2026 DENF52

HumanaDental® Medicare Network

The following provides an all-inclusive list of dental services covered under this plan. Limitations and exclusions may apply. Submitted claims are subject to a review process which may include a clinical review and dental history to approve coverage. Any services received that are not listed will not be covered by the plan and will be the member's responsibility. The member is responsible for any amount above the annual maximum benefit coverage amount. Benefits are offered on a calendar year basis. Any amount unused at the end of the year will expire.

Contact Information

Members: For information about your dental benefits, call Humana Dental Customer Service at **800-457-4708 (TTY: 711)**, Monday – Friday, 8 a.m. to 6 p.m., in your time zone. Refer to **MyHumana.com** for a full listing of the dental limitations and exclusions available in the Evidence of Coverage (EOC) for your plan. For a copy of this document and other plan resources, please visit **Humana.com/sb**.

Providers: For information about dental benefits, call Humana Dental Provider Customer Service at **800-833-2223**, Monday – Friday, 8 a.m. to 8 p.m., Eastern time.

Additional Plan Details

- In-network dental providers have agreed to provide covered services at contracted rates per the in-network fee schedules (INFS). If a member visits a participating network dental provider, the member cannot be billed for charges that exceed the negotiated fee schedule (but any applicable coinsurance payment still applies). Visiting an in-network provider may result in significant savings. The provider locator for our nationwide network can be found at **Humana.com/FindCare**.
- Out-of-network dental providers have not agreed to provide services at contracted fees. The out-of-network provider may bill the member for more than what the plan pays, even for services listed with no member cost share. Members are responsible for this difference between Humana's reimbursement and the out-of-network provider's charges. This is known as balance billing. Benefits received out-of-network are subject to any in-network benefit maximums, limitations and/or exclusions. Network providers agree to bill us directly. If a provider who is not in our network is not willing to bill us directly, the member may have to pay upfront and submit a request for reimbursement. The coinsurance level will apply to the usual, customary and reasonable fees in the member's area.
- Humana is a Medicare Advantage preferred provider organization (PPO) with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Dental benefits on this plan use a PPO dental network.



2026 DENF52

HumanaDental® Medicare Network

Deductible	\$0
Annual maximum	\$500
Waiting periods	None

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Exam – per	iodic			
D0120	Periodic oral evaluation – established patient	Two procedure codes per calendar year	100%	100%
Emergency	diagnostic exam			
D0140	Limited oral evaluation – problem focused	Two procedure codes from	100%	100%
D0160	Detailed and extensive oral evaluation – problem focused, by report	this group per calendar year	100%	100%
Exam – con	nprehensive			
D0150	Comprehensive oral evaluation – new or established patient	One procedure code from this group every three	100%	100%
D0180	Comprehensive periodontal evaluation – new or established patient	calendar years – replaces a periodic exam	100%	100%
Full mouth	and panoramic X-rays			
D0210	Intraoral – comprehensive series of radiographic images	One procedure code from this group every five	100%	100%
D0330	Panoramic radiographic image	calendar years	100%	100%
Intraoral X-	rays – periapical			
D0220	Intraoral – periapical first radiographic image	Six procedure codes from	100%	100%
D0230	Intraoral – periapical each additional radiographic image	this group per calendar year	100%	100%
Bitewing X-	rays			
D0270	Bitewing – single radiographic image		100%	100%
D0272	Bitewings – two radiographic images	One procedure code from	100%	100%
D0273	Bitewings – three radiographic images	this group per calendar — year —	100%	100%
D0274	Bitewings – four radiographic images	,	100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Cone beam	CT capture (limited to only allow with endo	dontics or oral surgery)		
D0364	Cone beam CT capture and interpretation with limited field of view – less than one whole jaw	One procedure code from	100%	100%
D0365	Cone beam CT capture and interpretation with field of view of one full dental arch – mandible		100%	100%
D0366	Cone beam CT capture and interpretation with field of view of one full dental arch – maxilla, with or without cranium	this group every five calendar years	100%	100%
D0367	Cone beam CT capture and interpretation with field of view of both jaws; with or without cranium		100%	100%
Prophylaxis	s (cleaning)			
D1110	Prophylaxis adult (Removal of plaque, calculus and stains from the tooth structures and implants in the permanent and transitional dentition. It is intended to control local irritational factors.)	Two procedure codes per calendar year	100%	100%
Restoration	s (fillings)			
D2140	Amalgam – one surface, primary or permanent		100%	100%
D2150	Amalgam – two surfaces, primary or permanent		100%	100%
D2160	Amalgam – three surfaces, primary or permanent		100%	100%
D2161	Amalgam – four or more surfaces, primary or permanent		100%	100%
D2330	Resin-based composite – one surface, anterior (front)		100%	100%
D2331	Resin-based composite – two surfaces, anterior (front)	One per tooth per surface	100%	100%
D2332	Resin-based composite – three surfaces, anterior (front)	every two calendar years	100%	100%
D2335	Resin-based composite – four or more surfaces (anterior)		100%	100%
D2391	Resin-based composite – one surface, posterior (back)		100%	100%
D2392	Resin-based composite – two surfaces, posterior (back)		100%	100%
D2393	Resin-based composite – three surfaces, posterior (back)		100%	100%
D2394	Resin-based composite – four or more surfaces, posterior (back)		100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Crowns				
D2390	Resin-based composite crown, anterior		70%	70%
D2542	Onlay – metallic – two surfaces		70%	70%
D2543	Onlay – metallic – three surfaces	- -	70%	70%
D2544	Onlay – metallic – four or more surfaces		70%	70%
D2642	Onlay – porcelain/ceramic – two surfaces		70%	70%
D2643	Onlay – porcelain/ceramic – three surfaces	_	70%	70%
D2644	Onlay – porcelain/ceramic – four or more surfaces		70%	70%
D2662	Onlay – resin-based composite – two surfaces		70%	70%
D2663	Onlay – resin-based composite – three surfaces		70%	70%
D2664	Onlay – resin-based composite – four or more surfaces		70%	70%
D2710	Crown – resin-based composite (indirect)		70%	70%
D2712	Crown – 3/4 resin-based composite (indirect)		70%	70%
D2720	Crown – resin with high noble metal		70%	70%
D2721	Crown – resin with predominantly base metal	One per tooth every five calendar years	70%	70%
D2722	Crown – resin with noble metal	,	70%	70%
D2740	Crown – porcelain/ceramic		60%	60%
D2750	Crown – porcelain fused to high noble metal		65%	65%
D2751	Crown – porcelain fused to predominantly base metal		70%	70%
D2752	Crown – porcelain fused to noble metal		70%	70%
D2753	Crown – porcelain fused to titanium and titanium alloys		70%	70%
D2780	Crown – 3/4 cast high noble metal		70%	70%
D2781	Crown – 3/4 cast predominantly base metal		70%	70%
D2782	Crown – 3/4 cast noble metal		70%	70%
D2783	Crown – 3/4 porcelain/ceramic		70%	70%
D2790	Crown – full cast high noble metal		70%	70%
D2791	Crown – full cast predominantly base metal		70%	70%
D2792	Crown – full cast noble metal		70%	70%
D2794	Crown – titanium and titanium alloys		70%	70%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Crowns (co	ntinued)			
D2928	Prefabricated porcelain/ceramic crown – permanent tooth		70%	70%
D2931	Prefabricated stainless steel crown – permanent tooth	One per tooth every five	70%	70%
D2932	Prefabricated resin crown	calendar years	70%	70%
D2933	Prefabricated stainless steel crown with resin window		70%	70%
Re-cement	of crown			
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	One procedure code from	100%	100%
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	this group every two calendar years	100%	100%
D2920	Re-cement or re-bond crown		100%	100%
Restorative	(other services) core buildup or prefabricate	d post and core		
D2950	Core buildup, including any pins when required		70%	70%
D2951	Pin retention – per tooth, in addition to restoration	One per tooth every five	70%	70%
D2952	Post and core in addition to crown, indirectly fabricated		70%	70%
D2953	Each additional indirectly fabricated post – same tooth	calendar years	70%	70%
D2954	Prefabricated post and core in addition to crown		70%	70%
D2957	Each additional prefabricated post – same tooth		70%	70%
Other resto	rative services – post removal			
D2955	Post removal	One per tooth per lifetime	100%	100%
Coping				
D2975	Coping	One per tooth every five calendar years	100%	100%
Other resto	rative services – repair to material failure			
D2980	Crown repair necessitated by restorative material failure	One presedure sode from	100%	100%
D2981	Inlay repair necessitated by restorative material failure	One procedure code from this group every two calendar years	100%	100%
D2982	Onlay repair necessitated by restorative material failure	catenaar years	100%	100%
Endodontic	services – pulpotomy, endodontic therapy, c	apexification, apicoectomy		
D3221	Pulpal debridement, primary and permanent teeth	One per tooth per lifetime	100%	100%
D3222	Partial pulpotomy for apexogenesis – permanent tooth with incomplete root development	One per tooth per lifetime	100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Endodontic	services - pulpotomy, endodontic therapy, o	apexification, apicoectomy		
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	One per tooth per lifetime	100%	100%
D3320	Endodontic therapy, premolar tooth (excluding final restoration)	One per tooth per lifetime	100%	100%
D3330	Endodontic therapy, molar tooth (excluding final restoration)	One per tooth per lifetime	100%	100%
D3331	Treatment of root canal obstruction; non-surgical access	One per tooth per lifetime	100%	100%
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth	One per tooth per lifetime	100%	100%
D3333	Internal root repair of perforation defects	One per tooth per lifetime	100%	100%
D3410	Apicoectomy – anterior	One per tooth per lifetime	100%	100%
D3421	Apicoectomy – bicuspid (first root)	One per tooth per lifetime	100%	100%
D3425	Apicoectomy – molar (first root)	One per tooth per lifetime	100%	100%
D3430	Retrograde filling – per root	One per tooth per lifetime	100%	100%
D3450	Root amputation – per root	One per tooth per lifetime	100%	100%
D3471	Surgical repair of root resorption – anterior	One per tooth per lifetime	100%	100%
D3472	Surgical repair of root resorption – premolar	One per tooth per lifetime	100%	100%
D3473	Surgical repair of root resorption – molar	One per tooth per lifetime	100%	100%
D3501	Surgical exposure of root surface without apicoectomy or repair of root resorption – anterior	One per tooth per lifetime	100%	100%
D3502	Surgical exposure of root surface without apicoectomy or repair of root resorption – premolar	One per tooth per lifetime	100%	100%
D3503	Surgical exposure of root surface without apicoectomy or repair of root resorption – molar	One per tooth per lifetime	100%	100%
D3920	Hemisection (including any root removal), not including root canal therapy	One per tooth per lifetime	100%	100%
Endodontic	retreatment			
D3346	Retreatment of previous root canal therapy – anterior	One per tooth per lifetime	100%	100%
D3347	Retreatment of previous root canal therapy – premolar	One per tooth per lifetime	100%	100%
D3348	Retreatment of previous root canal therapy – molar	One per tooth per lifetime	100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Endodontic	services – apicoectomy, each additional roo	t		
D3426	Apicoectomy (each additional root)	Two per tooth per lifetime	100%	100%
Periodontic	s – surgical services/other			
D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant	One per quadrant every three calendar years	100%	100%
D4211	Gingivectomy or gingivoplasty – one to three contiguous teeth or tooth bounded spaces per quadrant	One per quadrant every three calendar years	100%	100%
D4212	Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth	One per tooth per lifetime	100%	100%
D4245	Apically positioned flap	One per tooth per lifetime	100%	100%
D4249	Clinical crown lengthening – hard tissue	One per tooth per lifetime	100%	100%
D4260	Osseous surgery (including elevation of a full thickness flap and closure) – four or more contiguous teeth or tooth bounded spaces per quadrant	One per quadrant every three calendar years	100%	100%
D4261	Osseous surgery (including elevation of a full thickness flap and closure) – one to three contiguous teeth or tooth bounded spaces per quadrant	One per quadrant every	100%	100%
D4263	Bone replacement graft – retained natural tooth – first site in quadrant	One per tooth per lifetime	100%	100%
D4264	Bone replacement graft – retained natural tooth – each additional site in quadrant	One per tooth per lifetime	100%	100%
D4265	Biologic materials to aid in soft and osseous tissue regeneration	One per tooth per lifetime	100%	100%
D4266	Guided tissue regeneration, natural teeth – resorbable barrier, per site	One per tooth per lifetime	100%	100%
D4267	Guided tissue regeneration, natural teeth – nonresorbable barrier, per site	One per tooth per lifetime	100%	100%
D4270	Pedicle soft tissue graft procedure	One per tooth per lifetime	100%	100%
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	One per tooth per lifetime	100%	100%
D4274	Mesial/distal wedge procedure, single tooth (when not performed in conjunction with surgical procedures in the same anatomical area)	One per tooth per lifetime	100%	100%
D4275	Non-autogenous connective tissue graft (including recipient site and donor material) first tooth, implant, or edentulous tooth position in graft	One per tooth per lifetime	100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Periodontic	s – surgical services/other			
D4276	Combined connective tissue and pedicle graft, per tooth	One per tooth per lifetime	100%	100%
D4277	Free soft tissue graft procedure (including recipient and donor surgical sites) first tooth, implant or edentulous tooth position in graft	One per tooth per lifetime	100%	100%
D4278	Free soft tissue graft procedure (including recipient and donor surgical sites) each additional contiguous tooth, implant or edentulous tooth position in same graft site	One per tooth per lifetime	100%	100%
D4283	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	One per tooth per lifetime	100%	100%
D4285	Non-autogenous connective tissue graft procedure (including recipient surgical site and donor material) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	One per tooth per lifetime	100%	100%
Periodontic	s – gingival flap, apically positioned flap, full	mouth debridement		
D4240	Gingival flap procedure, including root planing – four or more contiguous teeth or tooth bounded spaces per quadrant	One per quadrant every three calendar years	100%	100%
D4241	Gingival flap procedure, including root planing – one to three contiguous teeth or tooth bounded spaces per quadrant	One per quadrant every three calendar years	100%	100%
Periodonta	l scaling and root planing			
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	One procedure code per quadrant from this group	100%	100%
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	every three calendar years	100%	100%
Scaling - m	oderate gingival inflammation			
D4346	Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation	One procedure code per calendar year: reduces the number of prophy's	100%	100%
Periodonta	l maintenance			
D4910	Periodontal maintenance	Four procedure codes per calendar year	100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Complete c	lentures (including routine post-delivery care	2)		
D5110	Complete denture – maxillary	One upper and lower	70%	70%
D5120	Complete denture – mandibular	complete or one upper and lower immediate	70%	70%
D5130	Immediate denture – maxillary	denture every five	70%	70%
D5140	Immediate denture – mandibular	calendar years	70%	70%
Removable	partial dentures (including routine post-deli	very care)		
D5211	Maxillary partial denture – resin base (including retentive/clasping materials, rests and teeth)		70%	70%
D5212	Mandibular partial denture – resin base (including retentive/clasping materials, rests and teeth)		70%	70%
D5213	Maxillary partial denture – cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)		70%	70%
D5214	Mandibular partial denture – cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)		70%	70%
D5221	Immediate maxillary partial denture – resin base (including retentive/clasping materials, rests and teeth)		70%	70%
D5222	Immediate mandibular partial denture – resin base (including retentive/clasping materials, rests and teeth)		70%	70%
D5223	Immediate maxillary partial denture – cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	One upper and lower partial denture every five calendar years	70%	70%
D5224	Immediate mandibular partial denture – cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)		70%	70%
D5225	Maxillary partial denture – flexible base (including retentive/clasping materials, rests and teeth)		70%	70%
D5226	Mandibular partial denture – flexible base (including retentive/clasping materials, rests and teeth)		70%	70%
D5227	Immediate Maxillary partial denture – flexible base (including retentive/clasping materials, rests and teeth)		70%	70%
D5228	Immediate Mandibular partial denture – flexible base (including retentive/clasping materials, rests and teeth)		70%	70%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Other remo	ovable partial dentures (including routine pos	st-delivery care)		
D5282	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests and teeth), maxillary		70%	70%
D5283	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests and teeth), mandibular	One procedure code per	70%	70%
D5284	Removable unilateral partial denture – one piece flexible base (including retentive/clasping materials, rests and teeth) – per quadrant	every five calendar years	70%	70%
D5286	Removable unilateral partial denture – one piece resin (including retentive/clasping materials, rests and teeth) – per quadrant		70%	70%
Denture ad	justments (not covered if within six months	of initial placement)		
D5410	Adjust complete denture – maxillary	Two procedure codes from this group per calendar year	100%	100%
D5411	Adjust complete denture – mandibular		100%	100%
D5421	Adjust partial denture – maxillary		100%	100%
D5422	Adjust partial denture – mandibular		100%	100%
Repairs to o	dentures – base and framework (not covered	l if within six months of inition	ıl placement)	
D5511	Repair broken complete denture base, mandibular		100%	100%
D5512	Repair broken complete denture base, maxillary		100%	100%
D5611	Repair resin partial denture base, mandibular		100%	100%
D5612	Repair resin partial denture base, maxillary	One upper procedure code and one lower procedure code from this group per	100%	100%
D5621	Repair cast partial framework, mandibular	calendar year	100%	100%
D5622	Repair cast partial framework, maxillary		100%	100%
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)		100%	100%
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)		100%	100%
Repairs to a	dentures – broken teeth (not covered if withi	n six months of initial placer	nent)	
D5520	Replace missing or broken teeth – complete denture – per tooth		100%	100%
D5630	Repair or replace broken retentive/clasping materials – per tooth	Two per tooth from this group per calendar year	100%	100%
D5640	Replace missing or broken teeth – partial denture – per tooth		100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Repairs to a	dentures – additions (not covered if within size	x months of initial placement	t)	
D5650	Add tooth to existing partial denture – per tooth	One per tooth from this group every five calendar -	100%	100%
D5660	Add clasp to existing partial denture – per tooth	years	100%	100%
Dentures re	base (not covered if within six months of ini	tial placement)		
D5710	Rebase complete maxillary denture	_	100%	100%
D5711	Rebase complete mandibular denture	One procedure code from _	100%	100%
D5720	Rebase maxillary partial denture	this group per calendar	100%	100%
D5721	Rebase mandibular partial denture	year	100%	100%
D5725	Rebase hybrid prosthesis		100%	100%
Denture rel placement)	ine – maxillary and mandibular (not allowed	on spare dentures or if with	in six months o	f initial
D5730	Reline complete maxillary denture (direct)		100%	100%
D5731	Reline complete mandibular denture (direct)	One upper procedure code and one lower procedure	100%	100%
D5740	Reline maxillary partial denture (direct)		100%	100%
D5741	Reline mandibular partial denture (direct)		100%	100%
D5750	Reline complete maxillary denture (indirect)	code from this group per calendar year	100%	100%
D5751	Reline complete mandibular denture (indirect)		100%	100%
D5760	Reline maxillary partial denture (indirect)		100%	100%
D5761	Reline mandibular partial denture (indirect)		100%	100%
Tissue cond	litioning (not covered if within six months of	initial placement)		
D5850	Tissue conditioning, maxillary	One upper procedure code	100%	100%
D5851	Tissue conditioning, mandibular	and one lower procedure code from this group per calendar year	100%	100%
Other remo	vable prosthetic services – precision attachn		ure	
D5862	Precision attachment, by report		100%	100%
D5863	Overdenture – complete maxillary – natural tooth borne		100%	100%
D5864	Overdenture – partial maxillary – natural tooth borne	One procedure code from _ this group every five calendar years	100%	100%
D5865	Overdenture – complete mandibular – natural tooth borne		100%	100%
D5866	Overdenture – partial mandibular – natural tooth borne		100%	100%
D5876	Add metal substructure to acrylic complete denture – per arch		100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Other remo	vable prosthetic services – attachment replo	acement		
D5867	Replacement of replaceable part of semi-precision or precision attachment of natural tooth borne prosthesis, per attachment	Two procedure codes per calendar year	100%	100%
Bridges – po	ontic – resin and interim			
D6205	Pontic – indirect resin based composite	_	100%	100%
D6250	Pontic – resin with high noble metal	One procedure code from	100%	100%
D6251	Pontic – resin with predominantly base metal	this group every five calendar years	100%	100%
D6252	Pontic – resin with noble metal		100%	100%
Bridges – po	ontic – cast, porcelain/ceramic and titanium			
D6210	Pontic – cast high noble metal		70%	70%
D6211	Pontic – cast predominantly base metal		70%	70%
D6212	Pontic – cast noble metal		70%	70%
D6214	Pontic – titanium and titanium alloys		70%	70%
D6240	Pontic – porcelain fused to high noble metal	One procedure code from this group every five calendar years	70%	70%
D6241	Pontic – porcelain fused to predominantly base metal		70%	70%
D6242	Pontic – porcelain fused to noble metal		70%	70%
D6243	Pontic – porcelain fused to titanium and titanium alloys		70%	70%
D6245	Pontic – porcelain/ceramic		70%	70%
Fixed partic	al denture retainers – inlays/onlays			
D6545	Retainer – cast metal for resin bonded fixed prosthesis		100%	100%
D6548	Retainer – porcelain/ceramic for resin bonded fixed prosthesis		100%	100%
D6549	Resin retainer – for resin bonded fixed prosthesis		100%	100%
D6600	Retainer inlay – porcelain/ceramic, two surfaces		100%	100%
D6601	Retainer inlay – porcelain/ceramic, three or more surfaces	One procedure code from this group every five	100%	100%
D6602	Retainer inlay – cast high noble metal, two surfaces	- calendar years -	100%	100%
D6603	Retainer inlay – cast high noble metal, three or more surfaces		100%	100%
D6604	Retainer inlay – cast predominantly base metal, two surfaces		100%	100%
D6605	Retainer inlay – cast predominantly base metal, three or more surfaces		100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Fixed partic	al denture retainers – inlays/onlays (continue	ed)		
D6606	Retainer inlay – cast noble metal, two surfaces		100%	100%
D6607	Retainer inlay – cast noble metal, three or more surfaces		100%	100%
D6608	Retainer onlay – porcelain/ceramic, two surfaces		100%	100%
D6609	Retainer onlay – porcelain/ceramic, three or more surfaces		100%	100%
D6610	Retainer onlay – cast high noble metal, two surfaces		100%	100%
D6611	Retainer onlay – cast high noble metal, three or more surfaces	One procedure code from this group every five	100%	100%
D6612	Retainer onlay – cast predominantly base metal, two surfaces	calendar years	100%	100%
D6613	Retainer onlay – cast predominantly base metal, three or more surfaces		100%	100%
D6614	Retainer onlay – cast noble metal, two surfaces		100%	100%
D6615	Retainer onlay – cast noble metal, three or more surfaces		100%	100%
D6624	Retainer inlay – titanium		100%	100%
D6634	Retainer onlay – titanium		100%	100%
Fixed partic	al denture retainers – crowns			
D6710	Retainer crown – indirect resin based composite		100%	100%
D6720	Retainer crown – resin with high noble metal		100%	100%
D6721	Retainer crown – resin with predominantly base metal		100%	100%
D6722	Retainer crown – resin with noble metal	One procedure code from	100%	100%
D6780	Retainer crown – 3/4 cast high noble metal	this group every five calendar years	100%	100%
D6781	Retainer crown – 3/4 cast predominantly base metal		100%	100%
D6782	Retainer crown – 3/4 cast noble metal		100%	100%
D6783	Retainer crown – 3/4 porcelain/ceramic		100%	100%
D6784	Retainer crown – 3/4 titanium and titanium alloys		100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Bridges – cr	rown			
D6740	Retainer crown – porcelain/ceramic	- -	60%	60%
D6750	Retainer crown – porcelain fused to high noble metal		65%	65%
D6751	Retainer crown – porcelain fused to predominantly base metal		70%	70%
D6752	Retainer crown – porcelain fused to noble metal		70%	70%
D6753	Retainer crown – porcelain fused to titanium and titanium alloys	Two procedure codes from this group every five calendar years	70%	70%
D6790	Retainer crown – full cast high noble metal	cateriaar years	70%	70%
D6791	Retainer crown – full cast predominantly base metal		70%	70%
D6792	Retainer crown – full cast noble metal		70%	70%
D6794	Retainer crown – titanium and titanium alloys		70%	70%
Re-cement	of bridge			
D6930	Re-cement or re-bond fixed partial denture	One procedure code per calendar year	100%	100%
Other fixed	partial denture services – repair to material	failure		
D6980	Fixed partial denture repair necessitated by restorative material failure	One procedure code every two calendar years	100%	100%
Extractions				
D7111	Extraction, coronal remnants – primary tooth	One per tooth per lifetime	100%	100%
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	One per tooth per lifetime	100%	100%
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	One per tooth per lifetime	100%	100%
Oral surgery – extractions, other surgical and other repair				
D7241	Removal of impacted tooth – completely bony, with unusual surgical complications	One per tooth from this group per lifetime	100%	100%
D7251	Coronectomy – intentional partial tooth removal, impacted teeth only		100%	100%
D7290	Surgical repositioning of teeth		100%	100%
D7921	Collection and application of autologous blood concentrate product		100%	100%
D7957	Guided tissue regeneration, edentulous area – non-resorbable barrier, per site		100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Oral surger	y – extractions, other surgical, alveoloplasty			
D7220	Removal of impacted tooth – soft tissue		100%	100%
D7230	Removal of impacted tooth – partially bony		100%	100%
D7240	Removal of impacted tooth – completely bony		100%	100%
D7250	Removal of residual tooth roots (cutting procedure)		100%	100%
D7284	Excisional biopsy of minor salivary glands		100%	100%
D7285	Incisional biopsy of oral tissue – hard (bone, tooth)		100%	100%
D7286	Incisional biopsy of oral tissue – soft		100%	100%
D7287	Exfoliative cytological sample collection		100%	100%
D7288	Brush biopsy – transepithelial sample collection		100%	100%
D7310	Alveoloplasty in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	Two procedure codes from this group per calendar year	100%	100%
D7311	Alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant		100%	100%
D7320	Alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant		100%	100%
D7321	Alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant		100%	100%
D7450	Removal of benign odontogenic cyst or tumor – lesion diameter up to 1.25 cm		100%	100%
D7451	Removal of benign odontogenic cyst or tumor – lesion diameter greater than 1.25 cm		100%	100%
D7509	Marsupialization of odontogenic cyst		100%	100%
D7961	Buccal/labial frenectomy (frenulectomy)		100%	100%
D7962	Lingual frenectomy (frenulectomy)		100%	100%
D7963	Frenuloplasty		100%	100%
Oral surger	y – oroantral fistula closure, primary closure	of sinus perforation		
D7260	Oroantral fistula closure	One per tooth per lifetime	100%	100%
D7261	Primary closure of a sinus perforation	One per tooth per lifetime	100%	100%

ADA code	Description of benefits	Frequency/limitations	In-network coverage	Out-of-network coverage
Oral surger	y – vestibuloplasty			
D7340	Vestibuloplasty – ridge extension (secondary epithelialization)	One procedure code from this group every five calendar years	100%	100%
D7350	Vestibuloplasty – ridge extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue)		100%	100%
Oral surger	y – surgical incision and excision, maxillary s	inusotomy		
D7510	Incision and drainage of abscess – intraoral soft tissue		100%	100%
D7511	Incision and drainage of abscess – intraoral soft tissue – complicated (includes drainage of multiple fascial spaces)	Unlimited	100%	100%
D7560	Maxillary sinusotomy for removal of tooth fragment or foreign body		100%	100%
Oral surger	y – repair of maxillofacial soft and/or hard ti	ssue defect		
D7955	Repair of maxillofacial soft and/or hard tissue defect	Unlimited	100%	100%
Pain manag	gement			
D9110	Palliative treatment of dental pain – per visit	Two procedure codes per calendar year	100%	100%
	- general (in conjunction with extensive and subject to clinical review)	d/or complex procedures, su	bject to plan lim	nitations and
D9222	Administration of deep sedation/general anesthesia – first 15 minute increment, or any portion thereof		100%	100%
D9239	Administration of moderate sedation – intravenous – first 15 minute increment, or any portion thereof	Two procedure codes from this group per calendar year	100%	100%
D9246	Administration of moderate sedation – non-intravenous parenteral – first 15 minute increment, or any portion thereof		100%	100%
	- incremental (in conjunction with extensive subject to clinical review)	e and/or complex procedure	s, subject to pla	n limitations and
D9223	Administration of deep sedation/general anesthesia – each subsequent 15 minute increment, or any portion thereof	As needed with covered codes	100%	100%
D9243	Administration of moderate sedation – intravenous – each subsequent 15 minute increment, or any portion thereof		100%	100%
D9247	Administration of moderate sedation – non-intravenous parenteral – each subsequent 15 minute increment, or any portion thereof		100%	100%

ADA code	Description of benefits	Frequency/limitations	in-network coverage	coverage
Anesthesia – nitrous oxide/analgesia (in conjunction with covered services, subject to plan limitations and exclusions, subject to clinical review)				
D9230	Administration of nitrous oxide	One unit per visit – only covered if primary procedure is covered	100%	100%
Miscellaneo	ous services			
D9944	Occlusal guard – hard appliance, full arch	One procedure code from this group every three calendar years	100%	100%
D9945	Occlusal guard – soft appliance, full arch		100%	100%
D9946	Occlusal guard – hard appliance, partial arch		100%	100%
Occlusal adjustments – limited				
D9951	Occlusal adjustment – limited	Occlusal adjustments when performed in conjunction with periodontal surgery, one per mouth per lifetime	100%	100%

Current Dental Terminology © 2026 American Dental Association. All rights reserved.

Dental Mandatory Supplemental Benefit Exclusions include, but not limited to, the following:

- Network dentists have agreed to provide services at contracted fees (the in-network fee schedules, or INFS). If a
 member visits a participating network dentist, the member will not receive a bill for charges more than the
 negotiated fee schedule on covered services (coinsurance payment still applies).
- Initial placement or replacement of a prior denture that is unserviceable and cannot be made serviceable. Spare dentures are not covered.
- Dental reline may not be covered within six months of initial denture placement or on spare dentures.
- Dental adjustments may not be covered within six months of initial denture placement or on spare dentures.
- Expenses incurred while you qualify for any workers' compensation or occupational disease act or law, whether or not you applied for coverage.
- Services that are:
 - Free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law.
 - Furnished by, or payable under, any plan or law through any government or any political subdivision this does not include Medicare or Medicaid.
 - Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury.
- Any loss caused or contributed by war or any act of war, whether declared or not; any act of international armed conflict; or any conflict involving armed forces of any international authority.
- Any expense arising from the completion of forms.
- Your failure to keep an appointment with the dentist.
- Any service we consider cosmetic dentistry unless it is necessary as a result of an accidental injury sustained while you are covered under this policy. We consider the following cosmetic dentistry procedures to include, but are not limited to:
 - Facings on crowns or pontics the portion of a fixed bridge between the abutments posterior to the second bicuspid;
 - Any service to correct congenital malformation;
 - Any service performed primarily to improve appearance;
 - o Characterizations and personalization of prosthetic devices; or
 - Any procedure to change the spacing and/or shape of the teeth;

Charges for:

- Any type of implant and all related services, including crowns or the prosthetic device attached to it;
- o Precision or semi-precision attachments;
- Other customized attachments;
- Temporary or interim dental services;
- o Additional charges related to material or equipment used in the delivery of dental care;
- The removal of any implants unless a covered service.

Any service related to:

- Altering vertical dimension of teeth.
- Restoration or maintenance of occlusion.
- Splinting teeth, including multiple abutments, or any service to stabilize periodontally weakened teeth.
- Replacing tooth structures lost as a result of abrasion, attrition, erosion or abfraction.
- Bite registration or bite analysis.
- Infection control, including but not limited to sterilization techniques.

- Fees for treatment performed by someone other than a dentist, except for scaling, teeth cleaning and the topical application of fluoride, which can be performed by a licensed dental hygienist. The treatment must be rendered under the supervision of the dentist in accordance with generally accepted dental standards.
- Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
- Prescription drugs or pre-medications, whether dispensed or prescribed.
- Any service not specifically listed in the Coverage Information.
- Any service that is not eligible for benefits based upon clinical review; does not offer a favorable prognosis; does not have uniform professional endorsement; or is deemed to be experimental or investigational in nature.
- Orthodontic services.
- Retainer Crown services when bridge coverage is not included in the benefit.
- Any expense incurred before your effective date or after the date this supplemental benefit terminates.
- Services provided by someone who ordinarily lives in your home or who is a family member.
- Charges exceeding the reimbursement limit for the service.
- Treatment resulting from any intentionally self-inflicted injury or bodily illness.
- Local anesthetics, irrigation, bases, pulp caps, temporary dental services, study models/diagnostic casts, treatment plans, occlusal (biting or grinding surfaces of molar and bicuspid teeth) adjustments, or tissue preparation associated with the impression or placement of a restoration when charged as a separate service. These services are considered an integral part of the entire dental service.
- Any test, intraoperative, x-rays, laboratory, removal of existing posts, filling material, Thermafill carriers, and any other follow-up care is considered integral to root canal therapy. A separate fee for these services is not considered a covered expense.
- Repair and replacement of orthodontic appliances.
- Any surgical or nonsurgical treatment for any jaw joint problems, including any temporomandibular joint
 disorder, craniomaxillary, craniomandibular disorder, or other conditions of the joint linking the jaw bone and
 skull; or treatment of the facial muscles used in expression and chewing functions, for symptoms including, but
 not limited to, headaches.
- The oral surgery benefits under this plan do not include:
 - Any services for orthognathic surgery;
 - Any services for destruction of lesions by any method;
 - Any services for tooth transplantation;
 - Any services for removal of a foreign body from the oral tissue or bone;
 - Any services for reconstruction of surgical, traumatic, or congenital defects of the facial bones;
 - Any separate fees for pre and post-operative care.
- General anesthesia or conscious sedation is not a covered service unless it is based on clinical review of
 documentation provided and administered by a dentist or health care practitioner in conjunction with covered
 oral surgical procedures, periodontal and osseous surgical procedures, or periradicular surgical procedures for
 covered services.
- General anesthesia or conscious sedation administered due, but not limited to, the following reasons are not covered:
 - o Pain control unless a documented allergy to local anesthetic is provided;
 - Anxiety;
 - Fear of pain;
 - Pain management;
 - Emotional inability to undergo surgery.
- Preventive control programs including, but not limited to, oral hygiene instructions, plaque control, take-home items, prescriptions and dietary planning.
- Replacement of any lost, stolen, damaged, misplaced or duplicate major restoration, prosthesis or appliance.

- Any caries susceptibility testing, laboratory tests, saliva samples, anaerobic cultures, sensitivity testing or charges for oral pathology procedures.
- Separate fees for pre and post-operative care and re-evaluation within 12 months are not considered covered services under the surgical periodontic services in this plan.
- We do not cover services that generally are considered to be medical services except those specifically noted as covered in the Coverage Information.
- Copayments, coinsurances, and deductibles paid for supplemental benefits do not count toward your maximum out-of-pocket amount.