

**HUMANA  
ANCILLARY BENEFIT GUIDE  
2024**

# Healthy smiles lead to healthy lives

Good oral health is essential for well-being

A healthy smile starts with good oral hygiene. Brushing, flossing and seeing the dentist regularly help teeth and gums look and feel better. But that's just the start.

The mouth can be a window to the body. Medical researchers discover more connections between good oral health and good general health every year. Poor oral health has been linked to a variety of general health problems, such as heart disease and strokes.

More than **47 percent** of Americans suffer from periodontal disease<sup>1</sup>

Dental insurance makes good oral health easy and affordable

As a health and wellness company, we recognize the strong connection between good overall health and good oral health. That's why **Humana dental plans** make dental care more accessible and affordable for you.

**Choose your dentist from our nationwide network of more than 252,000 dentist locations.** Plus, you'll enjoy our network discount, which can help you save on preventive and treatment services.

**Get preventive care to keep little problems from becoming big issues.** Humana dental benefits include 100 percent coverage for two routine cleanings each year plus other preventive care including exams, X-rays, space maintainers for children and oral cancer screenings with no deductible. You even have the benefit of four periodontal cleanings each year. Check with your employer for coverage details.\*



Oral infections are linked to: **16 percent** increase in heart disease and **9 percent** increase in diabetes<sup>3</sup>

Humana dental plan advantages:

- **Online access to MyHumana**, your personal, secure online account on **Humana.com**, where you can review dental plan benefits, manage claims and get information and education.
- **Free, personalized report.** Go to **MyHumana.com** to access My Dental IQ for a quick online quiz that gives you an assessment of your dental health plus important tips to stay healthy.
- **Easy-to-understand explanation of benefits** after every claim. Humana's SmartEOB<sup>SM</sup> shows who was paid and includes personal messaging on how you can improve your oral health.
- **On-the-go mobile access to your Humana dental benefits.** Our plans are mobile-friendly to make it easy for you to view your digital ID cards, find dentists or manage claims through your smartphone.

**Humana**®

**Humana.com**

\*Not available with Preventive Plus

<sup>1</sup> CDC, Prevalence of Periodontitis in Adults in the United States: 2009 and 2010, 09/12

<sup>2</sup> [www.nytimes.com/health/guides/disease/periodontitis/risk-factors.html](http://www.nytimes.com/health/guides/disease/periodontitis/risk-factors.html)

# Dental insurance facts

## How to choose a plan that meets your needs

### Enrolling in the dental benefits plan offered by your employer can be a wise decision

For less than the cost of a cup of coffee a day, you can get both preventive and treatment services when and where you need it. With an affordable premium and a network discount on services, you won't need to delay dental care for you or your family.

### These are the types of dental benefit plans that may be available as part of your employee benefits package:

- An **HMO** (health maintenance organization) plan is a copay-based, network-only offering that requires selection of a primary care dentist. Each family member on the plan can choose his or her own dentist. Because each service has a copay, members have clear upfront costs. There are no yearly maximums, no deductibles and no waiting periods.
- A **PPO** (preferred provider organization) plan offers low deductible options for preventive, basic and major services. In-network dentists provide dental services at a reduced rate. Members have higher out-of-pocket costs for services received from out-of-network dentists.
- A **traditional preferred** plan offers low deductible options for preventive, basic and major services, and the flexibility to see any dentist. With this plan, members receive the same level of coinsurance with all dentists. However, when members choose dentists in the Humana Dental PPO network, they can benefit from our negotiated rates for services received from in-network dentists.
- A **Preventive Plus** plan covers commonly used basic and major services, including exams, X-rays, cleanings and fillings. Plus, discounts may be available on additional services like crowns, inlays, oral surgery and orthodontia. Contact your provider to determine if any discounts are available on non-covered services.


**Ask your employer about your Humana dental plan options today.**

# Humana®

[Humana.com](http://Humana.com)

### How an affordable premium can save you money

As an example, if your plan premiums cost \$360,\* dental insurance can save you money on both preventive and emergency care.



**You may save as much as \$277 with dental insurance\***

Here's an example:

Preventive service	Average cost per visit	# of visits recommended each year	Annual cost
Preventive exam	\$50.00	2	\$100.00
Periodontic cleaning	\$150.00	4	\$600.00
Bitewing X-ray	\$60.00	1	\$ 60.00
<b>Out-of-pocket costs without dental insurance</b>			\$760.00
<b>Out-of-pocket costs with dental insurance<sup>1</sup></b>			\$122.80
<b>Your annual premium with dental insurance</b>			\$360.00
<b>Your savings with dental insurance</b>			<b>\$277.20</b>

\*Data rounded based on 50th percentile of Fairview Health data as of January 2014 for metropolitan Houston, Texas. Example is for illustration purposes only, and individual results may vary.

The cost of repairing cracked or broken teeth or replacing missing teeth can add up quickly:

- The average cost of an **all-porcelain crown** is about \$1,430 per tooth<sup>2</sup>
- The average cost of a **single tooth implant** with an all-porcelain crown is about \$4,250<sup>2</sup>

Having dental insurance can help get the care you need when you need it, by reducing your out-of-pocket costs.

## Humana dental plans are one more way we're closing the gap between you and care

<sup>1</sup> Assumes routine exam and bitewing X-rays are covered at 100 percent. Periodontic cleanings incur a \$50 deductible and plan pays 80 percent of network fees with 31 percent off usual charges. Network fees vary by geography and provider; members may experience negotiated fees greater than or less than 31 percent.

<sup>2</sup> [www.dentalimplantcostguide.com/dental-crowns/](http://www.dentalimplantcostguide.com/dental-crowns/)

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits).



## Manage your plan at MyHumana

Use **MyHumana** to manage your plan, understand your benefits, and take charge of your dental health.

### As a Humana Dental member, you can:

- Find network dentists
- Check claims history and status
- View coverage details
- Review plan benefit details
- Order a replacement identification card
- View estimates for services
- Exchange secure messages with Humana

### Registration is simple

Have your Humana Dental identification card ready and go to **Humana.com**. Click on “**Register**,” then follow the instructions.

### We're here to help

**CALL 1-800-979-4760 FOR CUSTOMER CARE.**

**Humana**®

Humana.com 



# What's your dental IQ?

Did you know that making regular preventive visits to your dentist can help detect problems throughout your body such as heart disease, diabetes, and stroke?\*

Your HumanaDental® plan focuses on prevention, early detection, and education.

\* Perio.org

## Go to [MyDentalIQ.com](https://MyDentalIQ.com) to find out how to improve your oral health

You brush your teeth and floss daily and have regular dental checkups. What more can you do to improve your dental health?

Go to **MyDentalIQ.com** and take a free dental health assessment. You'll answer a few questions to help evaluate your family history, general health, daily routine, and eating habits. You'll receive a score that immediately rates your dental knowledge, along with a personalized action plan and tips. You can even print a copy of your plan to discuss with your dentist.

**Humana**®

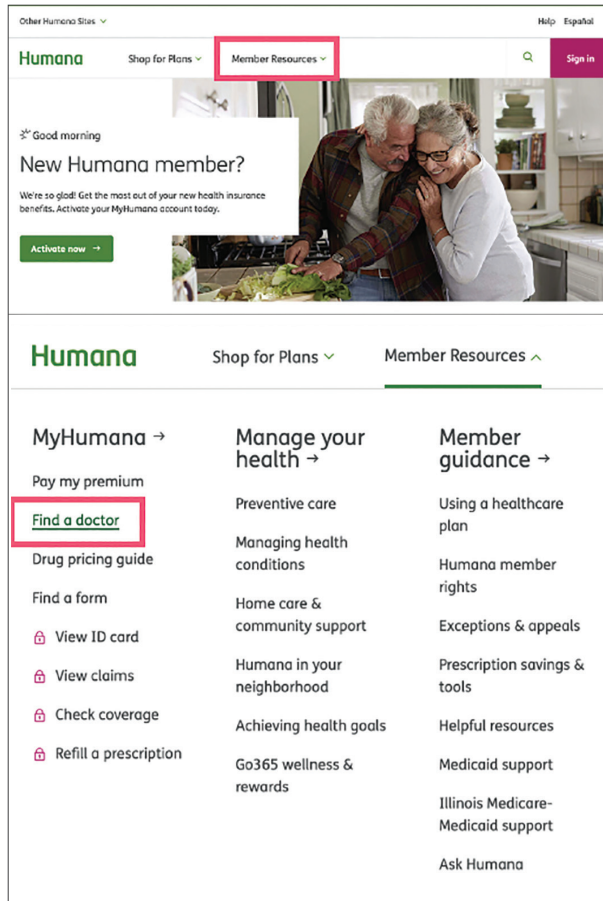
[Humana.com](https://Humana.com)

# How to find a dentist

To see if your dentist is available with the plan you choose—or if you need to find a dentist—get started at **Humana.com** with Humana’s “Find a doctor” tool.

## 1. Go to **Humana.com**

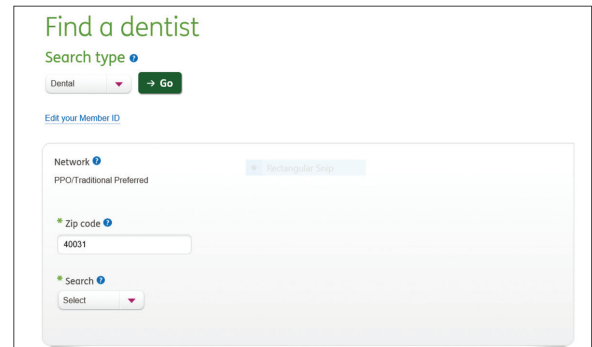
Select “Find a doctor” under the “Member Resources” menu.



## 3. Enter search criteria

### • **Already a member:**

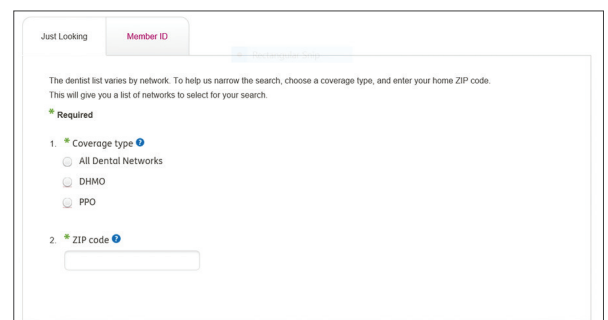
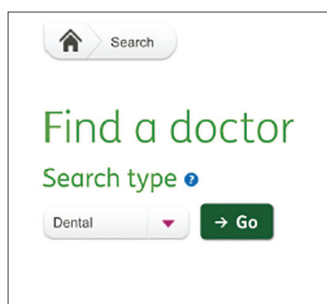
- Select “Member ID” tab and enter your ID number.
- Enter your ZIP code.
- Select “name, specialty or all” under “Search.” Type in the name or specialty.



### • **Not a member:**

- Select the “Just Looking” tab.
- Select “Coverage type.”
- Enter your ZIP code.
- Select “Network.”
- Select “name, specialty or all” under “Search.” Type in the name or specialty.

## 2. Choose “**Dental**” search type and select “**Go**”





# MyHumana

Your dental plan at your fingertips

Your personal MyHumana account gives you quick, convenient and secure access to your Humana dental plan information. It's available anytime, anywhere.



## Get quick access to your dental plan

### View, print and email ID cards

ID cards are mailed within 10 days of enrollment. If you need to see a provider before you receive your ID card in the mail, follow the "Registering is easy" instructions below.

### Check your claim status

### Review deductibles, coverage levels and limits

A dashboard that puts all your information in one spot

Chat with a representative about any of your dental plan questions

Find a dentist near you

## Registering is easy

1. Go to [Humana.com/Register](https://www.humana.com/register) and "Start activation now".
2. Confirm member information. Enter your member ID number (or Social Security number), date of birth, and ZIP code.
3. Create a username, password and security prompt and choose "Next" to finish.



## Use MyHumana anywhere

Download the MyHumana mobile app from your app store. You can also sign up for text message alerts at [Humana.com](https://www.humana.com).\*



**Humana**

\* Message and data rates may apply.

# Extended annual maximum

## Unique solution for extended coverage

With Humana's extended annual maximum, employees won't have to put off important dental care procedures for themselves or their covered dependents.

Extended annual maximum is available immediately after the annual maximum for a plan is reached, and there's no cap on the dollars paid in a year. That's an attractive advantage over traditional rollover options.

Extended annual maximum helps employees save money by ensuring they have access to network discounts and 30% coinsurance, even after they have reached their annual maximum. Employees can achieve and maintain their best health by getting dental care when it's needed, before oral health issues may affect their overall health and well-being.

Plus, the extended annual maximum is a great way for groups and employees to buy down their annual maximum or coinsurance, or adjust plan deductibles and their out-of-network reimbursements.

## Uniquely different from traditional rollover plans

- No need to delay care
- No paid claims thresholds
- No dollars to roll over
- No provider restrictions
- No mandatory claims submissions
- No need to track annual usage

## Extended annual maximum advantages

- **Simple** – all employees and their dependents have the same benefits
- **Easy** – the plan is easy to describe and administer
- **Immediate** – employees can use the benefit beginning day one
- **Available** – included in all Traditional Preferred (Plus) and PPO plan groups of two or more



Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, Humana Health Benefit Plan of Louisiana, CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits)

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling your Humana customer service representative and requesting a copy.

Dental PPO plans are not offered in certain states.





# 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.

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 dental provider through an online video chat or a phone call. You can get access to care from the comfort of your home for a variety of dental needs. Teledentix dentists can:

-  **Write prescriptions for antibiotics or non-narcotic pain medications when needed** *(Please note, the cost of medications are not covered by your dental plan.)*
-  **Perform a visual exam for things like mouth, tooth or jaw pain**
-  **Provide instructions on caring for mouth, tooth or jaw pain**
-  **Help members determine if they need urgent/emergency care or home care until they can see their dentist**
-  **Help members find a dentist if they don't have one or if requested**

## Tips to prepare for your Teledentix virtual dental visit

- 1** Register on the Teledentix app, or from your computer at [Humana.teledentix.com/c/humanaondemand](https://Humana.teledentix.com/c/humanaondemand).
- 2** Fill out any required patient forms before your appointment.
- 3** Make a list of any symptoms, questions or concerns in advance, so you'll be ready to discuss them with your provider.
- 4** Share any prescriptions, over-the-counter medicines or supplements you're currently taking with your provider. If you have a preferred pharmacy, have the name and address handy in case your provider suggests prescription medication.

**To learn more about teledentistry or your Humana Dental benefits, visit [Humana.com](https://Humana.com).**

Teledentistry is not available in all states. Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth 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. Teledentistry services are available on-demand or by appointment to members of all ages, including children and adolescents. Internet access is required for video teledentistry visits. Data fees may apply.

Available on PPO and Traditional Preferred plans only.

Dental PPO plans are not offered in all states.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health 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.

For California: Covered services provided via telehealth are also available on an in-person basis at an in-network or out-of-network provider of your choice, although selection of an out-of-network provider may result in a higher cost sharing obligation for you. In-network providers will not balance bill you for covered services you receive. Acceptance of covered services from a third party telehealth provider and submission of claims will serve as consent to the terms of service provided in this notice.

**Humana.**

GCHLKUVEN 0722



## Exclusive discounts for Humana members

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.



To access your exclusive discounts, sign in to [MyHumana.com](https://www.MyHumana.com), go to the "Menu" tab at the top and scroll down to "Coverage" and then scroll down to "Special Discounts".

You have access to a variety of discounts that support your overall health and well-being



### Dental health

Discounts on personalized dental products for things like:

- ✓ Invisible teeth straightening aligners – from your home
- ✓ Innovative dental devices with tracking & personalized feedback
- ✓ Teeth whitening



### Eye health

Vision care discounts that help you see better:

- ✓ Bladeless and traditional LASIK vision correction
- ✓ Exams, glasses, & contacts



### Hearing

Improve your hearing experience with discount options that fit you:

- ✓ Unique online solution for hearing aids and support
- ✓ Professional care in your area with savings up to 60% on hearing aids

Plus, additional discounts for things like weight loss, acupuncture & chiropractic services, massage therapy, fitness devices, identity theft protection and more! [Sign in to MyHumana](https://www.MyHumana.com) to see all your discounts!



**The discounts offered through the Special Discounts Program (the Program) are not insurance or insured benefits.**

The Program is subject to change and may be discontinued, without notice and at any time. The Program is only available to eligible Humana members. For any non-vision discounts in the Program, members in New Mexico and Vermont are not eligible. Additional exclusions may apply for members of individual policies. The Program is not available to Medicare or Medicaid members. The discount vendors are third-party vendors. The vendors are solely responsible to you for the provision of these products and services. The discount vendors may impose additional eligibility requirements, including but not limited to: age, valid Social Security number, internet and email access. You should independently review the products and services and the discount vendors before purchasing. Humana's contract with the discount vendors does not eliminate a member of any obligations under the policy or change the terms of the policy. Participation in the Program is voluntary. Humana and the discount vendor, including each party's respective affiliates and subsidiaries, are independent, non-affiliated entities. Humana, its parent and affiliates, expressly disclaims all liability for any care or services rendered by these vendors and all liability if vendors refuse to honor the discounts.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health 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.





# Take a Byte out of teeth-straightening costs

As a Humana dental plan member, you can get a confidence boost and major cost savings when you straighten your teeth with Byte® Clear Aligners<sup>1</sup> – the clear alternative to traditional braces.

## What you'll love about Byte

**On average, Byte clear aligners cost thousands less than traditional braces.** And Humana members can save up to an additional \$450\* with preferred rates.

Plus, your treatment plan is reviewed by dentists and orthodontists licensed across the U.S. all from the comfort of your home.

## Get started on your journey to a new smile

**Start by ordering an Impression Kit,** which gets shipped straight to you. Follow the easy instructions and then just send back the kit for FREE!



Scan the QR code to get started or visit [go.byte.com/smile-humana](https://go.byte.com/smile-humana)

Byte will then send you an interactive 3D model to preview your new smile. If you like what you see, our Byte Advisors will work with you to help you order your own custom aligner system. On average, your treatment is completed in five months. On top of receiving preferred rates, you may be eligible for coverage under your dental plan.

**Humana** | **byte**

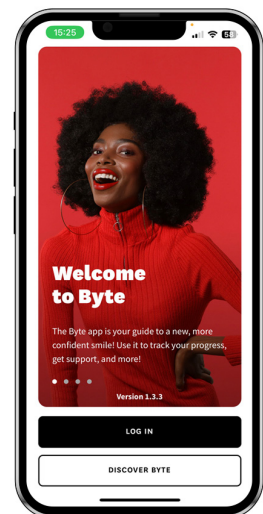
GCHLZUHEN 0623



## Your new smile companion

Starting your aligner journey? Download the **My Byte app** for accurate, up-to-date info about your personalized treatment plan. You'll also find tools to help make sure your smile is a success:

- ✓ Get notified when it's time to switch your aligners
- ✓ Complete your monthly check-ins
- ✓ Support at your fingertips



\* Byte aligners are not produced by or affiliated with Humana. The Humana discount is available through 12/31/2023.

Byte aligners may not be suitable for all candidates. Candidates should review the Customer Consent and Terms of Use located at [www.byte.com](http://www.byte.com) before purchasing.

Byte is a third party vendor. Humana's contract with Byte does not eliminate a member of any obligations under the policy or change the terms of the policy. Participation in the Byte program is voluntary. All representations and warranties contained in this marketing material are made solely by Byte, not Humana. Humana and Byte, including each party's respective affiliates and subsidiaries, are independent, non-affiliated entities. Humana, its parent and affiliates are not liable to members for the negligent provision of services by Byte.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health 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.

For New Mexico: This is a limited policy. This is a dental only policy.

**Humana**<sup>®</sup>

GCHLZUHEN 0623

# IMPORTANT!

## At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- 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 the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone 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>**.

## Auxiliary aids and services, free of charge, are available to you.

**1-877-320-1235 (TTY: 711)**

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.

**1-877-320-1235 (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 béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowot.

**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك