

# Humana Dental

Brevard County Schools



**Humana.**



# Custom Humana Dental Traditional Preferred

Brevard Public Schools

PPO High

FLORIDA

	If you use an IN-NETWORK dentist		If you use an OUT-OF-NETWORK dentist	
<b>Calendar-year deductible</b> (excludes orthodontia services)	Individual \$50	Family \$150	Individual \$50	Family \$150
Deductible applies to all services excluding preventive services.				
<b>Calendar-year annual maximum</b> (excludes orthodontia services)	\$1,250 + extended annual maximum (see section below)			
<b>Preventive services</b> <ul style="list-style-type: none"> <li>• Routine oral examinations (2 per year)</li> <li>• Bitewing x-rays (2 films under age 10, up to 4 films ages 10 and older)</li> <li>• Routine cleanings (4 per year)</li> <li>• Periodontal cleanings (4 per year)</li> <li>• Fluoride treatment (1 per year, through age 18)</li> <li>• Sealants (permanent molars, through age 16)</li> <li>• Space maintainers (primary teeth, through age 15)</li> <li>• Oral Cancer Screening (1 per year, ages 40 and older)</li> </ul>	100% no deductible, does not apply against annual maximum		100% no deductible, does not apply against annual maximum	
<b>Basic services</b> <ul style="list-style-type: none"> <li>• Emergency care for pain relief</li> <li>• Amalgam fillings (1 per tooth every 2 years, composite for anterior/front teeth)</li> <li>• Composite fillings (1 per tooth every 2 years, molar teeth)</li> <li>• Oral surgery (tooth extractions including impacted teeth)</li> <li>• Stainless steel crowns</li> <li>• Harmful habit appliances for children (1 per lifetime, through age 14)</li> <li>• Periodontics (scaling/root planing)</li> <li>• Endodontics (root canals 1 per tooth per lifetime and 1 re-treatment)</li> </ul>	80% after deductible		80% after deductible	
<b>Major services</b> <ul style="list-style-type: none"> <li>• Crowns (1 per tooth every 5 years)</li> <li>• Inlays/onlays (1 per tooth every 5 years)</li> <li>• Bridges (1 per tooth every 5 years)</li> <li>• Dentures (1 per tooth every 5 years)</li> <li>• Denture relines/rebases (1 every 3 years, following 6 months of denture use)</li> <li>• Denture repair and adjustments (following 6 months of denture use)</li> <li>• 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.)</li> <li>• Surgical Periodontics (surgery 1 per quadrant every 3 years)</li> </ul>	50% after deductible		50% after deductible	

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**

Child orthodontia - Covers children through age 18. Plan pays 75 percent (no deductible) of the covered orthodontia services, up to: \$1,000 lifetime orthodontia maximum.

Non-participating dentists can bill you for charges above the amount covered by your Humana Dental 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**

**Voluntary funding: 10+ enrolled employees**

Enrollment type	Preventive	Basic	Major	Orthodontia
Initial enrollment, open enrollment and timely add-on	No	No	No	No
Late applicant 1,2	No	12 months	12 months	12 months

- 1 Late applicants not allowed with open enrollment option.
- 2 Waiting periods do not apply to endodontic or periodontic services unless a late applicant.



**Questions?**

Simply call 1-800-233-4013 to speak with a friendly, knowledgeable Customer Care specialist, or visit **Humana.com**.

## Feel good about choosing a Humana Dental plan

### Make regular dental visits a priority

Regular cleanings can help manage problems throughout the body such as heart disease, diabetes, and stroke.\* Your Humana Dental Traditional Preferred plan focuses on prevention and early diagnosis, providing three routine cleanings, or four periodontal cleanings, along with three routine periodic exams per calendar year.

\* [www.perio.org](http://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?\* Humana Dental helps you feel good about your dental health so you can smile confidently.

\* American Academy of Cosmetic Dentistry

## Use your Humana Dental benefits

### Find a dentist

With Humana Dental'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 Humana Dental Traditional Preferred Network. To find a dentist in Humana Dental's Traditional Preferred Network, log on to **Humana.com** or call 1-800-233-4013.

### Know what your plan covers

The other side of this page gives you a summary of Humana Dental benefits. Your plan certificate describes your Humana Dental benefits, including limitations and exclusions. You can find it on MyHumana, your personal page at **Humana.com** or call 1-800-233-4013.

### See your dentist

Your Humana Dental 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 Humana Dental 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.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, Humana Health Benefit Plan of Louisiana, 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).

This is not a complete disclosure of plan qualifications and limitations. Your agents will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. Please review this information before applying for coverage. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.

# Humana®

Policy Number: FL-70090-HC L 1/14, FL-70090-HC SB 1/14

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Brevard Public Schools

PPO Low

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Deductible applies to all services excluding preventive services.				
<b>Calendar-year annual maximum</b> (excludes orthodontia services)	\$750 + extended annual maximum (see section below)			
<b>Preventive services</b> <ul style="list-style-type: none"> <li>Routine oral examinations (2 per year)</li> <li>Bitewing x-rays (2 films under age 10, up to 4 films ages 10 and older)</li> <li>Routine cleanings (4 per year)</li> <li>Periodontal cleanings (4 per year)</li> <li>Fluoride treatment (1 per year, through age 18)</li> <li>Sealants (permanent molars, through age 16)</li> <li>Space maintainers (primary teeth, through age 15)</li> <li>Oral Cancer Screening (1 per year, ages 40 and older)</li> </ul>	100% no deductible, does not apply against annual maximum		100% no deductible, does not apply against annual maximum	
<b>Basic services</b> <ul style="list-style-type: none"> <li>Emergency care for pain relief</li> <li>Amalgam fillings (1 per tooth every 2 years, composite for anterior/front teeth)</li> <li>Composite fillings (1 per tooth every 2 years, molar teeth)</li> <li>Oral surgery (tooth extractions including impacted teeth)</li> <li>Stainless steel crowns</li> <li>Harmful habit appliances for children (1 per lifetime, through age 14)</li> <li>Periodontics (scaling/root planing)</li> <li>Endodontics (root canals 1 per tooth per lifetime and 1 re-treatment)</li> </ul>	70% after deductible		70% after deductible	
<b>Major services</b> <ul style="list-style-type: none"> <li>Crowns (1 per tooth every 5 years)</li> <li>Inlays/onlays (1 per tooth every 5 years)</li> <li>Bridges (1 per tooth every 5 years)</li> <li>Dentures (1 per tooth every 5 years)</li> <li>Denture relines/rebases (1 every 3 years, following 6 months of denture use)</li> <li>Denture repair and adjustments (following 6 months of denture use)</li> <li>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.)</li> <li>Surgical Periodontics - (surgery 1 per quadrant every years)</li> </ul>	40% after deductible		40% after deductible	

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# Humana®

Policy Number: FL-70090-HC L 1/14, FL-70090-HC SB 1/14

# MyHumana Mobile app

Manage your healthcare — wherever you are

## Access your health information anytime, anywhere

Whether you prefer downloading a mobile application, using your mobile device or receiving text messages, you have the ability to manage your healthcare needs virtually anywhere, anytime.

### Use the MyHumana Mobile app to:

- View your plans and coverage details
- View coverage information or ID cards
- Find a provider in your network



## From your mobile device's browser:

You can visit MyHumana from your mobile device's browser. To get started, go to **Humana.com** and sign in.

## Sign up for text message alerts\* on Humana.com

1. Register or sign in (have your Humana ID or Social Security number available)
2. Click on "Account & settings" under My Profile
3. Select "Edit your preferences"
4. Select "Mobile" from the tab
5. Register and verify your mobile number
6. Select the alerts you want to receive

†Available to Go365 members only. ‡Available to members who use Humana Pharmacy only.

\*Message and data rates may apply.

### Discrimination is against the law

Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

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Humana.com





## MyHumana: Your health plan at your fingertips

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

**Humana.**

### A dashboard that puts all your information in one spot

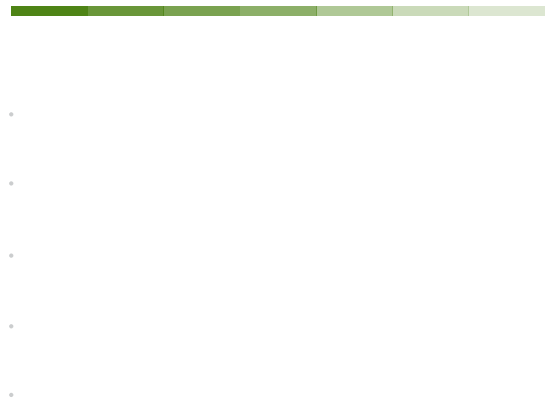
Dental claims			
05/09/2018	JOHN SMITH	Amount you owe provider	\$4.00
09/27/2017	JOHN SMITH	Amount you owe provider	\$5.00
12/20/2016	JOHN SMITH	Amount you owe provider	\$14.00

See all claims -->

In your network

Find a dentist <img alt="magnifying glass icon" data-bbox="158 744 168 754"/>

Scroll over each bullet point to learn how to navigate through the MyHumana dashboard!



Download a print version [here](#)



### Use MyHumana anywhere

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

Register for MyHumana today to stay connected to your health benefits anytime you need them.



\*Message and data rates may apply.

# How to view a copy of your dental identification (ID) card

You will have access to view and print your dental ID cards via the website or mobile app within 10 working days of enrollment.

## Here's how

- Go to **Humana.com** and sign in/register for MyHumana (Have your Humana member ID or Social Security number available)
- Click “Access Your ID Card” under “Tools & forms” in the lower right of your MyHumana home page or in the page’s footer under “Tools & resources”
- A new window will appear with links to the ID card or proof of coverage
- Print if desired

The screenshot shows the MyHumana website interface. At the top, there is a search bar and navigation tabs for Coverage & Spending, Claims, and Health & Wellness. A 'What's New?' section is visible. Below, the 'Your active coverage' section shows 'Dental' with '1 claim in the past 90 days'. To the right, there are links for 'Resources for families' and 'Tools & forms'. The 'Tools & forms' section is circled in red, and the link 'Access your ID Card' is also circled in red. Below this, a 'Find a doctor' section is visible. At the bottom, a navigation menu is shown with 'Access your ID Card' highlighted in a yellow box and an arrow pointing to it.



Call Customer Care at **1-800-233-4013** for assistance or more information.

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**Humana.com**

# Predetermination of Benefits

## Predetermination of your Humana dental benefits (PPO plans only)

- If you expect to pay more than \$300 for dental care, your dentist may submit a proposed dental treatment plan that Humana will use to determine if your dental benefits cover the treatment.
- This is known as “predetermination of benefits” (also called prior authorization).
- The dental treatment plan may include:
  - o A list of services to be performed, including any supporting documentation
  - o A written description from the dentist of the treatment
  - o An itemized list of costs

**Please note:** It will remain valid for up to 90 days after the review, and is not a guarantee of what Humana will pay toward the treatment.

Insured or administered by Humana Insurance Company or Offered by CompBenefits Company.  
Dental plans, excluding Dental Savings Plus, may have a minimum one-year initial contract period.





Las relaciones interpersonales se basan en la confianza. El respeto por la privacidad de una persona es sumamente importante para crear confianza. Humana valora la relación que tenemos con usted y maneja su privacidad personal con seriedad. La Notificación de prácticas de privacidad de Humana describe cómo Humana puede usar o divulgar su información personal y sobre su salud. También explica cómo protegemos esta información. La notificación brinda una explicación de sus derechos relacionados con su información, y también cómo puede acceder y limitar el acceso a esta información. Además, brinda instrucciones sobre cómo presentar una queja sobre privacidad ante Humana o ejercer cualquiera de sus derechos con respecto a su información. Si desea obtener una copia de la Notificación de prácticas de privacidad, puede solicitarla de alguna de las siguientes maneras:

- Visite **Humana.com** y haga clic en el enlace Prácticas de privacidad en la parte inferior de la página de inicio.
- Escribanos a [privacyoffice@humana.com](mailto:privacyoffice@humana.com).
- Envíe una solicitud por escrito a:  
Oficina de Privacidad de Humana  
P.O. Box 1438  
Louisville, KY 40202