- Fixed exam copays and lens allowances along with 20% discount on balance over the frame allowance
- More than 175,000 access points nationwide, including many independent, retail and online options



### **LIFE: Plans that help ensure loved ones have financial protection**

- Safety net to give employees financial confidence knowing their loved ones are protected
- \$25,000 annual increase option available on Voluntary Life with no qualifying health questions
- Life benefits specialists personally handle every claim, ensuring prompt payments
- Basic and voluntary life bundled rate match



### **DISABILITY: Plans that protect paychecks and financial well-being**

- Short- and long-term disability plans provide employees with financial protection to help pay bills while they are unable to work
- Trained claims analysts guide and support employees on their disability journey
- Employee Assistance Program (EAP) included at no additional cost when bundled with two other Humana lines of coverage. (Lines of coverage include short and long -term disability, dental, vision, basic and voluntary life plans.)



**2-year rate guarantee on all benefits**



For more information, contact your broker or go to [summacare.com/shop-employers](https://summacare.com/shop-employers).

**Humana**

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Note: Benefit options vary by plan selection and state.

Humana group dental, vision, life and disability plans are insured, offered, or administered by Humana Insurance Company.

THIS IS A DISABILITY INCOME POLICY. This policy provides disability income insurance only. It does not provide basic hospital, basic medical, or major medical insurance. A waiting period and/or pre-existing condition exclusion may apply. A pre-existing condition is defined as any injury or sickness the employee received medical care for before the effective date. See policy for complete details. NEW YORK ONLY: This policy provides disability income insurance only. It does not provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Limitations on teledentistry services, also referred to as virtual visits, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary dental care provider or other providers in your network. Any descriptions of when to use teledentistry services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.



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