

Your Humana benefits guide:

2027 Dental plans

City of Tampa

Humana | City of Tampa Florida



Welcome to Humana

At Humana, we want to help take care of you — with benefits that make it easy for you to get the care you need, when you need it. With plan options designed to support your overall well-being, your care is always at the core of what we do.



Our dental plans will make you smile

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

Why sign up for dental benefits?

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

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

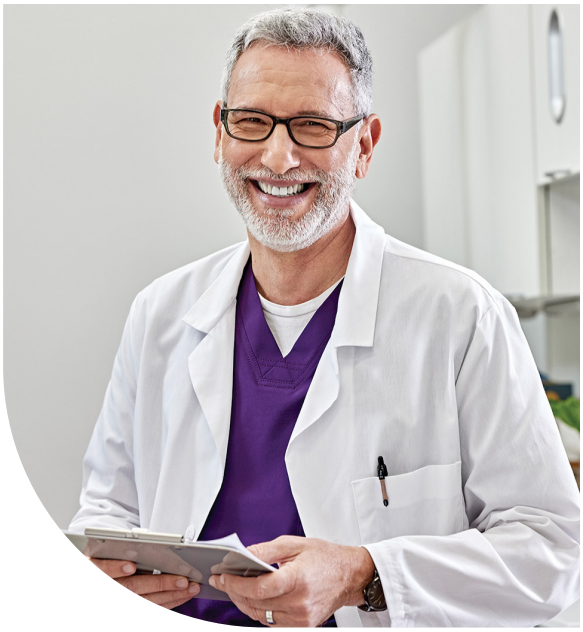
Plus, **caring for you is at the heart of everything we do,** so we make it easy for you to get the help you need – when you need it. Our service teams are always ready to help and answer your questions.

Humana Dental PPO

	If you use an in-network dentist		If you use an out-of-network dentist	
Calendar-year deductible (excludes orthodontia services)	**Individual** $50	**Family** $150	**Individual** $50	**Family** $150
	Deductible applies to all services excluding preventive services.			
Calendar-year annual maximum (excludes orthodontia services)	Unlimited			
Preventive services • Routine oral examinations (3 per year) • Bitewing x-rays (2 films under age 10, up to 4 films ages 10 and older) • Routine cleanings (3 per year) • Fluoride treatment (1 per year, through age 14) • Sealants (permanent molars, through age 14) • Space maintainers (primary teeth, through age 14) • Oral Cancer Screening (1 per year, ages 40 and older)	100% no deductible		80% no deductible	
Basic services • Emergency care for pain relief • Amalgam fillings (1 per tooth every 2 years, composite for anterior/front teeth) • Oral surgery (tooth extractions including impacted teeth) • Stainless steel crowns • Harmful habit appliances for children (1 per lifetime, through age 14) • Endodontics (root canals 1 per tooth per lifetime and 1 re-treatment)	80% after deductible		60% after deductible	
Major services • Crowns (1 per tooth every 5 years) • Inlays/onlays (1 per tooth every 5 years) • Bridges (1 per tooth every 5 years) • Dentures (1 per tooth ever 5 years) • Denture relines/rebases (1 every 3 years, following 6 months of denture use) • Denture repair and adjustments (following 6 months of denture use) • Implants (1 every 5 years for implant placement, crowns, bridges and dentures) • Periodontics (scaling/root planing and surgery 1 per quadrant every 3 years) • Periodontal cleanings (4 per year)	50% after deductible		50% after deductible	
Orthodontia services	Child orthodontia covers children through age 18. Plan pays 50 percent (no deductible) of the covered orthodontia services, up to: $2,000 lifetime orthodontia maximum.			

Costs may vary, refer to your plan document for a full summary of benefits.

Predetermination of benefits. For dental care that may cost you over $300, your dentist will most likely submit a proposed dental treatment plan. Humana will use this dental treatment plan to help provide you with an estimate of benefits for the planned service. This may sometimes be referred to as a "Pre-Treatment Estimate". While recommended, this is not required **before receiving treatment. The estimate is based upon benefits available at the time of processing and may change if other claims are submitted prior to completion of treatment.**



How to find a dentist in the network

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

Step 1: Scan the QR code or go to **humana.com/findadentist** and log into your MyHumana account or search as a guest using your zip code.

Step 2: Enter your search information based on plan

For the **PPO plan**

- Enter your **ZIP code**
- In the popup window, choose **"PPO"** for "Coverage Type"
- Select the network: **PPO/Traditional Preferred**
- Click the **"Select"** button
- On the next screen, click on the "**all dental providers**" link located below the "Dentist name or specialty" entry box to get a list of all providers.

Is your dentist missing from our network?

We don't want you to have to choose between continuing to see your dentist and receiving the best possible value from your dental benefit plan.

You can help us get your dentist in our network. **Scan the QR code and fill out the online form to refer your dentist.**

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 in-network fee schedule. Out-of-network dentists may bill you for charges above the amount covered by your dental plan.

Dental plan

The benefits and services highlighted below provide an overview of the dental plan you can sign up for. The table shows how services will be paid when you visit a dentist in the Humana network.

For a complete summary of benefits scan code, or go to humana.info/CityofTampa_DHMO

Humana DHMO/Prepaid HS195 Plan

With this plan, you pay a set amount, or copay, for each service when you see a participating primary care dentist. There are no yearly maximums, no deductibles and no waiting periods. If you need to see a specialist you can self-refer to a participating specialist.

Below is a sampling of the most frequently used dental services for this plan.

	Description	What you pay
Preventive services	Oral exam	No charge
	X-ray (complete series)	No charge
	Prophylaxis (periodontal) cleaning (adult/child)	No charge
	Topical application of fluoride (child <16), 2 per year	No charge
	Sealant (per tooth), permanent teeth only to age 16	No charge
Basic services	Amalgam filling (one surface)	No charge
	Resin-based composite filling (one surface, anterior)	No charge
	Resin-based composite filling (one surface, posterior)	$30
Major services	Crown	$245 plus lab
	Endodontic therapy, molar tooth	$210
	Periodontal maintenance (after active periodontal therapy)	$40
	Extractions	$5 - $100
Orthodontia	Adult and children up to 24 months of comprehensive orthodontic treatment	$1,850
	Evaluation	$35
	Records/treatment planning	$250
	Retention	$300

Costs may vary, refer to your plan document for a full summary of beneits.

Predetermination of benefits: 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 help provide you with an estimate of benefits for the planned service. This can be referred to as a “Pre-Treatment Estimate” and may include a list of services to be performed, including any supporting documentation, a written description from the dentist of the treatment and an itemized list of costs.



How to find a dentist in the network

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

Step 1: Scan the QR code or go to **humana.com/findadentist** and log into your MyHumana account or search as a guest using your zip code.

Step 2: Enter your search information based on plan

For the **HS195 Prepaid** plan

- Enter your **ZIP code**
- In the popup window, choose **"DHMO"** for "Coverage Type"
- Select the network: **HS195 DHMO/Prepaid**
- Click the **"Select"** button
- On the next screen, click on the "**all dental providers**" link located below the "Dentist name or specialty" entry box to get a list of all providers.
- Choose a dentist from the search results. Call to confirm they're accepting new patients, click on "View details" and scroll down and make note of their "Primary care number."

There are two ways to assign your Primary Care Dentist (PCD) after you enroll and your plan is active. Assign your PCD before you get dental services.

1. Contact Humana using the number on the back of your ID card and provide the Primary care number for your chosen PCD.
2. After you activate your online MyHumana account, login and follow these steps:
   - Go to the "Care" tab at the top of the page Choose "Select a dentist" button
   - Then search for a specific dentist or browse the list
   - Select a dentist accepting new patients and click the "Confirm" button

Is your dentist missing from our network?

We don't want you to have to choose between continuing to see your dentist and receiving the best possible value from your dental benefit plan.

You can help us get your dentist in our network. **Scan the QR code and fill out the online form to refer your dentist.**



What else comes with your Humana plan?

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

Exclusive discounts for Humana members

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

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

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



Once your Humana plan coverage begins, **access your exclusive discounts** by signing in to **MyHumana.com**.

Look for "Special Discounts" in the "Coverage" section of MyHumana.

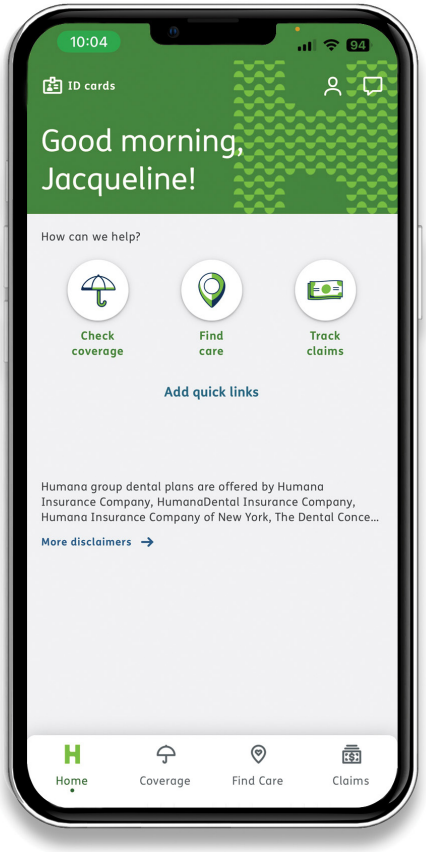
Manage your Humana plan online

MyHumana on the go

Once you become a Humana plan member, you get the most of your plan with a MyHumana account, and take your Humana essentials wherever you go with the MyHumana mobile app.

You can use the app to:

- **Explore coverage and benefit details** the moment you need them
- **Get your member ID cards** and add them to your phone's wallet
- **Find care close to you** and get directions on your phone's map app
- **Review claims status**
- **Estimate your out-of-pocket costs** before your appointment (see next page for more information on estimating costs)
- **Access your exclusive member discounts**



Once your Humana plan coverage begins, go to **MyHumana.com** to activate your account **or download and register on the MyHumana app** for iOS and Android.

Download on the App Store

GET IT ON Google Play

Learn more at humana.com/member/manage-your-account

Know before you go:

Estimate your dental costs

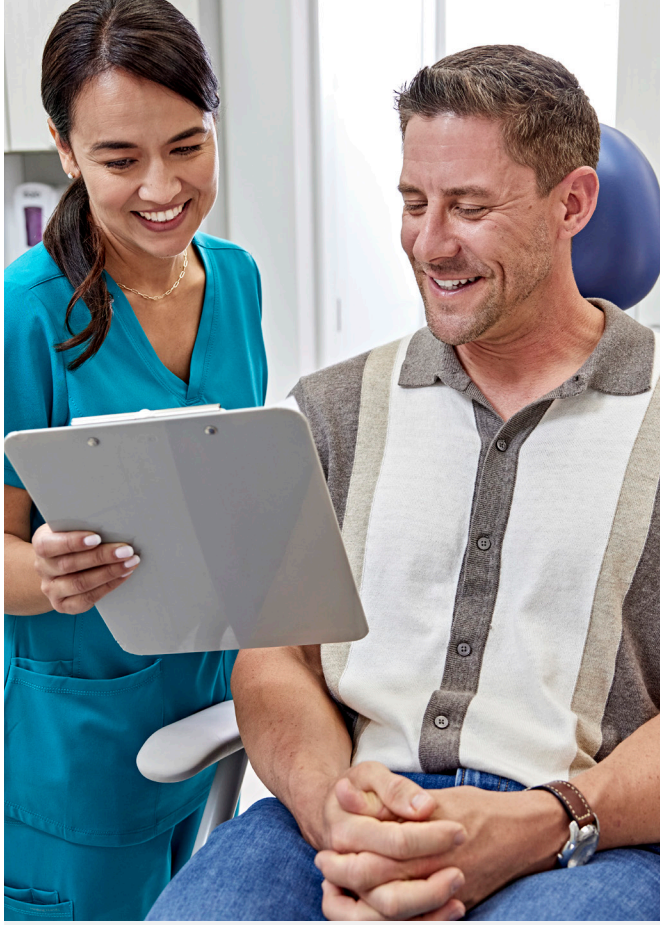
Try our dental cost estimator tool on MyHumana

Humana's cost estimator can help you find out what dental procedures may cost before your next dental visit.

- Tool provides a range of dental costs estimates in your area
- Your dentist can help with exact costs based on what your Humana dental plan will cover
- You'll typically pay less for dental services if you see a dentist in Humana's dental network

Here's how you can find the cost estimator on MyHumana:

1. Sign in to MyHumana at **Humana.com**.
2. Select the "**Coverage**" tab.
3. Scroll to "**Plan Benefits**" in that tab.
4. On the "**Plan Benefits**" page, scroll to the "**Resources**" section and select "**Estimate costs for dental services.**"



The dental cost estimator can help you know what costs to expect for dental services before your insurance covers any of the cost. Your dentist can help you determine your actual cost of services.

Notice of Non-Discrimination. Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services. Humana Inc. provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us as well as provides free language assistance services to people whose primary language is not English, including qualified sign language interpreters and written information in other formats.

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services, contact Humana Inc. and its subsidiaries at **877-320-1235 (TTY: 711)**. Hours of operation: 8 a.m. – 8 p.m., Eastern time. If you believe that Humana Inc. has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc.'s Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**, or **accessibility@humana.com**. If you need help filing a grievance, Humana Inc.'s Non-Discrimination Coordinator can help you.

You can also file a 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, S.W., Room 509F, HHH Building, Washington, D.C. 20201. **800-368-1019**, **800-537-7697 (TDD)**.

California members or residents: You may also call the California Department of Insurance toll-free hotline number, **800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m., Eastern time. Humana Inc. and its subsidiaries provide free auxiliary aids and services to people with disabilities when auxiliary aids and services are necessary to ensure an equal opportunity to participate. Services include qualified sign language interpreters, video remote interpretation, and written information in other formats.

English: Call the number above to receive free language assistance services.

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

繁體中文 (Chinese): 您可以撥打上面的電話號碼以獲得免費的語言協助服務。

Tiếng Việt (Vietnamese): Gọi số điện thoại ở trên để nhận các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 **(Korean)** 무료 언어 지원 서비스를 받으려면 위 번호로 전화하십시오.

Tagalog (Tagalog – Filipino) Tawagan ang numero sa itaas para makatanggap ng mga libreng serbisyo sa tulong sa wika.

Русский (Russian): Позвоните по вышеуказанному номеру, чтобы получить бесплатную языковую поддержку.

العربية (Arabic): اتصل برقم الهاتف أعلاه للحصول على خدمات المساعدة اللغوية المجانية.

French Creole (Haitian Creole): Kreyòl Ayisyen (French Creole) Rele nimewo ki e dike anwo a pou resevwa sèvis éd gratis nan lang.

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

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

Português (Portuguese): Ligue para o número acima para receber serviços gratuitos de assistência no idioma.

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

日本語 (Japanese): 無料の言語支援サービスを受けるには、上記の番号までお電話ください。

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

فارسی (Farsi): برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

हिंदी (Hindi): भाषा सहायता सेवाएं मुफ्त में प्राप्त करने के लिए ऊपर के नंबर पर कॉल करें।

հայերեն (Armenian): Զանգահարեք վերը նշված հեռախոսահամարով՝ անվճար լեզվական օգնության ծառայություններ ստանալու համար:

ગુજરાતી (Gujarati): મફત ભાષા સહાય સેવાઓ મેળવવા માટે ઉપર આપેલા નંબર પર કૉલ કરો.

Hmoob (Hmong) Hu rau tus xov tooj saum toj sauv kom tau txais kev pab txhais lus dawb.

These notices are available at **www.humana.com/legal/non-discrimination-disclosure** and **www.humana.com/legal/multi-language-support**.

Humana

1-800-233-4013

Humana.com

your.humana.com/city-of-tampa

Insured or administered by Humana Insurance Company or CompBenefits Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

App Store and Google Play app store are registered trademarks of Apple Inc. and Google. All rights reserved. Apple and Google are not participants in or sponsors of this promotion.

FLHMQC5EN 0926