



DENTAL

Healthy smiles
for healthy
bodies



Humana®



Our dental plans will make you smile



At Humana we want to help take care of you. Dental health is an important part of your overall well-being, and Humana's dental benefits help make it easy to make your dental care a priority. When you sign up for a Humana dental plan, you're signing up for a healthier you.

Why sign up for dental benefits?



If you've never bought dental insurance before, **you'll be pleasantly surprised at the monthly cost.**



Preventive dental care, such as check-ups and cleanings, help stop issues before they start saving you time and money in the long run. And when you use an in-network dentist, **preventive care is at no additional cost to you.**



For years, doctors have recognized the link between oral health and whole-body health. **Routine teeth cleanings can help reduce your risk for heart disease, stroke and dementia.**



Plus, **caring for you is at the heart of everything we do** so we make it easy for you to get the help you need – when you need it. Our service teams are always ready to help and answer your questions.



Review the benefit information in this guide to help you choose a dental plan that's right for you.

Enhanced Plan

If you use an
IN-NETWORK dentist

If you use an
OUT-OF-NETWORK dentist

Calendar-year deductible

(excludes orthodontia services)

Individual	Family	Individual	Family
\$50	\$150	\$50	\$150

Deductible applies to all services excluding preventive services.

Calendar-year annual maximum

(excludes orthodontia services)

\$2,000 + extended annual maximum (see section below)

Preventive services

- Routine oral examinations (2 per year)
- Bitewing x-rays (2 films under age 10, up to 4 films ages 10 and older)
- Routine cleanings (3 per year)
- Fluoride treatment (2 per year, through age 16)
- Sealants (permanent molars, through age 16)
- Space maintainers (primary teeth, through age 15)
- Oral Cancer Screening (1 per year, ages 18 and older)
- Emergency care for pain relief

100% no deductible, does not apply against annual maximum

100% no deductible, does not apply against annual maximum

Basic services

- Amalgam fillings (1 per tooth every 2 years, composite for anterior/front teeth)
- Composite fillings (1 per tooth every 2 years, molar teeth)
- Stainless steel crowns
- Harmful habit appliances for children (1 per lifetime, through age 14)
- Periodontics (scaling/root planing 1 per quadrant every 3 years)
- Periodontal cleanings (3 per year)

80% after deductible

80% after deductible

Major services

- Crowns (1 per tooth every 5 years)
- Inlays/onlays (1 per tooth every 5 years)
- Bridges (1 per tooth every 5 years)
- Dentures (1 per tooth every 5 years)
- Denture relines/rebases (1 every 3 years, following 6 months of denture use)
- Denture repair and adjustments (following 6 months of denture use)
- Implants (crowns, bridges, and dentures each limited to 1 per tooth every five years)
- Endodontics (root canals 1 per tooth per lifetime and 1 re-treatment)
- Oral surgery (tooth extractions including impacted teeth)
- Periodontics surgery (1 per quadrant every 3 years)

50% after deductible

50% after deductible

Enhanced Plan

If you use an
IN-NETWORK dentist

If you use an
OUT-OF-NETWORK dentist

Extended Annual Max

Additional coverage for preventive, basic, and major services after the calendar-year maximum is met (excludes orthodontia)

30%

30%

Orthodontia services

Adult/child orthodontia. - Plan pays 50 percent (no deductible) of the covered orthodontia services, up to: \$1,500 lifetime orthodontia maximum.

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. Members and their families benefit from negotiated discounts on covered services by choosing dentists in our network. If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee for covered services. If a member sees an out-of-network dentist, coinsurance will apply to the usual and customary charge. Out-of-network dentists may bill you for charges above the amount covered by your dental plan.

Waiting periods

Employer-sponsored funding: 10+ enrolled employees

Enrollment type	Preventive	Basic	Major	Orthodontia
Initial enrollment, open enrollment and timely add-on	No	No	No	No

Monthly Rates

Employee	\$ 41.82
Employee Spouse	\$ 81.82
Employee Child	\$ 99.48
Employee Family	\$139.42



Questions?

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Make regular dental visits a priority

Regular cleanings can help manage problems throughout the body such as heart disease, diabetes, and stroke.* Your HumanaDental Traditional Preferred 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 Traditional Preferred plan, you can see any dentist. Members and their families benefit from negotiated discounts on covered services by choosing dentists in the HumanaDental Traditional Preferred Network. To find a dentist in HumanaDental's Traditional Preferred Network, log on to **Humana.com** or call 1-800-233-4013.

Know what your plan covers

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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.

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Humana.

Policy Number: LA-70090-HC 1/14

Important!

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- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

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Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

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Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

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العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Basic Plan

If you use an
IN-NETWORK dentist

If you use an
OUT-OF-NETWORK dentist

Calendar-year deductible

(excludes orthodontia services)

Individual	Family	Individual	Family
\$50	\$150	\$50	\$150

Deductible applies to all services excluding preventive services.

Calendar-year annual maximum

(excludes orthodontia services)

\$1,000 + extended annual maximum (see section below)

Preventive services

- Routine oral examinations (2 per year)
- Bitewing x-rays (2 films under age 10, up to 4 films ages 10 and older)
- Routine cleanings (3 per year)
- Fluoride treatment (2 per year, through age 16)
- Sealants (permanent molars, through age 16)
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- Oral Cancer Screening (1 per year, ages 18 and older)

100% no deductible, does not apply against annual maximum

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Basic services

- Emergency care for pain relief
- Amalgam fillings (1 per tooth every 2 years, composite for anterior/front teeth)
- Composite fillings (1 per tooth every 2 years, molar teeth)
- Oral surgery (tooth extractions including impacted teeth)
- Stainless steel crowns
- Harmful habit appliances for children (1 per lifetime, through age 14)
- Periodontics (scaling/root planing and surgery 1 per quadrant every 3 years)
- Endodontics (root canals 1 per tooth per lifetime and 1 re-treatment)
- Periodontal cleanings (3 per year)

45% after deductible

45% after deductible

Major services

- Crowns (1 per tooth every 5 years)
- Inlays/onlays (1 per tooth every 5 years)
- Bridges (1 per tooth every 5 years)
- Dentures (1 per tooth every 5 years)
- Denture relines/rebases (1 every 3 years, following 6 months of denture use)
- Denture repair and adjustments (following 6 months of denture use)
- Implant Related Services (crowns, bridges, and dentures each limited to 1 per tooth every five years. Coverage limited to equivalent cost of a non-implant service. Implant placement itself is not covered.)

20% after deductible

20% after deductible

Basic Plan

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Extended Annual Max

Additional coverage for preventive, basic, and major services after the calendar-year maximum is met (excludes orthodontia)

30%

30%

Orthodontia services

Members may receive a discount on non-covered services of up to 20%. Members may contact their participating provider to determine if any discounts are available on non-covered services.

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Waiting periods

Employer-sponsored funding: 10+ enrolled employees

Enrollment type	Preventive	Basic	Major	Orthodontia
Initial enrollment, open enrollment and timely add-on	No	No	No	Not Available

Monthly Rates

Employee	\$22.76
Employee Spouse	\$42.76
Employee Child	\$59.06
Employee Family	\$79.06



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العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك



How to find a dentist in the network

Visiting a dentist in the Humana network ensures you're getting the lowest cost for dental care. To find an in-network dentist for each plan, follow these steps:



Step 1:

Scan the QR code or go to finder.humana.com and select the "Dentist" tab.

Step 2: Enter your search information based on plan

For the **Traditional Preferred / PPO / Preventive Plus plans:**

- Enter your **ZIP code**
- In "Select a lookup method" choose "**PPO**" coverage type
- Select the network:
- Click "**Search**" button

Is your dentist missing from our network?

We don't want you to have to choose between continuing to see your dentist and receiving the best possible value from your dental benefit plan. You can help us get your dentist in our network. Scan the QR code and fill out the online form to refer your dentist.





What else comes with your Humana plan?

As a Humana member, you'll have access to other perks like our exclusive discounts on a variety of services that support your overall health and well-being.





Exclusive discounts for Humana members

Access to a variety of discounts that support your overall health and well-being

We understand the importance of your overall health and that's why we've carefully selected companies to team up with to offer special discounts Humana members can enjoy:

- **Personalized dental products** for things like invisible teeth straightening aligners, teeth whitening and dental devices with tracking and personalized feedback
- **Vision care discounts** on LASIK, exams, glasses and contacts
- **Hearing aid options** in your area and online
- **Additional discounts** for things like weight loss, massage therapy, fitness devices, and more

Featured dental care programs

To give you something more to smile about, you'll have access to these dental care services:

Byte: Clear aligners you can do from the comfort of your home. **Scan the QR code to learn more.**



Truthbrush: A digital device for kids with oral care tracking technology that attaches to any toothbrush - any brand.

Visit truthbrush.com to learn more.



To learn more about our exclusive discounts available after you enroll in a Humana plan, scan the QR code or download the flyer [here](#).





Virtual dental care 24/7

When it's urgent, you can see a dentist virtually

Humana members have access to \$0 teledentistry, also known as virtual dental care, with Teledentix, as part of their Humana Dental plan. Teledentistry services allow you to see a dentist within minutes from your computer, smartphone or tablet.

If you're in pain or cannot visit a dentist's office, virtual dental care may be an option rather than a visit to the emergency room.

Note: Only available with PPO and Traditional Preferred plans. Not available in all states.



To learn more about Humana's virtual dental care, scan the QR code or download the flyer [here](#).

Get access to virtual dental care 24/7 with Teledentix

When it's urgent, you can see a dentist virtually. Humana members have access to \$0 teledentistry, also known as virtual dental care, with Teledentix, as part of their Humana Dental plan. Teledentistry services allow you to see a dentist within minutes from your computer, smartphone or tablet. Teledentistry is not available in all states. If you're in pain or cannot visit a dentist's office, virtual dental care may be an option rather than a visit to the emergency room.

How you can use teledentistry

Typically, when you have a teledentistry visit, you will speak with a dentist provider through an online video chat or phone call. You can get access to care from the comfort of your home for a variety of dental needs. Teledentix services can:

- Help you get access to care when you need it.
- Help you get access to care when you need it.
- Help you get access to care when you need it.

When you can use teledentistry

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Tips to prepare for your teledentix virtual dental visit

1. Register on the Teledentix app, or visit your computer or mobile device to access Teledentix services.
2. Follow any required steps before your appointment.
3. Make sure you have a stable internet connection and a device that works well with your provider.
4. Have any prescriptions, over-the-counter medications or supplements you're currently taking with you. If you have a medical condition, have the name and address handy to give your provider. Suggest prescription medications.

To learn more about teledentistry or your Humana Dental benefits, visit [Humana.com](#).

Humana

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Manage your plan online

MyHumana: Your dental plan at your fingertips

Once you become a Humana dental plan member, you can register for MyHumana. You'll get quick and secure access to your dental plan information anytime, anywhere:

- View, print and email your ID card
- Check your claims status
- Review deductibles and coverage details
- Chat with a representative about any of your dental plan questions
- Access your exclusive member discounts



To learn more about MyHumana and how to register once you become a member, scan the QR code or download the flyer [here](#).



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Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wóda'í béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowoł.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Insured by Humana Insurance Company, The Dental Concern, Inc., Humana Insurance Company of New York, or Humana Health Benefit Plan of Louisiana, Inc. For Arizona residents: Insured by Humana Insurance Company. For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling the customer service number found on your Humana Dental ID card and requesting a copy. For New Mexico residents: Insured by Humana Insurance Company. For Texas residents: Insured by Humana Insurance Company.

Dental PPO plans are not offered in all states. This is a limited policy. This is a dental only policy.

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling the customer service number found on your Humana Vision ID Card/Dental ID card and requesting a copy.

For Texas: This plan provides benefits for contracted and non-contracted dentists. Non-contracted dentists have not agreed to provide services at contracted fees. If a member sees a non-contracted dentist their out of pocket costs may be higher than that charged by contracted dentists.

DISCOUNT ONLY – NOT INSURANCE. Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

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.

