

Dental Plan Comparison

R & R Transportation • Effective September 1, 2026

Both are Humana Dental Traditional Preferred plans on the same network, with identical deductibles and coinsurance. They differ in two places — the annual maximum and orthodontia — which drive the cost difference below.

Benefit	\$1,000 Plan MN TRP INFS+	Unlimited — High Plan MN TRP 01K INFS+
Annual maximum KEY DIFFERENCE	\$1,000, plus an Extended Annual Max that pays 30% on preventive, basic & major after the \$1,000 is used	Unlimited
Orthodontia KEY DIFFERENCE	Not covered — up to 20% discount on non-covered services only	Adults & children — 50% (no deductible), up to a \$1,000 lifetime maximum
Deductible (excludes ortho)	\$50 individual / \$150 family; waived for preventive	\$50 individual / \$150 family; waived for preventive
Preventive services	100%, no deductible	100%, no deductible
Basic services	80% after deductible	80% after deductible
Major services (crowns, bridges, dentures, implants)	50% after deductible	50% after deductible
Cleanings	Up to 3 routine per year (4 periodontal)	Up to 3 routine per year (4 periodontal)
Virtual dental visits (teledentistry)	\$0	\$0

In-network and out-of-network coinsurance percentages are the same, but out-of-network dentists (INFS) may bill you for charges above the plan's allowed amount.

Your Cost Per Paycheck

Coverage tier	\$1,000 Plan	Unlimited — High Plan
Employee	\$8.10	\$10.75
Employee + Spouse	\$16.20	\$21.49
Employee + Child(ren)	\$18.22	\$25.48
Family	\$27.94	\$38.70

Amounts are deducted from each paycheck (52 pay periods per year).

Summary for comparison only. Benefit amounts reflect in-network member cost from the Humana benefit guide unless otherwise noted; out-of-network coverage and reimbursements differ. Rates are per paycheck across 52 pay periods and are subject to final carrier confirmation. For complete terms, limitations, and exclusions, see each plan's full benefit document. If anything here differs from the plan document, the plan document controls. Prepared with SunRaes Benefit Solutions.