

2026 Humana Medicare Advantage



DENTAL OFFICE HANDBOOK

Information to help administer Humana Medicare Advantage (MA) dental benefits

2026 highlights

Preventive dental benefits: Humana MA plans have unique, competitive benefits that encourage preventive care, bringing more satisfied patients to your practice. Humana covers two cleanings a year, plus exams and X-rays on 100% of Medicare Advantage (MA) plans nationwide.

Rich dental benefits: 83% of patients will have embedded benefits that cover some major services. 86% of patients will have plans that cover periodontal scaling, which is important for anyone with gum irritation or inflammation. Low coinsurance may apply to select major services depending on the patient's MA plan.

Single Point of Contact (SPOC): Humana provides a trusted adviser to help your practice solve administrative issues, answer plan questions and get back to patient care faster.

Humana knows Medicare: To learn more about our plan offerings from a Medicare expert, ask your SPOC about a visit from a licensed, local Humana sales agent.

You can find this Dental Office Handbook online at [Humana.com/SB](https://www.humana.com/SB).

Dentists can call Humana Provider Customer Service for assistance at **800-833-2223**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

Join our network

Scan the QR code,
or visit
[Provider.Humana.com
/dentist-
resources/join-
dental-network](https://www.Provider.Humana.com/dentist-resources/join-dental-network).



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I. MA ID card sample

Humana members are not issued a separate dental ID card because their dental benefits are included on their Humana MA ID card. The medical network is shown on the front of the card. A DENXXX indicator identifies the patient's dental plan on the back of the card.

This is the name of the medical network only.
It does not reference the dental network.



The 6-character DEN code indicates the patient's plan.

Humana MA supplemental dental benefits are provided through the HumanaDental Medicare Network for patients who purchased their plans in all states except Florida. MA patients who purchased their plan in Florida use the Florida GoldPlus Dental Network.*

Name of network	Contract and fee schedules	States	Benefits
HumanaDental Medicare*	PPO†	Nationwide	Members have in-network or in- and out-of-network benefits, depending on their plan.
Florida GoldPlus Dental	PPO†	Nationwide	

*Some integrated Dual Special Needs Plans in IL, IN, and MI include dental benefits that do not utilize the HumanaDental Medicare Network, specifically: DEN197, DEN198, and DENH54. These plans are not referenced in this Handbook. The patient may contact member services at the number provided on the back of their ID card for further assistance.

**Your dental office may be contracted with this Medicare network through one of our dental network partners. See a list of these partners in Section V of this document.

† Preferred provider organization (PPO)

We encourage Humana MA members to state the following when they call for an appointment:
“I have dental benefits with my Humana Medicare Advantage plan. The dental benefits are provided by dentists in the HumanaDental Medicare Network (or by dentists in the Florida GoldPlus Dental Network in Florida).”

II. MA dental benefits for 2026

Refer to the table below to find the 2026 MA dental benefit document that matches the six-character DEN code on the back of your patient's Humana MA ID card. These documents, listed in numerical order, provide the covered American Dental Association (ADA) codes and benefit frequencies.

Select the corresponding DEN number. Link below to access a list of the patient's 2026 Humana Dental Benefits.

DEN002	DEN003	DEN042	DEN044	DEN046	DEN050	DEN052	DEN053	DEN055	DEN057
DEN059	DEN070	DEN072	DEN074	DEN076	DEN078	DEN080	DEN084	DEN086	DEN088
DEN091	DEN093	DEN098	DEN130	DEN141	DEN142	DEN144	DEN197	DEN198	DEN210
DEN211	DEN212	DEN213	DEN214	DEN215	DEN216	DEN217	DEN218	DEN219	DEN220
DEN221	DEN227	DEN228	DEN229	DEN230	DEN235	DEN236	DEN239	DEN240	DEN241
DEN244	DEN245	DEN246	DEN277	DEN278	DEN280	DEN281	DEN283	DEN284	DEN285
DEN286	DEN287	DEN289	DEN291	DEN293	DEN310	DEN311	DEN313	DEN316	DEN319
DEN320	DEN325	DEN328	DEN329	DEN330	DEN331	DEN334	DEN337	DEN338	DEN340
DEN343	DEN344	DEN345	DEN346	DEN348	DEN349	DEN350	DEN351	DEN352	DEN353
DEN356	DEN359	DEN360	DEN365	DEN368	DEN369	DEN371	DEN374	DEN377	DEN379
DEN380	DEN382	DEN383	DEN385	DEN386	DEN387	DEN388	DEN389	DEN406	DEN411
DEN412	DEN413	DEN414	DEN415	DEN416	DEN417	DEN418	DEN419	DEN430	DEN441
DEN447	DEN458	DEN468	DEN479	DEN480	DEN491	DEN492	DEN493	DEN494	DEN495
DEN496	DEN497	DEN498	DEN502	DEN503	DEN504	DEN516	DEN567	DEN569	DEN571
DEN611	DEN612	DEN620	DEN630	DEN650	DEN651	DEN652	DEN714	DEN717	DEN732
DEN733	DEN734	DEN738	DEN739	DEN740	DEN744	DEN760	DEN762	DEN763	DEN783
DEN785	DEN790	DEN791	DEN792	DEN799	DEN817	DEN818	DEN832	DEN849	DEN852
DEN856	DEN863	DEN875	DEN876	DEN890	DEN898	DEN902	DEN906	DEN921	DEN946
DEN947	DEN968	DEN971	DEN972	DENA04	DENA07	DENA09	DENA12	DENA15	DENA41
DENA49	DENA50	DENA51	DENA56	DENA66	DENA67	DENA68	DENA73	DENA74	DENA75
DENA82	DENA90	DENA96	DENB03	DENB05	DENB07	DENB10	DENB20	DENB22	DENB24
DENB26	DENB28	DENB30	DENB32	DENB34	DENB35	DENB36	DENB38	DENB47	DENB48
DENB51	DENB53	DENB55	DENB65	DENB73	DENB81	DENB94	DENC08	DENC09	DENC10
DENC14	DENC15	DENC17	DENC26	DENC29	DENC30	DENC33	DENC34	DENC46	DENC53
DENC59	DENC65	DENC70	DENC73	DENC78	DENC91	DENC92	DENC95	DENC96	DENC99
DEND01	DEND05	DEND06	DEND12	DEND29	DEND31	DEND33	DENE53	DENE54	DENE56
DENE58	DENE59	DENE62	DENE63	DENE64	DENE66	DENE67	DENE68	DENE69	DENE70
DENE73	DENE75	DENE78	DENE79	DENE83	DENE84	DENE87	DENE90	DENE92	DENF08
DENF11	DENF14	DENF16	DENF22	DENF23	DENF24	DENF27	DENF32	DENF33	DENF35
DENF38	DENF39	DENF52	DENF56	DENF61	DENF62	DENF65	DENF69	DENF71	DENF73
DENF75	DENF77	DENF78	DENF80	DENF82	DENF85	DENF87	DENF90	DENF92	DENF94
DENH50	DENH52	DENH53	DENH54						

The Humana MA dental benefit summary documents may update throughout the year. Therefore, it is best to access them using the links provided above (selecting the DEN code to open link) rather than downloading or printing the documents.

III. MA dental benefits by state for 2026

Use this table to identify MA dental benefits corresponding to the benefit plan designs available in your state or territory. The links to these documents appear on page 4 of this handbook.

State	SEE PAGE 4 TO ACCESS THE HUMANA MA DENTAL BENEFITS
AK	
AL	DEN070, DEN074, DEN078, DEN080, DEN289, DEN350, DEN377, DEN441, DEN458, DEN972, DENB65, DENC78, DENE83, DENF24, DENF71, DENF75, DENF77, DENF87
AR	DEN055, DEN080, DEN088, DEN245, DEN325, DEN350, DEN374, DEN379, DEN385, DEN972, DENE54, DENE58, DENE66, DENF16, DENF39, DENF56, DENF69, DENF73
AZ	DEN310, DEN337, DEN350, DEN353, DEN972, DENA75, DENB30, DENB48, DENC34, DENC70, DENC73, DENC96, DENE83, DENF08, DENF22, DENF32, DENF85
CA	DEN050, DEN310, DEN320, DEN334, DEN345, DEN377, DEN972, DENA07, DENA09, DENA41, DENA73, DENB22, DENB24, DENB48, DENC17, DENC26, DENC29, DENC33, DENC78, DEND06, DENF27, DENF32, DENF56, DENF71
CO	DEN053, DEN055, DEN293, DEN346, DEN350, DEN377, DEN389, DEN972, DENB20, DENB22, DENB47, DENB53, DENB55, DENC30, DEND06, DENF75
CT	DEN350, DEN368, DEN972, DENA75
DC	DEN088, DEN350, DEN351, DEN972
DE	DEN044, DEN072, DEN350, DEN972, DENF61
FL	DEN141, DEN611, DEN612, DEN620, DEN630, DEN650, DEN651, DEN652, DENA49, DENA50, DENA51, DENA56, DENA96, DENB10, DENB35, DENB51, DENB73, DENB81, DENC46, DENE53, DENE59, DENE63, DENE67, DENE69, DENE79, DENE84, DENE90, DENE92, DENF11, DENF23, DENF33, DENF35, DENF38, DENF62, DENF78
GA	DEN042, DEN044, DEN050, DEN053, DEN072, DEN078, DEN088, DEN241, DEN246, DEN286, DEN310, DEN343, DEN350, DEN351, DEN353, DEN368, DEN406, DEN968, DEN972, DEND01, DEND05, DENE62, DENF61, DENF65, DENF82, DENF87
HI	DEN351, DEN352, DEN359, DEN360, DEN972, DENB07, DENC33
IA	DEN144, DEN968, DEN971, DENB20, DENB22, DENB34, DENF16, DENF52, DENF87
ID	DEN044, DEN055, DEN353, DEN368, DEN371, DEN377, DEN972, DENA73, DENC09, DENC10
IL	DEN055, DEN198, DEN350, DEN351, DEN386, DEN972, DENB22, DENB24, DENB26, DENB28, DENB30, DENB32, DENB36, DENB53, DENB55, DENF16, DENF52, DENF61, DENF87
IN	DEN044, DEN050, DEN052, DEN055, DEN057, DEN334, DEN350, DEN351, DEN356, DEN365, DEN382, DEN389, DEN567, DEN571, DEN968, DEN972, DENA04, DENA74, DENA75, DENH54
KS	DEN055, DEN311, DEN389, DEN972, DENB22, DENB26, DENB38, DENB53, DENF16, DENF52, DENF61, DENF87
KY	DEN044, DEN046, DEN052, DEN055, DEN057, DEN142, DEN144, DEN235, DEN236, DEN311, DEN313, DEN325, DEN334, DEN337, DEN345, DEN346, DEN351, DEN356, DEN365, DEN371, DEN379, DEN567, DEN571, DEN968, DEN972, DENA04, DENA74, DENA75, DENC15, DENF14

III. MA dental benefits by state for 2026 (cont'd.)

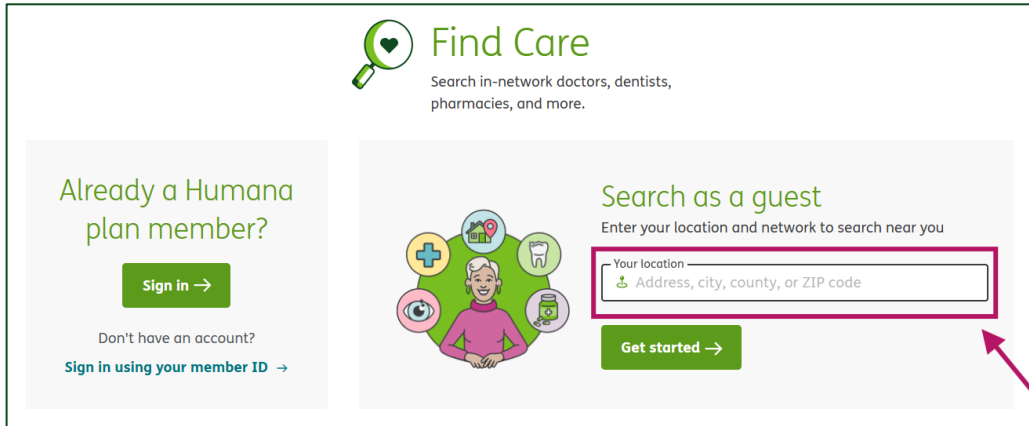
State	SEE PAGE 4 TO ACCESS THE HUMANA MA DENTAL BENEFITS
LA	DEN086, DEN091, DEN280, DEN338, DEN348, DEN351, DEN379, DEN419, DEN441, DEN458, DEN480, DEN972, DENB94, DENE56, DENE68, DENE73, DENE78, DENE83, DENF24, DENF32, DENF69, DENF80, DENF87, DENF94
MA	DEN350, DEN972, DENA73, DENA75, DENA82
MD	DEN088, DEN241, DEN310, DEN331, DEN350, DEN388, DEN972, DENA12, DENA66, DEND29
ME	DEN239, DEN277, DEN310, DEN350, DEN387, DEN972, DENA75, DENC14, DENC53, DENC65, DENC99
MI	DEN044, DEN197, DEN245, DEN283, DEN287, DEN344, DEN365, DEN371, DEN374, DEN567, DEN571, DENA74, DENB26, DEND33, DENE73, DENF87
MN	DEN350, DEN351, DEN972, DENB22, DENF16, DENF87
MO	DEN050, DEN055, DEN144, DEN311, DEN350, DEN972, DENB22, DENB26, DENB28, DENB30, DENB32, DENB34, DENB47, DENB53, DENF16, DENF39, DENF52, DENF61, DENF69, DENF87
MS	DEN086, DEN088, DEN091, DEN244, DEN348, DEN382, DEN419, DEN479, DEN480, DENC17, DENE56, DENE70, DENE75, DENF69, DENF73, DENF80, DENF92
MT	DEN076, DEN080, DEN088, DEN313, DEN340, DEN350, DEN352, DEN447, DEN468, DEN972, DENA73, DENC09, DENF87
NC	DEN088, DEN285, DEN286, DEN293, DEN319, DEN349, DEN350, DEN359, DEN368, DEN419, DEN972, DENA75, DENE58, DENE62, DENE66, DENE70, DENE75, DENF65, DENF73
ND	
NE	DEN310, DEN458, DEN972, DENB22, DENB34, DENF16, DENF52
NH	DEN350, DEN972, DENA09, DENA75, DENC53
NJ	DEN325, DEN330, DEN334, DEN351, DEN353, DEN356, DEN365, DEN972, DENA67, DENA68, DENA73
NM	DEN334, DEN337, DEN350, DEN377, DEN968, DEN972, DENB22, DENB53, DENB55, DENC26, DENC34, DENF27
NV	DEN310, DEN329, DEN343, DEN346, DEN350, DEN360, DEN383, DEN972, DENB22, DENB47, DENB53, DENC33, DENC34, DENF73, DENF80
NY	DEN310, DEN350, DEN365, DEN374, DEN571, DEN714, DEN717, DEN972, DENA66, DENA75, DENB05
OH	DEN050, DEN055, DEN281, DEN311, DEN350, DEN351, DEN359, DEN365, DEN379, DEN406, DEN567, DEN571, DEN968, DEN972, DENA04, DENA75, DENB03, DENB34, DENH50, DENH52, DENH53
OK	DEN044, DEN055, DEN088, DEN316, DEN325, DEN350, DEN365, DEN368, DEN374, DEN377, DEN380, DEN383, DEN569, DEN972, DENE66, DENF16, DENF87
OR	DEN042, DEN044, DEN046, DEN313, DEN368, DEN377, DEN972, DENA73, DENC91
PA	DEN053, DEN142, DEN241, DEN316, DEN334, DEN350, DEN351, DEN356, DEN369, DEN569, DEN571, DEN968, DEN972, DENA75, DENA90, DENC15, DENC59, DEND12, DENE51
RI	

III. MA dental benefits by state for 2026 (cont'd.)

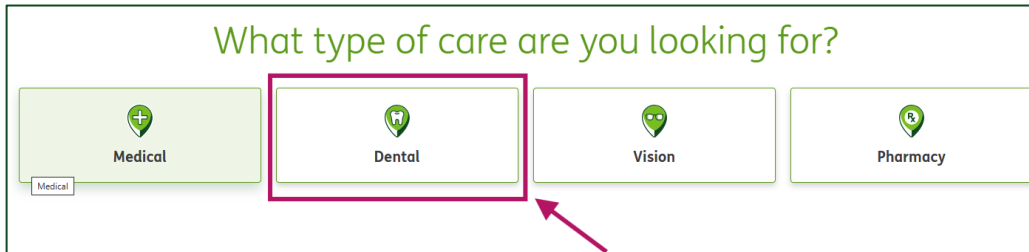
State	SEE PAGE 4 TO ACCESS THE HUMANA MA DENTAL BENEFITS
SC	DEN044, DEN050, DEN059, DEN088, DEN278, DEN280, DEN284, DEN291, DEN310, DEN350, DEN351, DEN353, DEN406, DEN968, DEN972, DENC92, DENC99, DENE62, DENE70, DENF82
SD	
TN	DEN287, DEN338, DEN441, DEN458, DEN479, DEN968, DENA75, DENB65, DENC08, DENC78, DENF32, DENF73, DENF75, DENF77, DENF87, DENF90
TX	DEN042, DEN046, DEN055, DEN057, DEN093, DEN130, DEN142, DEN280, DEN325, DEN334, DEN337, DEN345, DEN350, DEN353, DEN356, DEN365, DEN374, DEN430, DEN567, DEN569, DEN571, DEN968, DEN972, DENA75, DENC14, DEND31
UT	DEN044, DEN055, DEN080, DEN098, DEN285, DEN289, DEN353, DEN377, DEN972, DENA73, DENC09, DEND01
VA	DEN046, DEN084, DEN283, DEN310, DEN319, DEN328, DEN350, DEN351, DEN368, DEN419, DEN447, DEN479, DEN799, DEN971, DEN972, DENA68, DENA75, DENC91, DENC95, DENC99, DENE62, DENE64, DENE66, DENE68, DENE70, DENE78, DENE87, DENF73, DENF80, DENF85
VT	DEN350, DEN972, DENA75
WA	DEN044, DEN046, DEN053, DEN055, DEN070, DEN080, DEN240, DEN311, DEN313, DEN328, DEN337, DEN340, DEN346, DEN349, DEN368, DEN968, DEN972, DENA73, DENC09
WI	DEN144, DEN350, DEN351, DEN968, DEN972, DENB20, DENB38, DENB53, DENB55, DENF61, DENF87
WV	DEN144, DEN241, DEN350, DEN351, DEN365, DEN369, DEN371, DEN377, DEN382, DEN388, DEN516, DEN571, DEN968, DEN972, DENA15, DENA74, DENC15, DENC59
WY	DEN080, DEN088, DENA73

IV. Verifying your directory information

Please verify the information is correct in the Humana provider directory for your dental practice. Visit [Humana.com/FindCare](https://www.humana.com/FindCare) and follow the steps provided in the images below.

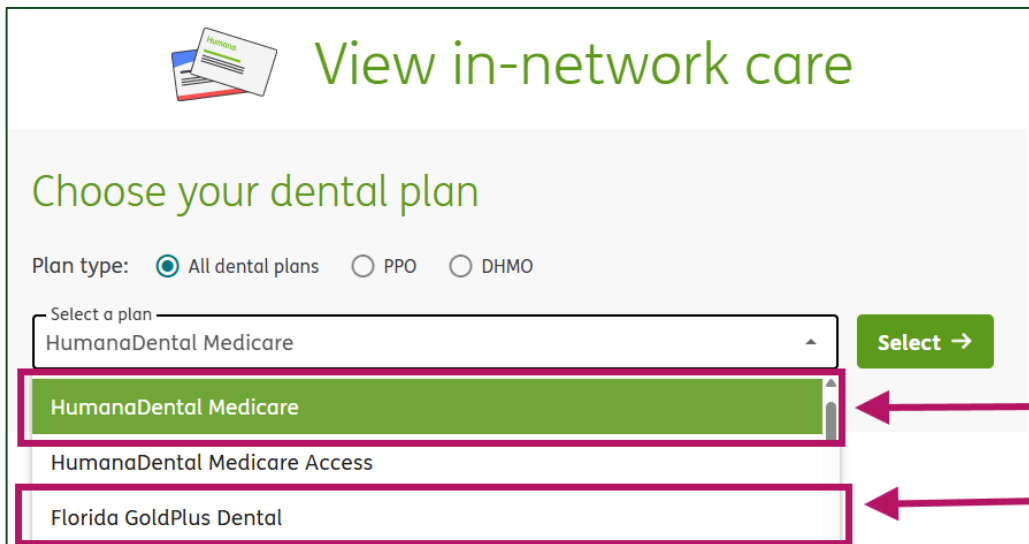


The image shows the Humana Find Care page. At the top, there is a magnifying glass icon with a heart inside, followed by the text "Find Care" and "Search in-network doctors, dentists, pharmacies, and more." Below this, there are two main sections. On the left, under "Already a Humana plan member?", there is a "Sign in →" button and a link "Don't have an account? Sign in using your member ID →". On the right, under "Search as a guest", there is a prompt "Enter your location and network to search near you" and a text input field labeled "Your location" with a placeholder "Address, city, county, or ZIP code". A red box highlights the input field, and a red arrow points to it. Below the input field is a "Get started →" button.



The image shows a section titled "What type of care are you looking for?". Below the title are four buttons: "Medical", "Dental", "Vision", and "Pharmacy". The "Dental" button is highlighted with a red box, and a red arrow points to it.

Depending on where the patient purchased their policy, select either the HumanaDental Medicare Network or Florida GoldPlus Dental Network (for members who purchased their MA plan in Florida).



The image shows the "View in-network care" page. At the top, there is a Humana logo and the text "View in-network care". Below this, there is a section titled "Choose your dental plan". Under "Plan type:", there are three radio buttons: "All dental plans" (selected), "PPO", and "DHMO". Below this is a dropdown menu labeled "Select a plan" with "HumanaDental Medicare" selected. A red box highlights the dropdown menu, and a red arrow points to it. To the right of the dropdown menu is a "Select →" button. Below the dropdown menu, there are two more options: "HumanaDental Medicare Access" and "Florida GoldPlus Dental". A red box highlights the "Florida GoldPlus Dental" option, and a red arrow points to it.

If you find information that needs to be updated, it's easy to let us know:

- Log in to your account at www.Availity.com, choose the Humana Dental payer space and select the application **Dental Provider Directory**.
- Select your organization and Tax Identification Number
- Enter the current directory data that needs updating
- Enter the correct information
- Submit

You also may send the change to DentalService@humana.com and include the following information in the email:

- Provider/Facility Name
- TIN
- State
- For Tax ID or NPI change, please include a W-9 form with the changes

If your practice is contracted through one of our network partners, please contact that partner to update your information (see Section V).

V. Humana contact information

Please refer to our [welcome guide](#) for information on how to submit MA claims (identified as “Humana Dental” in the guide). This guide also provides steps to access the secure dental website where you can review patient eligibility and benefits.

Our dental provider website at Provider.Humana.com offers information about the following:

- Dental credentialing and recredentialing
- Setting up electronic payment preferences through [Availity Essentials](#)
- Submitting claims online via [DentalXChange](#) and [Availity Essentials](#)
- Submitting claims by mail to:
Humana Dental Claims Office
P.O. Box 14611
Lexington, KY 40512-4611
- Claims documentation: Humana Medicare payer ID is 73288 for dental claims (also referred to as Humana Dental)
- Medicare compliance regulations

Call Humana Provider Customer Service for assistance at **800-833-2223**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

For additional details and guidelines, please refer to the Humana Dental Provider Manual available at Provider.Humana.com.

Your dental office may be contracted as part of the HumanaDental Medicare Network through one of our dental network partners. If so, please contact the partner network directly with questions, including those about your listing in Humana’s provider directory. For claims questions, please call Humana Provider Customer Service.

Humana partners with:

- Careington
- CarePPO
- Connection Dental
- DenteMax
- Diversified Dental Services
- Dominion
- First Dental Health
- Premier Dental
- Total Dental Administrators
- United Concordia Dental

VI. Claims Information

Submitting Pretreatment Plans

If the dental care your patient needs is expected to exceed \$300, we suggest you submit a dental treatment plan for us to review ahead of time. While not required, this will allow us to provide you with an estimate for services. The pretreatment plan should include:

- A list of services your patient will receive, using ADA nomenclature and codes
- Your written description of the proposed treatment
- X-rays that show your patient's dental needs
- Itemized cost of the proposed treatment
- Any other diagnostic materials we request

VII. Payment Calculation

How Payments to Providers or Patients Are Calculated

For covered dental services, Humana will pay as follows:

- Humana will determine the total covered expense.
- Humana will review the covered expense against the maximum benefits allowed.
- Humana will pay the remaining expense to the dental provider or patient; minus any coinsurance the patient may owe (the procedure received may require the patient to pay a percentage of the cost).

For dental claim billing purposes, the “date of service” (DOS) is defined as follows:

- The date the teeth are prepared for fixed bridges, crowns, inlays or onlays
- The date the impression or digital scan is made for dentures or partials
- The date the impression or digital scan of the abutment/implant is taken for implant crowns
- The date the pulp chamber of a tooth is opened for root canal therapy
- The date periodontal surgery is performed
- The date the service is performed for services not listed above

For dental conditions that have two or more possible treatments, Humana will cover the lowest cost treatment, as long as it is proven to provide satisfactory results. If the patient decides to receive a higher cost treatment, the patient will be responsible for the difference.

Out-of-network dentists have not agreed to provide services at contracted fees, so the out-of-network provider may bill the patient for more than what the plan pays, even for services listed with no member cost share. Patients 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.

VIII. Mandatory Medicare Requirements

Mandatory Medicare Requirements

The HumanaDental Medicare and Florida GoldPlus Networks provide benefits to Humana members enrolled in Medicare Advantage plans. The Centers for Medicare & Medicaid Services (CMS) mandates that all Humana-contracted entities, including those contracted with Humana subsidiaries, complete compliance requirements on an annual basis.

For more information, find dental tools and resources at Provider.Humana.com.