

Smart Choice - 2025

Individual Dental

Illinois Lite Plan

Counties: Bond, Boone, Calhoun, Carroll, Clinton, Cook, DeKalb, DuPage, Greene, Grundy, Jersey, Jo Daviess, Kane, Kankakee, Kendall, Lake, Lee, Macoupin, Madison, McHenry, Monroe, Montgomery, Ogle, Randolph, St Clair, Stephenson, Washington, Will, and Winnebago

About your plan

Good oral health means more than an attractive smile. Research shows that oral health, preventive care and regular visits to the dentist are integral to overall health.¹

The Humana Smart Choice dental plan is designed for people who are looking to maintain their oral health through regular dental exams and cleanings. Members can maximize benefits by choosing one of the more than 117,000 dentists and specialists* in our nationwide network. There’s no age requirement and you’ll never be turned away for pre-existing conditions. Your plan starts your first month of eligibility so you know you’re getting the best value for your money. Visit [Humana.com/Find-Care](https://www.humana.com/Find-Care) to find a participating dentist.

Who can enroll in this plan – Any individual or family can apply for this plan. There are only three requirements: must live in the U.S., must be a U.S. citizen or national (or lawfully present), and cannot be currently incarcerated. (<https://healthcare.gov/quick-guide/eligibility/>)

Date the plan starts: Your start date will be the first of the month following the day you enrolled.

The Humana Smart Choice dental plan is a Qualified Dental Health Plan insured by Humana Insurance Company, an issuer in the Health Insurance Marketplace.

How your plan works

Annual deductible

This is the dollar amount you pay for covered services each calendar year before the plan pays

Adult

\$60

Family

\$60 per adult
\$25 per child

Pediatric

\$25

Annual maximum

This is the maximum amount that the plan will pay during the calendar year for covered services

\$1,000

\$1,000 per individual
adult

No annual
maximum

Maximum out-of-pocket

Out of pocket maximum per calendar year for a policy with one covered child is \$425. The out-of-pocket maximum per calendar year for a policy with two or more covered children is \$425 per individual child or \$850 combined for all children.

Dental care services

Class I - Diagnostic and Preventive

- Routine oral examinations (limit two per calendar year)
- Periodontal examinations (limit two per calendar year)
- Bitewing X-rays (limit one set of one to four films per calendar year, excludes full mouth and panoramic)
- Cleanings (limit two per calendar year)
- Topical fluoride treatment (limit one per calendar year, age 19 and younger) (topical fluoride varnish ages 0-5, 100% no deductible when visiting an in-network provider)
- Sealants (limit one per tooth per lifetime, age 19 and younger)

In-network coverage

Adult -
100% after deductible
No waiting period

Children -
100% after deductible
No waiting period

Out-of-network coverage[†]

Adult -
70% after deductible
No waiting period

Children -
70% after deductible
No waiting period

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Dental care services (continued)

	In-network coverage	Out-of-network coverage†
Class II - General, Restorative, and Surgical <ul style="list-style-type: none"> Minor restorative services Fillings (limit one per tooth per 12 months, composite covered on front teeth only)² Simple and complex oral surgery Extractions Palliative treatment of dental pain – per visit 	Adult - Not covered Children - 50% after deductible No waiting period	Adult - Not covered Children - 50% after deductible No waiting period
Pediatric Essential Health Benefits³ Children age 19 and younger		
Class III- Major Restorative, Endodontic, Periodontic, and Prosthodontic Services <ul style="list-style-type: none"> Resin onlays, inlays and crowns (limit one per permanent tooth per five years) Crowns Bridgework Dentures including repair and adjustments Periodontics such as periodontic cleanings and gum therapies Endodontics (root canals) Root extraction 	Adult - Not covered Children - 50% after deductible No waiting period	Adult - Not covered Children - 50% after deductible No waiting period
Class IV - Medically Necessary³ <ul style="list-style-type: none"> Orthodontic treatment as a result of congenital or developmental malformation which are related to or developed as a result of cleft palate with or without cleft lip 	Adult - Not covered Children - 50% after deductible No waiting period	Adult - Not covered Children - 50% after deductible No waiting period

* Based on Humana network data, last accessed October 2023.

† Out-of-network dentists can bill you for charge above the amount covered by your Humana Smart Choice dental plan. To ensure you do not receive additional charges, visit a dentist in our nationwide network. You can find dentists in the network by visiting [Humana.com/Find-Care](https://www.humana.com/Find-Care). Waiting periods and other limitations may apply; please see your policy for coverage details.

An individual covered family member will receive benefits for covered services once they have met their individual deductible. The rest of the covered family members will receive benefits for covered services once they have met their individual deductible. The annual maximum benefit for each adult covered family member is shown above. Children age 19 and younger covered on the policy do not have an annual maximum.

Footnotes

1. "Gum Diseases and Other Diseases," American Academy of Periodontology, last accessed Oct. 12, 2023, <https://www.perio.org/for-patients/gum-disease-information/gum-disease-and-other-diseases/>
2. Composite (white) fillings are only covered on anterior (front) teeth. An alternate benefit is allowed for composite fillings on posterior (back) teeth where the plan will cover the cost of an amalgam (silver) filling and the member is responsible for any cost over the covered amount.
3. Class III Pediatric Essential Health Benefits and Class IV Medically Necessary are covered benefits for children age 19 and younger.

Limitations and exclusions

This is an outline of the limitations and exclusions for this Humana individual dental plan. It is designed for convenient reference. Consult the plan certificate for a complete list of limitations and exclusions. Unless specifically stated otherwise, no benefits will be provided for, or on account of, the following items:

1. Any expenses incurred while a covered person qualifies for any worker's compensation or occupational disease act or law, whether or not the covered person applied for coverage.
2. Services:
 - a. That are free or that a covered person would not be required to pay for if they did not have this insurance, unless charges are received from and reimbursable to the United States government or any of its agencies as required by law;
 - b. Furnished by, or payable under, any plan or law through any government or any political subdivision (this does not include Medicare or Medicaid); or
 - c. Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury.
3. Any expense arising from the completion of forms.
4. Failure to keep an appointment with the provider.
5. Any service we consider cosmetic dentistry unless it is required as a result of an accidental injury sustained while the covered person is covered under the policy. We consider the following cosmetic dentistry procedures:
 - a. Facings on crowns or pontics (the portion of a fixed bridge between the abutments) posterior to the second bicuspid;
 - b. Any service performed primarily to improve appearance; or
 - c. Characterizations and personalization of prosthetic devices.
6. Charges for:
 - a. Any type of implant and all related services, including crowns or the prosthetic device attached to it;
 - b. Precision or semi-precision attachments;
 - c. Any service for #D imaging (cone beam images);
 - d. Additional charges related to materials or equipment used in the delivery of dental care;
 - e. Overdentures and any endodontic treatment associated with overdentures; or
 - f. Other customized attachments.
7. Any service related to:
 - a. Altering vertical dimension of teeth or changing the spacing and/or shape of the teeth;
 - b. Restoration or maintenance of occlusion;
 - c. Splinting teeth, including multiple abutments, or any service to stabilize periodontally weakened teeth;
 - d. Replacing tooth structures lost as a result of abrasion, attrition, erosion or abfraction; or
 - e. Bite registration or bite analysis.
8. Fees for treatment performed by someone other than a dentist except for scaling and teeth cleaning, and the topical application of fluoride that can be performed by a licensed dental hygienist. The treatment must be rendered under the supervision and guidance of the dentist in accordance with generally accepted dental standards.
9. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
10. Prescription drugs or pre-medications, whether dispensed or prescribed.
11. Any service not specifically listed in "Adult Dental Benefit" or "Pediatric Dental Benefit" section, as applicable.
12. Any service that we determine:
 - a. Is not an eligible benefit based on clinical review;
 - b. Does not offer a favorable prognosis;
 - c. Does not have uniform professional endorsement; or
 - d. Is deemed to be experimental or investigational in nature.
13. Orthodontic services unless otherwise stated in the "Pediatric dental benefit" provision. Mail-order self-administered orthodontics, not under the direction of a provider, are not covered.
14. Any expense incurred before the covered person's effective date or after the date the covered person's coverage under the policy terminates.
15. Services provided by someone who ordinarily lives in the covered person's home or who is a family member.
16. Charges exceeding the reimbursement limit for the service.
17. Local anesthetics, irrigation, nitrous oxide/analgesia, desensitizing medicaments, bases, pulp caps, pulp tests, temporary dental services, study models, treatment plans, tissue preparation associated with the impression or placement of a restoration when charged as a separate service. Unless otherwise stated in this policy, these services are considered an integral part of the entire dental service.

Limitations and exclusions (continued)

This is an outline of the limitations and exclusions for this Humana individual dental plan. It is designed for convenient reference. Consult the plan certificate for a complete list of limitations and exclusions. Unless specifically stated otherwise, no benefits will be provided for, or on account of, the following items:

18. Repair or replacement of orthodontic appliances.
19. Any non-emergent dental expenses incurred for services rendered outside of the United States.
20. Any services for tooth transplantation.
21. Any separate fees for pre and post-operative services.
22. 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 unless otherwise stated in the policy; or treatment of the facial muscles used in expressions and chewing functions, for symptoms including, but not limited to headaches.
23. Elective removal of non-pathologic impacted teeth.
24. Preventive control programs including, but not limited to, oral hygiene instructions, plaque control, take-home items, prescriptions, and dietary planning.
25. The replacement of any lost, stolen, damaged, misplaced or duplicate major restoration, prosthesis and/or appliance.
 - a. There are extenuating circumstances,
 - b. The appliance or prosthetic is over five years old, or
 - c. Medically necessary.
26. Caries susceptibility testing, lab tests, saliva samples, anaerobic cultures, sensitivity testing or charges for oral pathology procedures.
27. Partial ostectomy/sequestrectomy for removal of non-vital bone.

Insured by Humana Insurance Company.

Policy number: IL HUMD IND 2025 P

Applications are subject to approval. Dental plans may have a minimum one-year initial contract period. This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health 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.