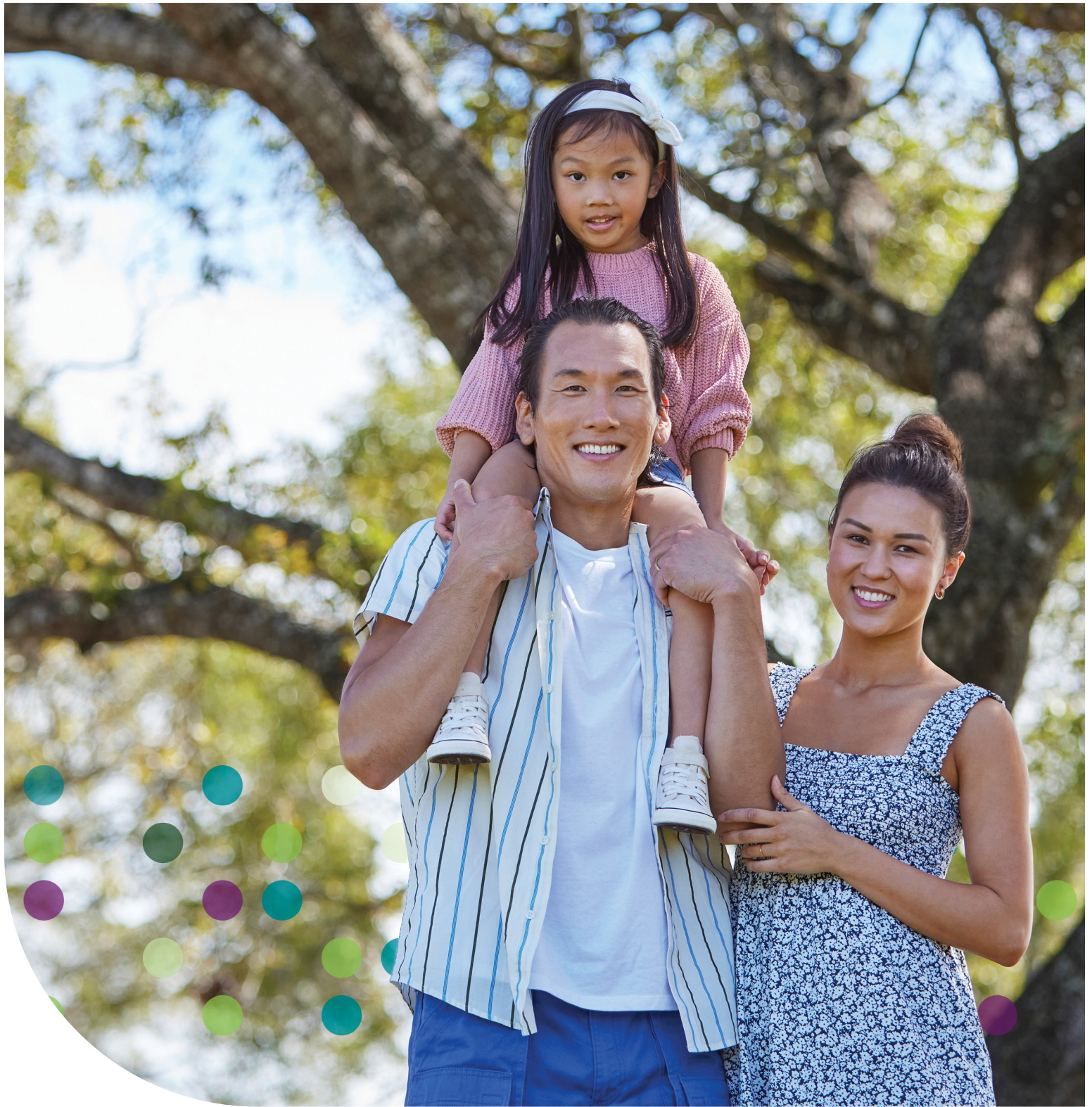




Your Humana benefits guide:

2026 Dental plans

FEDVIP Federal Employees Dental & Vision Insurance Program

Humana



Open Season Nov. 10 - Dec. 8, 2025



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.





How to enroll in your benefits

Open Season dates



November 10 - December 8, 2025
Midnight, Eastern time

To Enroll



Go to www.benefeds.gov
or call **877-888-3337**



For questions or additional information, call Humana Customer Care at **877-692-2468**.

Learn more about the dental benefits available to you at our Virtual Benefit Fairs/Chat Days:



Virtual Benefit Fairs/Chat Days

Thursday, November 13
Wednesday, November 19
Tuesday, November 25
Wednesday, December 3

Register to attend a benefit fair at your.humana.com/feds/openseason.

Serving:

Alabama, the majority of Arizona, Arkansas, California, Colorado, District of Columbia, Florida, Georgia, the majority of Illinois, Indiana, Kansas, Kentucky, Louisiana, parts of Maryland, Mississippi, Missouri, North Carolina, Ohio, Oklahoma, parts of Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia and West Virginia



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?



If you've never bought dental insurance before, **you'll be pleasantly surprised at the monthly cost.**



Preventive dental care, such as check-ups 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.



Review the benefit information in this guide to help you choose a dental plan that's right for you.



Two options for your dental health

For federal members including TRICARE® retirees, Humana offers two plans to help you achieve better oral health.

Humana Dental High PPO plan	Humana Dental Standard Advantage EPO plan
If you need a more flexible plan, Humana’s Dental High PPO plan might be right for you. Members can visit dentists they already know and trust. • Coinsurance for services • Three routine cleanings at no additional cost • Exams and x-rays at no additional cost • Provides out-of-network coverage • Our largest network with over 140,000 providers • No annual maximum (in-network; \$5,000 out of network) • Implant coverage • No waiting periods - coverage starts day one of plan year • Adult and child orthodontia coverage with no deductible • Four periodontal cleanings covered with no deductible	If you need a simple, low-cost plan with no surprises, Humana’s Dental Standard Advantage EPO plan is a one-of-a-kind, flat-fee plan with a fixed price. • Simple, flat fees for services • Three routine cleanings at no additional cost • Exams and x-rays at no additional cost • In-network only coverage • Choose any provider in the Advantage EPO network • No annual maximum • Implant coverage • No waiting periods - coverage starts day one of plan year • Adult and child orthodontia coverage with no deductible or annual maximum • Periodontal cleanings for a set cost

High PPO 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. To find a complete summary of your benefits go to your.humana.com/feds/openseason and view the “Plan brochure” under “Quick Links”

High PPO plan

See an in-network dentist for the lowest cost of care. You'll pay more for services if you see a dentist not in the network.

Deductible	The amount you pay before your dental plan starts paying for covered expenses (excluding preventive services):
	Individual: \$50 Family: \$100
Annual maximum	Total amount the plan pays in a plan year:
	Unlimited
Class A basic	Visit any in-network dentist at no additional cost to you for preventive care services including:
	• Routine cleanings per year: 3 per year • Routine X-rays • Oral cancer screening (ages 40+) • Periodontal maintenance cleanings, if needed: 4 per year
Class B intermediate	Basic services include services like fillings, simple extractions, and emergency care for pain relief
	Plan pays 80% of covered services deductible
Class C major	Major services include crowns, bridges and dentures (excludes placement)
	Plan pays 50% of covered services after deductible
Class D Orthodontia	Adult/child orthodontia – Plan pays 50% (no deductible) of the covered orthodontia services, up to \$2,500 lifetime orthodontia maximum.
Other benefits	• Root canals and periodontic services covered as Class B intermediate services • Placement of implants (crowns, bridges and dentures) covered as a Class C major services

Predetermination of benefits:

For dental care that may cost you over \$300, your dentist will most likely submit a proposed dental treatment plan (known as a predetermination of benefits or prior authorization). Humana will use this information to determine if your dental benefits cover the proposed treatment. This predetermination of benefits must be granted before service is provided and will remain valid for up to 90 days after but is not a guarantee of what Humana will pay toward the treatment.

Before getting treatment, please confirm with your dentist they've received approval from Humana for your treatment plan and provided you a cost for services.

Standard Advantage EPO 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. To find a complete summary of your benefits go to your.humana.com/feds/openseason and view the “Plan brochure” under “Quick Links”

EPO plan

Humana’s Dental Standard Advantage EPO plan offers access to dental coverage that offers simple-to-understand flat fees for all your dental services when you choose any provider in our expanded network. Here are some of the highlights of this plan.

Please visit your.humana.com/feds/dental to view and print the entire benefits schedule.

	Description	What you pay
Preventive services	Oral exam	\$0
	X-ray (complete series)	\$0
	Prophylaxis (periodontal) cleaning (adult / child)	\$0
	Topical application of fluoride (child <16)	\$0
	Sealant (per tooth)	\$0
Basic services	Amalgam filling (one surface)	\$23
	Resin-based composite filling (one surface, anterior)	\$29
	Resin-based composite filling (one surface, posterior)	\$43
Major services	Crown (porcelain/ceramic)	\$430
	Endodontic therapy, molar tooth	\$508
	Periodontal maintenance	\$32
Orthodontia	Adolescent and adult	\$2,820

Benefits shown are for in-network services. This is an example and costs may vary. If you enroll in this plan, you can view your Summary of Benefits and Coverage for details.

What’s different about the EPO plan?

	With the Humana Dental Standard Advantage EPO plan	With traditional dental plans
Deductible	No deductible	You pay the full amount of the deductible before the insurance kicks in
What you pay	Guaranteed flat fees	Who knows? You may pay complicated variable costs, which could include deductibles, coinsurance, copays, individual dentist fees and specialist fees.
Are referrals needed?	No – Any dentist or specialist in the Humana federal network may be seen without a referral	May require referrals
Annual maximum for dental coverage	No annual maximum	Annual maximums may be as low as \$1,500
Are implants covered?	Yes	May require review



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:

Go to your.humana.com/feds/openseason and under Quick links, select either **PPO** or **EPO** dentist finder under “Find a dentist”

Step 2: Enter your search information based on the plan offering

- Enter your **ZIP code**
- Select the type of provider and/or name
- Click “**Search**” 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:

- **Dental care products** for things like:
 - Teeth whitening
 - Dental devices with tracking and personalized feedback
 - Electric toothbrushes, conventional toothbrushes, toothpaste, mouthwash and dental floss
- **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](https://www.mychumana.com).

Look for “Special Discounts” in the “Coverage” section of MyHumana.



Manage your Humana plan online

MyHumana on the go

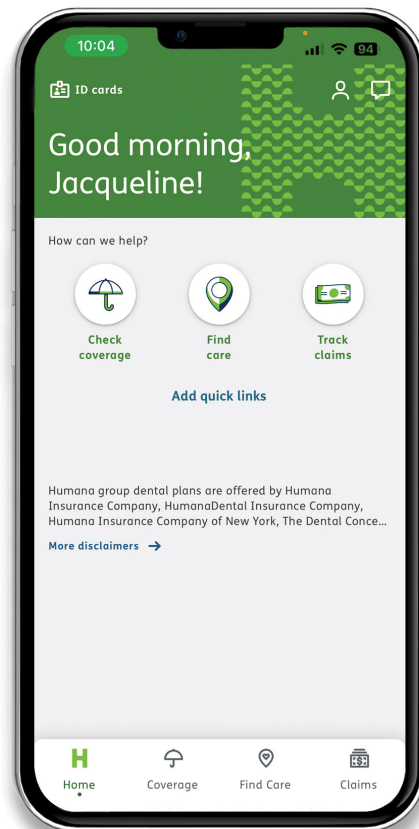
Once you become a Humana plan member, you get the most of your plan with a MyHumana account, and take your Humana essentials wherever you go with the MyHumana mobile app.

Depending on your plan, 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**
- **Access your exclusive member discounts**

For additional online tools, go to your.humana.com/feds:

- Educate yourself about Humana's Dental plan offering during Open Season
- Ability to view benefits, rates and in-network doctors available to you from our two dental offerings
- Link to enroll in dental plans online
- Explore Humana's Exclusive Discount Programs



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.



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): Ձանգահարե՞ք վերը նշված հեռախոսահամարով՝ անվճար լեզվական օգնություն ծառայություններ ստանալու համար:

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

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

Humana



Insured by Humana Dental Insurance Co., The Dental Concern Inc., Humana Insurance 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.

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Humana Dental plans 2026

How to find your biweekly and monthly rates

Look up your state and the first three digits of your ZIP code to determine your rating area.

State	ZIP code	Rating area
Alabama	356–358	3
Alabama	350–352, 362	2
Alabama	Rest of state	1
Arkansas	Entire state	2
Arizona	855, 859–860, 863, 865	3
Arizona	850–853, 856–857	5
California	932, 936–938, 953, 955, 960–961	3
California	942, 956–959	4
California	Rest of state	5
Colorado	807, 811, 813–816	3
Colorado	Rest of state	5
DC	Entire district	3
Florida	330–334, 349	5
Florida	Rest of state	2
Georgia	304, 307–310, 312–319, 398	1
Georgia	Rest of state	4
Illinois	620, 622	3
Illinois	610–611, 614–619, 623–629	1
Illinois	600–609, 613	4
Indiana	460–464, 472–473	4
Indiana	470	3
Indiana	Rest of state	2
Kansas	660–662, 666	4
Kansas	Rest of state	1
Kentucky	410, 459	3
Kentucky	Rest of state	2

State	ZIP code	Rating area
Louisiana	Entire state	2
Maryland	205–212, 214, 216–217	3
Mississippi	Entire state	2
Missouri	640–641, 644–645, 649	4
Missouri	630–631, 633	3
Missouri	Rest of state	1
North Carolina	275–277, 283	5
North Carolina	279–282	4
North Carolina	Rest of state	2
Ohio	434–436, 438–439, 444–445, 448–449, 456–458	1
Ohio	450–452	3
Ohio	Rest of state	2
Oklahoma	Entire state	2
South Carolina	297	4
South Carolina	Rest of state	2
Tennessee	Entire state	2
Texas	733, 750–754, 760–762, 786–787	4
Texas	783–784	1
Texas	770, 772–775, 780–782	3
Texas	Rest of state	2
Utah	Entire state	1
Virginia	228–229, 239–246	1
Virginia	231, 233–237	4
Virginia	Rest of state	3
West Virginia	254	3
West Virginia	Rest of state	1

This is a summary of the features of the Federal Dental plans. Before making a final decision, please read the plan's Federal Brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal Brochure. Insured or administered by HumanaDental Insurance Company, Humana Insurance Company and The Dental Concern, Inc.

Humana Dental High PPO plan

Match your rating area to your enrollment type to determine your premium.

Premium level	Biweekly			Monthly		
	Self only	Self plus one	Family	Self only	Self plus one	Family
1	\$21.73	\$43.47	\$65.20	\$47.08	\$94.19	\$141.27
2	\$23.88	\$47.76	\$71.64	\$51.74	\$103.48	\$155.22
3	\$25.06	\$50.13	\$75.19	\$54.30	\$108.62	\$162.91
4	\$26.80	\$53.60	\$80.40	\$58.07	\$116.13	\$174.20
5	\$32.24	\$64.47	\$96.71	\$69.85	\$139.69	\$209.54

Not available in Alaska, Connecticut, Delaware, Hawaii, Idaho, Iowa, Maine, Massachusetts, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Oregon, Rhode Island, South Dakota, Vermont, Washington, Wisconsin and Wyoming.

Humana Dental Standard Advantage EPO plan

Match your rating area to your enrollment type to determine your premium.

Premium level	Biweekly			Monthly		
	Self only	Self plus one	Family	Self only	Self plus one	Family
1	\$11.94	\$23.89	\$35.83	\$25.87	\$51.76	\$77.63
2	\$12.87	\$25.74	\$38.60	\$27.89	\$55.77	\$83.63
3	\$13.88	\$27.76	\$41.64	\$30.07	\$60.15	\$90.22
4	\$15.24	\$30.49	\$45.73	\$33.02	\$66.06	\$99.08
5	\$17.49	\$34.98	\$52.47	\$37.90	\$75.79	\$113.69

Not available in Alaska, Connecticut, Delaware, Hawaii, Idaho, Iowa, Maine, Massachusetts, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Oregon, Rhode Island, South Dakota, Vermont, Washington, Wisconsin and Wyoming.