

Humana's Stand-Alone Dental & Vision Plans

*Available for
All Ages, All
Year Long!*



Humana



Today's Agenda

Today's Goal: You will become an expert on Humana Dental/Vision plans and how to present them.

1. How to frame the conversation about Dental/Vision
2. Address Agent Concerns
3. Product Knowledge: Multiple Dental Options, 1 Vision Option
 - Humana's Stand Alone Dental Loyalty PPO
 - Humana's Stand Alone Dental HI215 HMO
 - Humana's Stand Alone Dental Preventive PPO
 - Humana's Stand Alone Vision Plan
4. How to get started (Quotes and applications, Provider Search Tool, Marketing)

Step One: Outreach to Existing Clients

Want To Increase Sales? Target Your Existing Customers

- It is far easier to sell products and services to existing customers than to someone you don't have a relationship with.
- If you have done a good job taking care of your customer in the past, and your products have performed well for them, they are usually willing to give any addition to your product line a try. Because the relationship is in place, far less (expensive) selling is required.
- The two takeaway points here are simple, even if we tend to forget about them.
- A key part of creating a growing business is making sure you don't lose the customers/clients/members you already have.
- And once you have them, make them your first option when you have an additional product or service to sell. Your costs of sales will be less and you will find it easier to gain momentum.
- Once you have sold all you can to your existing customers, you can start reaching out to gain more.

Framing the Dental/Vision Sale Conversation

- 1. Transition to Dental/Vision: *“I’m glad you’re happy with your current coverage. I also want you to know that I am appointed to sell Dental and Vision plans with Humana. They have some great options and competitive prices. How do you currently pay for your Dental and Vision care?”*
- 2. Needs Analysis/Probing Questions
- 3. Identify which Dental Plan to Offer
- 4. Present the Benefits
- 5. Provide the quote and **Ask for the Sale!**
- 6. Submit Application

Needs Analysis/Probing Question Examples

Ask your clients these questions!

1. How do you pay for your Dental and Vision care?
2. Do you see a Dentist 2x/year?
3. Do you know if you need any Dental work done?
4. Do you have a regular Dentist that you normally see?
5. Do you have an Optometrist that you normally see?
6. Are healthy teeth and eyes important to you?
7. Do you know that poor Oral health is related to poor overall Health conditions, such as Heart Disease?

Which Dental Plan Should I Present to Clients?

Do you have a Dentist that you regularly see, or are you ok with going to any Dentist if it can save you money?

“I have a Dentist and I want to keep him/her”

“I want to be able to see any Dentist and still have coverage”

Present Loyalty
PPO Plan

“I don’t have a Dentist”

I’ll see any Dentist if I can save money”

Present HI215 HMO Plan

*Be sure that providers are available in client’s area before offering HI215 HMO Plan

Which Dental Plan Should I Present to Clients?

Do you see a Dentist 2x/year?

"I haven't been to the Dentist in a long time"

"I might need to get some Dental work done"

"I have Dentures"

Present Loyalty
PPO Plan

"I just want a plan to cover my child"

"I only go in 2x/year for cleanings"

"My teeth are fine"

Present Preventive
PPO Plan

Common Hesitations & Concerns from Agents

1. “Plans don’t cover anything, no value for clients.”
2. “Not worth my time.”
3. “I don’t make enough selling dental and vision.”
4. “I’ve never sold it before.”



Important to Know...



Dental/Vision Plans go into effect **1st of the following month**.
(HI215 from 1-15th of month; 16-31 1st of following month)



Dental/Vision plans are available to sell at **ANY TIME
THROUGHOUT THE YEAR** (no enrollment periods apply).



Dental/Vision plans are available to beneficiaries of **ALL AGES
(including child only and 65+ Medicare Beneficiaries)**.



Humana Stand Alone Dental Loyalty Plus PPO

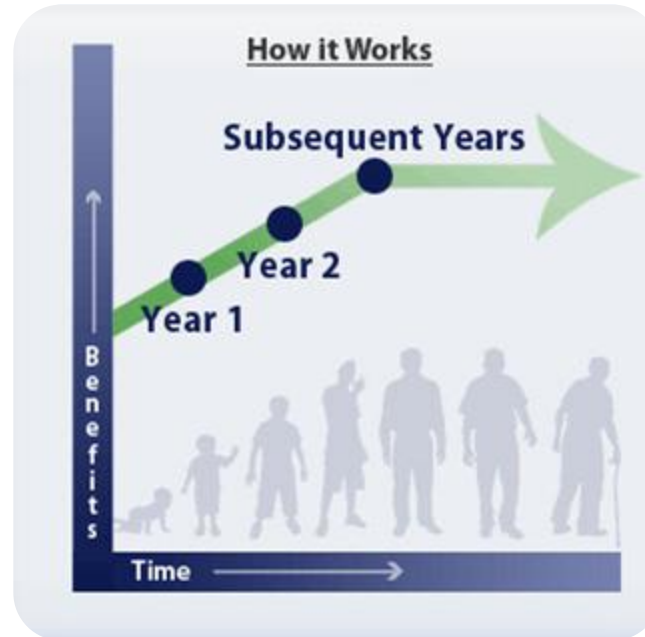
Increasing benefits from years one to three
One-time deductible
No copayments
No waiting periods



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How Stand Alone Dental - Loyalty Plus Works



As each year progresses, the benefits' coverage increases until plan year 3 when coverage remains the same for all subsequent years.

There is no restart period in the plan's deductible each year.

Plan Highlights

- **Lifetime Deductible**

- *There is a one-time deductible for as long as you are on the plan.*

- **Avoid Waiting Periods**

- No waiting periods

One-time deductible

Individual	\$150
Individual + One	\$300
Family	\$450

Plan year annual maximum

(Annual maximum is the most the plan will pay toward services in a plan year.)

First year	\$1,000 per individual on the plan
Second year	\$1,250 per individual on the plan
Subsequent years	\$1,500 per individual on the plan

Loyalty Plus Dental Plan--Preventive Services

Coinsurance

	First year	Second year	Subsequent years
Preventive services	Plan pays 100%	Plan pays 100%	Plan pays 100%
<ul style="list-style-type: none">• Routine oral examinations (limit two per year)• Periodontal examinations (limit two per year)• Cleanings (limit two per year)• Topical fluoride treatment (limit two per year, age 14 and under)• Sealants (limit one per tooth per lifetime, age 14 and under)			

Yr 1

100% Coverage
No Deductible



Yr 2

100% Coverage
No Deductible



Yr 3+

100% Coverage
No Deductible

Diagnostic & Basic Coverage – Loyalty Plus Dental

Coinsurance

	First year	Second year	Subsequent years
<p>Diagnostic & basic services</p> <ul style="list-style-type: none"> • Emergency care for pain relief (limit two per year) • Fillings (limit two per year, composite covered on front teeth only¹) • Extractions and root removal (limit two per year) • Miscellaneous x-rays (limit one per year) • Bitewing x-rays (limit one set per year) • Full mouth or panoramic x-rays (limit one per five years) 	Plan pays 40% after deductible	Plan pays 55% after deductible	Plan pays 70% after deductible

Yr 1

40% After
Deductible



Yr 2

55% After
Deductible



Yr 3+

70% After
Deductible

Major Coverage – Loyalty Plus Dental

Coinsurance

Major services

- Root canals (limit one per tooth per two years, permanent teeth only)
- Periodontal cleanings (limit two per year)
- Complete dentures (limit one per five years)
- Partial dentures (limit one per five years)
- Denture repair and adjustments (limit one per year)
- Crowns (limit one per tooth per five years)
- Onlays (limit one per tooth per five years)
- Space maintainers (initial appliance only, not covered for permanent teeth, age 14 and under)
- Surgical extractions
- Oral surgery

First year

Plan pays 20% after deductible

Second year

Plan pays 30% after deductible

Subsequent years

Plan pays 50% after deductible

Yr 1
20% After
Deductible



Yr 2
30% After
Deductible



Yr 3+
50% After
Deductible

Addressing Concern #1 – No value for client

- 1. Loyalty Plan is \$35/month premium = \$420/year
- 2. Member pays in \$420 in first year, gets \$1,000 benefit
- 3. Member gets \$580 in first-year benefit, more in years 2 & 3
- 4. Much better than paying everything out-of-pocket



- *“Your clients have a lot to gain by enrolling in coverage!”*

Humana Stand Alone Dental Preventive Plus PPO

Low Deductibles
No Copayments
Low monthly premiums



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Plan Highlights

- Plan designed for clients with good oral health and looking to maintain that with regular cleanings and exams
- Up to a 28% discount at in-network providers
- HumanaDental network over 225,000 provider locations

Calendar year deductible

This is the amount you will pay out-of-pocket for basic services in a calendar year (excludes discount services)

Individual

\$50

Family

\$150

Annual maximum

This is the maximum amount that the plan will pay in a calendar year (excludes discount services)

\$1,000 per individual on the plan

Preventive Coverage – Preventive Plus

Coinsurance options

In-network coverage

Out-of-network coverage

Preventive services (no waiting period)

- Routine oral examinations (limit two per year)
- Periodontal examinations (limit two per year)
- Bitewing X-rays
(limit one set per year, excludes full mouth and panoramic)
- Cleanings (limit two per year)
- Topical fluoride treatment
(limit one per year, age 14 and under)
- Sealants
(limit of one per tooth per lifetime, age 14 and under)

100% no deductible

70% after deductible

Basic Services – Preventive Plus

Coinsurance options

In-network coverage

Out-of-network coverage

Basic services (six-month waiting period applies)

- Emergency care for pain relief
- Extractions and root removal
- Fillings
(limit two per year, composite covered on front teeth only¹)
- Space maintainers
(age 14 and under, initial placement only)
- Oral surgery
- Prefabricated stainless steel crowns

50% after deductible

30% after deductible

Discount Services – Preventive Plus

Discount services (no waiting periods)

Major services

- Crowns
- Bridgework
- Dentures including repair and adjustments
- Periodontics such as periodontic cleanings and gum therapies
- Endodontics (root canals)

Orthodontia services

- Adult and child orthodontia

You may receive a discount on these non-covered services. You may contact your participating provider to determine if any discounts are available on non-covered services. Out-of-pocket expenses do not apply to deductible and annual maximum. Members are responsible for 100% of the discounted service.

Examples:	Average cost for service:	Your average discounted cost:	Your average savings:
Porcelain crowns fused to noble metal	\$877	\$667	\$210
Root canal (molar)	\$923	\$765	\$158
Periodontal cleanings	\$110	\$86	\$24
Dentures	\$1,190	\$808	\$382
Partial dentures	\$1,215	\$902	\$313



Humana HI215 HMO Dental Plan



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Stand Alone Dental Plans

Dental Preventive Plus

- Preventive services include two routine oral exams and cleanings and one set of bite-wing x-rays annually covered at 100% from an in-network provider.
- Basic services are covered, generally after a six (6) month waiting period and an annual deductible.
- Major services are NOT covered by the plan, but discounts may be offered by in-network dentists.
- There is a \$1,000 annual limit per person for covered services.
- **\$21 Per Member Per Month**

Dental Loyalty Plus

- Preventive services include two routine oral and periodontal exams and cleanings covered at 100%.
- Basic/Diagnostic/Major services are covered after meeting a one-time deductible. Services include but are not limited to root canals, crowns, periodontal cleanings, dentures and oral surgery There is a \$1,000 annual limit per person for covered services but this does increase in year 2 & 3.
- **\$35 Per Member Per Month**

Dental Value: HI215

- There are no deductibles, no waiting periods and no annual dollar limits
- Office visits are either \$10 or \$15 depending on the plan in addition to any co-pay for covered services listed in the Summary of Services
- Most dental procedures are covered with a co-payment when seeing a general dentist, otherwise cost shares and unlisted procedures may be at up to a 25% discount from participating specialists
- **\$17 Per Member Per Month**

*Stand-Alone Dental/Vision Plans do require a minimum 1 year commitment



Humana Vision Plan



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HumanaOne Vision Care Plan

Humana **Vision Plan**

Covers Exam, Lenses, Frames & Contacts

- No waiting periods
- No age restrictions

Large Provider Network

28,000 participating optometrists and ophthalmologists

- LensCrafters
- Pearle Vision
- Sears Optical
- Target Optical
- JCPenney Optical



Vision Plan Benefits

Vision care services	See a participating provider	See a nonparticipating provider
Exam with dilation as necessary	\$15 copay	\$30 allowance
Contact lens exam options*		
• Standard contact lens fit and follow-up	\$40 copay	Not available
• Premium contact lens fit and follow-up	10% off retail	Not available
Frames		
• Discounts may be available on all frames except when prohibited by the manufacturer.	\$150 allowance, 20% off balance over \$150	\$150 allowance
Standard plastic lenses		
• Single vision	\$25 copay	\$25 allowance
• Bifocal	\$25 copay	\$40 allowance
• Trifocal	\$25 copay	\$55 allowance

Vision Plan Benefits

Vision care services

See a participating provider

See a nonparticipating provider

Lens options

• UV coating	\$15 copay	Not available
• Tint (solid and gradient)	\$15 copay	Not available
• Standard scratch-resistance	\$15 copay	Not available
• Standard polycarbonate**	\$40 copay	Not available
• Standard anti-reflective coating	\$45 copay	Not available
• Standard progressive (add-on to bifocal)	\$65 copay	Not available
• Other add-ons and services	20% off retail price	Not available

Contact lenses (applies to materials only)

• Conventional	\$150 allowance, 15% off balance over \$150	\$92 allowance
• Disposable	\$150 allowance	\$92 allowance
• Medically necessary	15% off balance over \$150	\$200 allowance

Frequency[†]

• Examination	Once every 12 months	Once every 12 months
• Lenses or contact lenses	Once every 12 months	Once every 12 months
• Frame	Once every 12 months	Once every 12 months



Get Started



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Application Process

To complete the online application...

1. www.humana.com
2. Sign in using your username and password
3. Select the Vantage Tab Below

For Your
Retail
Business

 [Vantage](#)

For Your
Commercial
Business

 [Agent Portal](#) 

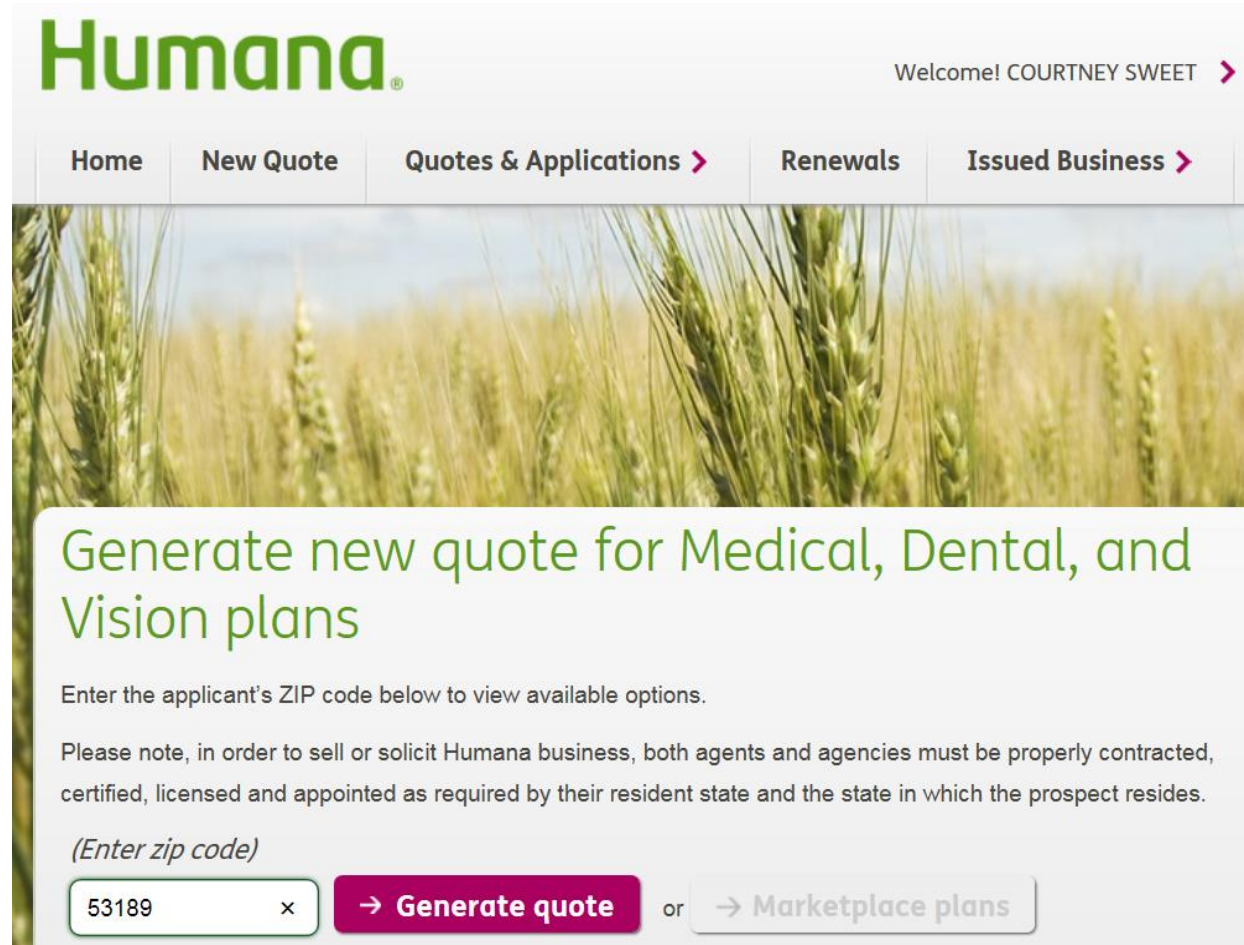
Humana Vantage

- Select “Generate New Quote” Link under the Medical, Dental, Vision tab in the center of the page.

The screenshot displays the Humana Vantage dashboard interface, which is organized into three main vertical panels. The left panel contains two sections: 'Licensing, Certification & Contracts' with sub-items 'Licenses' (14) and 'Certifications' (8), and 'Sales & Marketing' with sub-items 'Order Marketing Materials', 'MA, MAPD, PDP, Med Supp', 'Medicare Sales Presentation Videos', and 'Medicare PPT Presentations and Sales Brochures'. The center panel is titled 'Quote & Enroll' and includes a 'Medicare' section with links for 'Enter Online Enrollment', 'Application Status', and 'Scope of Appointment', followed by a download link for 'Individual Customer Number Grid' (XLS), and a 'Medical, Dental, Vision' section with links for 'Generate New Quote' and 'Track Applications'. The right panel is titled 'Business Center' and includes a 'Medicare' section with 'Enrollment Reporting', a 'Medical, Dental, Vision' section with 'AWB - Issued Business' and 'AWB - Renewals', and a 'Compliance' section with 'Privacy Policies & Documents' and a link to 'Privacy & Security Policy Guidance' (PDF).

Running a Quote

- **Automatically opens a new tab for the Humana Agent Workbench.**
- **Simply Enter the zip code and select the Generate quote tab at the bottom of the screen.**



The screenshot displays the Humana Agent Workbench interface. At the top left is the Humana logo. On the top right, it says "Welcome! COURTNEY SWEET" with a right-pointing arrow. Below this is a navigation menu with five items: "Home", "New Quote", "Quotes & Applications" (with a right-pointing arrow), "Renewals", and "Issued Business" (with a right-pointing arrow). The main content area features a background image of a field of wheat. Overlaid on this is a white box with the following text: "Generate new quote for Medical, Dental, and Vision plans" in green. Below this, it says "Enter the applicant's ZIP code below to view available options." and "Please note, in order to sell or solicit Humana business, both agents and agencies must be properly contracted, certified, licensed and appointed as required by their resident state and the state in which the prospect resides." There is a text input field containing "53189" with a clear button (x) to its right. To the right of the input field is a purple button labeled "→ Generate quote" and a grey button labeled "→ Marketplace plans".

Client Demographics

Enter applicant information

Writing Agent ID: 1438070

Writing Agent name: COURTNEY SWEET

[Assign agent](#)

* Zip code

53189

Covered individuals	Gender	Date of birth	
Primary applicant	<input type="radio"/> Male <input type="radio"/> Female	<input type="text" value="MM/DD/YYYY"/>	
My spouse	<input type="radio"/> Male <input type="radio"/> Female	<input type="text" value="MM/DD/YYYY"/>	Remove

[+ add a dependent](#)

I have a veteran in my immediate family

[→ Next step: Select a plan](#)

Selecting A Plan

Dental

Vision

Let's look at some Vision Plans

1 plan available

If purchasing both vision and dental plans together (excluding Dental Savings Plus plan), you'll pay only one enrollment fee.

[➔ Search Vision Providers](#)

Humana Vision

PPO

Enrollment Fee: \$35.00

Effective date: 01/01/2017

Routine Exam:

You pay \$15. Once every 12 months

Contact Lens Exam:

\$150 allowance

Premium	\$14.49
Administrative Fee	\$1.00
Association Fee	\$0.00
Monthly payment	\$15.49

Select Plan

Review and Apply

Select a plan



Review & Apply

[Compare plans](#) | [Clear selected](#)

Filters

Filter by price
 ▼

Filter by plan type
 ▼

[Clear all](#)

Dental **Vision**

Compare dental plan options

There are 3 plan(s) available. You may select up to 4 plans to compare at a time
If purchasing both vision and dental plans together (excluding Dental Savings Plus plan), you'll pay only one enrollment fee.

[➔ Search Dental Providers](#)

Dental Preventive Plus	
PPO	
Deductible: \$50 Individual/\$150 Family; Enrollment Fee: \$35.00 Office Visit Copay: Does not apply Effective Date: 01/01/2017	
Premium	\$25.99
Administrative Fee	\$1.00
Association Fee	\$0.00
Monthly payment	\$26.99



Review and apply

 [Save](#)  [Print](#)  [Email quote](#)

This quote is only an estimate. Humana will determine the final rate and effective date after we receive and accept your completed application.

Quote Number:

xi6adlvz

Gender/Age:

F/62

County:

WAUKESHA

ZIP code:

53189

	Option A \$42.48 Monthly \$77.48 Initial → Apply now Remove item
+ Payment Details	
+ Dental Plan(s)	
+ Vision Plan(s)	

[→ Return to Select a Plan](#)

Saving the Quote

Save quote Close

To save the quote(s), complete the fields below with your client's information and click "Submit".

* Required

* First name * Last name

Email address

Confirm email address ×

Submit [Cancel](#)

Review quote

Enter applicant information

This quote is only an estimate.

Quote Number: xi6adlvz

Gender/Age: F/62

\$77.48 Initial

[Apply now](#)

[Email quote](#)

ed application.

n-quotes/mvc/QtAgentReviewAndApply/SaveCart_Post

Start of Online Application

What to expect

Applying for health insurance coverage with Humana is easy. Just click on the Start button and we'll guide you through each step of the process. This usually takes no more than 10 - 20 minutes. All applications are subject to approval.

Apply for Health Insurance in just four easy steps



Application Details



Review



Payment



E-Signature

Agreements

You have chosen to continue the application process for your client by using Agent Workbench's Agent Online Application. The plans are not offered through the exchange (also known as the Health Insurance Marketplace) and are therefore not eligible for ACA premium tax credits (subsidy) or cost-sharing reductions.

Before you begin the application, make sure you've reviewed the Summary of Benefits brochure, Privacy Notice and Quote Disclaimer.

Please note, in order to sell or solicit Humana business, both agents and agencies must be properly contracted, licensed, and appointed as required by their resident state and the state in which the prospect resides.

Please affirm that you have:

- Reviewed the Summary of Benefits brochure with your client.
- Reviewed the Privacy Notice with your client.
- Reviewed the Subsidy/Tax Credit Eligibility Information and informed the customer that he or she will be responsible for paying the entire premium amount.
- Read the quote disclaimer available on the Review and Apply page to your client.
- Read all of the application questions to your client as they are presented.
- Agreed that the review and signature of the application and additional documents will be completed by the applicant(s).

 [View Benefits](#)

By clicking on Start Application, you agree to the above statements.

Application

Application for primary applicant

We would like some additional information to complete your application. Please include your information in the boxes below.

* First name	* Last name	* Birth date	Age
<input type="text" value="Test"/>	<input type="text" value="Test"/>	<input type="text" value="03/25/1954"/>	62 year(s)
* Gender	* Social security number		
<input type="text" value="Female"/>	<input type="text"/>		
* Residential Address			
<input type="text"/>			
Street Address 2			
<input type="text"/>			
* City	* State	* Zip code	* County
<input type="text" value="WAUKESHA"/>	<input type="text" value="Wisconsin"/>	<input type="text" value="53189"/>	<input type="text" value="WAUKESHA"/>
* Email address	* Confirm email address		
<input type="text" value="csweet@humana.com"/>	<input type="text" value="csweet@humana.com"/>		
* Primary phone #	<input type="text"/>		

2 Plan(s) Added

Dental Preventive Plus	
Effective Date	01/01/2017
Premium	\$26.99
Humana Vision	
Effective Date	01/01/2017
Premium	\$15.49
Total	\$42.48

-  [Dental Preventive Plus](#)
-  [Humana Vision](#)

Finishing the Application



Select
Automatic Check Draft
MasterCard
Visa

Enter Billing Information

* Is the person who will make the payments listed on the application? Yes No

* First name

* Last name

* Address

Address 2

* Zip code

* State

Select ▼

* City

Select ▼

* County

Select ▼

Addressing Concern #2 – Not worth the Time

- 1. It's easy to offer SADV.
- 2. Submit application electronically or by paper application.
- 3. Since it takes 30 minutes or less to submit a Dental/Vision application, you're earning over \$70/hour selling these plans to your clients!
 - *"There is a lot to gain by offering ancillary coverage!"*





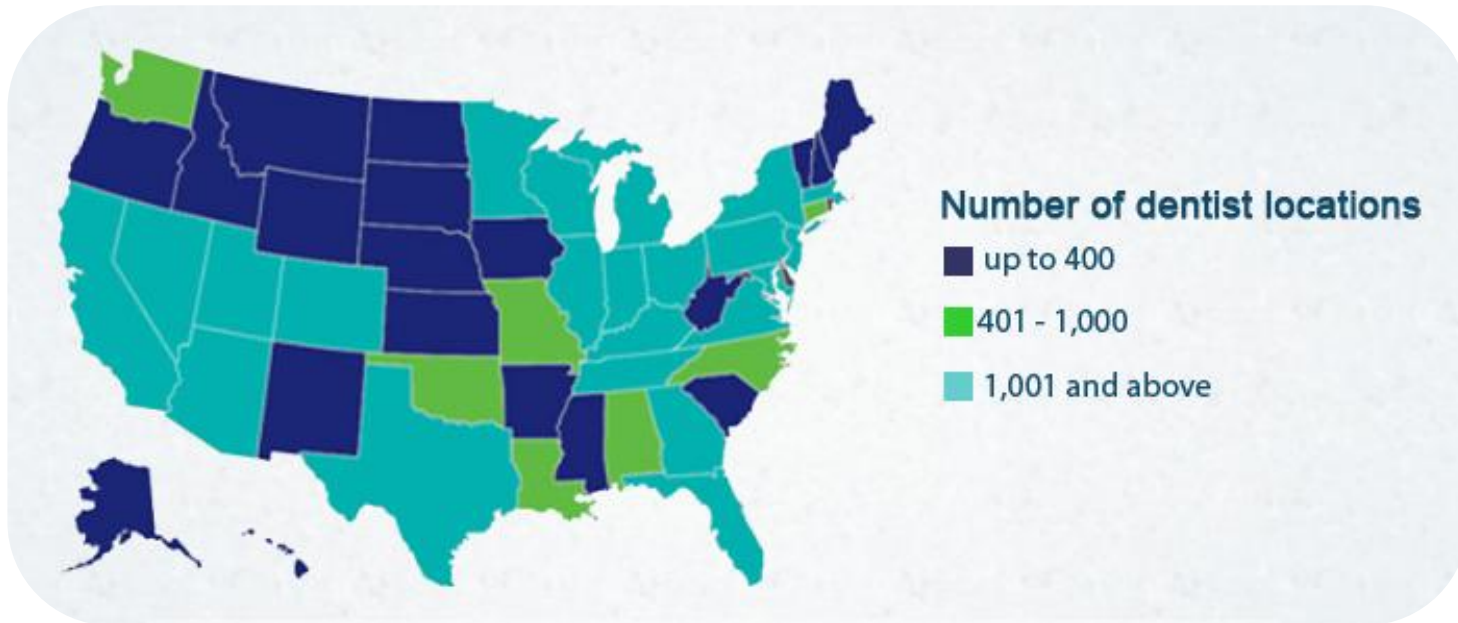
Find a Dentist



Humana



Humana PPO Plans (Preventive Plus, & Loyalty Plus) all use the same network! The **Humana PPO / Traditional Preferred Network**



Members can save more by choosing one of the **more than 225,000 dentist locations** in the HumanaOne Dental network.

Provider Search: www.humanaonenetwork.com

*Your Zip Code

Radius

5 miles

*Plan

All Dental

Provider's
Last Name

Accepting New
Patients

Facility #

Facility Name

Specialist

Find Providers

- 1. Enter Zip Code
- 2. Select Mile Radius
- 3. Select Plan
- 4. Narrow leave open for broad search
- 5. Accepting New Patient box

*Plan

All Dental
VISION
C550
CARE
TDP
CS350
C550TC
TDPTC
PREVENTIVE +
VCP
VFP
PPLUST
HI215
LOYALTY +
SIMPLE
DSAVE +
SRDBAS
SRDPRE
HumVision

Provider Search

*Your Zip Code

53189

Radius

25 miles

*Plan

All Dental

Provider's
Last Name

Accepting New
Patients

Facility #

Facility Name

Specialist

Find Providers

[Print Results](#) 

Provider Results

1-10 of 547 [view all 547 results »](#)

sort by: [Distance](#) | [Last Name \[A-Z\]](#)

- | | | | |
|---|---|--|--|
| 1 | DDS Mark J Kneepkens
601 N Grand Ave
Waukesha , WI 53186
(262) 542-6170 | DSAVE+,LOYALTY
+,PREVENTIVE
+,SIMPLE,SRDBAS,SRDPRE
Accepting New Patients? Yes
Facility Name:Kneepkens, DDS,
Mark J
Facility #:452738,
Provider #:177460
Minimum Age:0 | Distance: 0 mi.
See Map |
| 2 | DDS Mark J Kneepkens
601 N Grand Ave
Waukesha , WI 53186
(262) 542-6170 | DSAVE+,LOYALTY
+,PREVENTIVE
+,SIMPLE,SRDBAS,SRDPRE
Accepting New Patients? Yes
Facility Name:Drs Denture
Systems
Facility #:452739,
Provider #:177460
Minimum Age:0 | Distance: 0 mi.
See Map |
| 3 | DDS Linda J Terlecke
601 N Grand Ave
Waukesha , WI 53186
(262) 542-6170 | DSAVE+,LOYALTY
+,PREVENTIVE
+,SIMPLE,SRDBAS,SRDPRE
Accepting New Patients? Yes
Facility Name:Drs Denture
Systems
Facility #:452739,
Provider #:188740
Minimum Age:0 | Distance: 0 mi.
See Map |



Ordering Materials



Humana



Order Materials

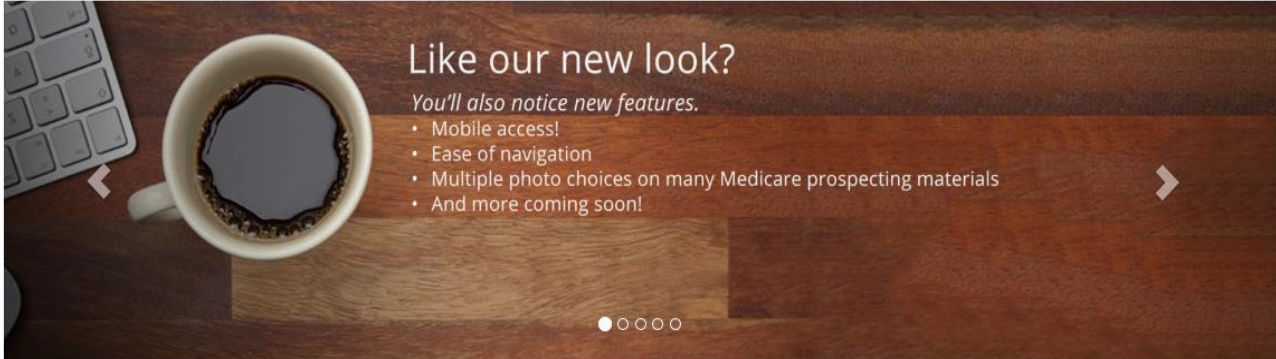
The screenshot displays a software interface with four main sections:

- Licensing, Certification & Contracts**: Includes 'Licenses' (14) and 'Certifications' (8).
- Sales & Marketing**: Contains a sub-section 'Order Marketing Materials' with categories: 'MA, MAPD, PDP, Med Supp' (including Medicare Sales Presentation Videos and Medicare PPT Presentations and Sales Brochures), 'Medical, Dental, Vision' (including Sales Materials, highlighted with a red arrow), and 'Sales and Marketing References & Guides'.
- Quote & Enroll**: Includes 'Medicare' (with links for Enter Online Enrollment, Application Status, and Scope of Appointment), and 'Individual Customer Number Grid' (with an XLS icon).
- Education**: Includes 'MarketPoint Learning Portal' and 'MarketPoint University'.

Order Materials

Humana. Marketing Resource Center

Home Menu

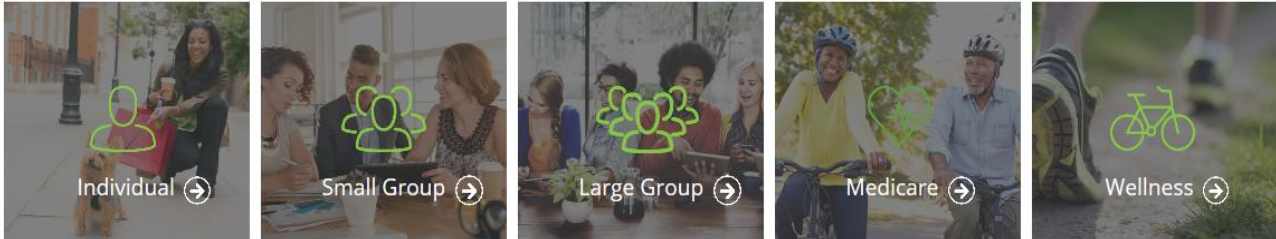


Like our new look?

You'll also notice new features.

- Mobile access!
- Ease of navigation
- Multiple photo choices on many Medicare prospecting materials
- And more coming soon!

Browse by clicking on a product below or the Marketing Programs Directory drop-down menu above.



Individual →

Small Group →

Large Group →

Medicare →

Wellness →

Order Materials

Home Menu Good afternoon, COURTNEY Shopping Cart Mail item search

Medical

- [Agent Prospecting Materials >>](#)
- [Plan Materials >>](#)
- [Member Materials >>](#)
- [Other >>](#)

Dental

- [Agent Prospecting Materials >>](#)
- [Plan Materials >>](#)
- [Member Materials >>](#)
- [Other >>](#)

Vision

- [Agent Prospecting Materials >>](#)
- [Plan Materials >>](#)
- [Member Materials >>](#)
- [Other >>](#)

Veterans

- [Agent Prospecting Materials >>](#)
- [Plan Materials >>](#)
- [Member Materials >>](#)
- [Other >>](#)

NARROW YOUR RESULTS

Audience

- Agent/Broker (16)
- Employer (1)
- Member (6)




Delivery Channel

- Download (16)
- Email Campaign to a List (3)
- Email with Link (7)
- Print Order (3)

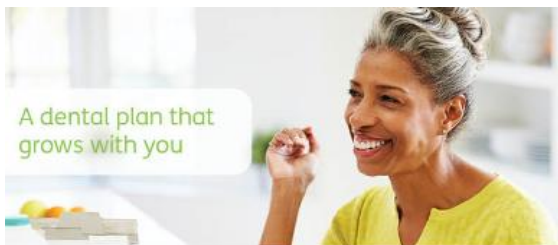
Document Type

- Brochure (5)
- Flyer (8)
- Stationery (3)

Sort By: Relevancy ▼

	<p>Humana Savings Plus flyer</p> <p>Available For: Email, Download Inventory Code: GCHJMPGEN</p> <p>★ Favorite</p>	>
	<p>Humana Dental Loyalty Plus flyer, Spanish</p> <p>Available For: Download Inventory Code: GCHJ8PZSP</p> <p>★ Favorite</p>	>
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Flyer GCHH7EGHH



Humana Dental Loyalty Plus Plan

Why the Humana Dental Loyalty Plus plan could be right for you

With the Loyalty Plus plan, you will be rewarded with increasing benefits from years one to three, with no waiting period for services. That means you can start using your plan right away.

Get coverage for preventive care and other services such as fillings, root canals, dentures or crowns.

The **Loyalty Plus** plan is a great choice for these reasons:

Coverage now that increases:

- No copays, and routine cleanings and exams are covered at 100 percent.

The plan pays a maximum benefit of:

- \$1,000 in year one
- \$1,250 in year two
- \$1,500 in year three and thereafter

Lasting coverage with freedom:

A one-time deductible for as long as you stay on the plan, up to \$150 per person or \$450 per family.

Coverage that moves with you:

- You have the freedom to choose the dentist you prefer
- If you travel or move, the plan goes with you

DID YOU KNOW? Good oral health means more than just an attractive smile, it is important to brush and floss properly and see a dentist for regular checkups.

Preventive services —
Includes routine exams and cleanings

Plan covers	100%, no deductible
Average cost	\$146
Average cost with Loyalty Plus	\$0
Savings	\$146

Enrolling is easy.

Contact your Humana agent today

[[AgentName]]
[[AgentPhone]]
[[AgentEmail]]
[[AgentWebsite]]

continued -

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continued -



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Addressing Concern #4 – Never Sold Product Before

- **What We Learned Today**

1. Product Information
2. Quotes and Applications
3. Finding Providers
4. Compensation
5. Materials and Marketing



- **YOU ARE NOW READY TO SELL!!!!**

Framing the Dental/Vision Sale Conversation

- 1. Transition to Dental/Vision: *“I’m glad you’re happy with your current coverage. I also want you to know that I am appointed to sell Dental and Vision plans with Humana. They have some great options and competitive prices. How do you currently pay for your Dental and Vision care?”*
- 2. Needs Analysis/Probing Questions
- 3. Identify which Dental Plan to Offer
- 4. Present the Benefits
- 5. Provide the quote and **Ask for the Sale!**
- 6. Submit Application