

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 Bright Plus for Veterans dental plan is designed for people who are looking to maintain their oral health through regular dental exams and cleanings. The plan offers coverage for preventive and basic services like routine cleanings and exams, fillings, extractions, a \$100 teeth whitening allowance and special discounts. Members can maximize benefits by choosing one of the more than 143,000 dentists and specialists* in our nationwide network. Visit [Humana.com/FindCare](https://www.humana.com/FindCare) to find a participating dentist.

Who can enroll in this plan – Those who are veterans and their immediate family to be covered.

How your plan works

Calendar year deductible

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

Individual

\$50
(deductible waived for in-network preventive services)

Family

\$150
(deductible waived for in-network preventive services)

Annual maximum

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

\$1,250 per individual on the plan

Dental care services

In-network coverage

Out-of-network coverage[†]

Preventive services (no waiting period)

- Routine oral examinations (limit two every calendar year)
- Limited oral evaluation (limit two every calendar year)
- Comprehensive oral evaluation (limit two every calendar year)
- Bitewing X-rays (limit one set, up to four films, every calendar year)
- Panoramic film combined with full mouth (limit one every five years)
- Routine cleanings (limit two every calendar year)
- Topical fluoride treatment (limit one every calendar year, age 14 and younger)
- Sealants (limit of one per tooth per lifetime, age 14 and younger)

100% no deductible

100% no deductible

Dental care services (continued)

In-network coverage

Out-of-network coverage[†]

Basic services (90 day waiting period)

- Extractions and root removal
- Fillings (limit two every calendar year, composite covered on front teeth only²)
- Space maintainers (age 14 and younger, initial placement only, not covered on permanent teeth)
- Prefabricated stainless steel crowns
- Palliative treatment of dental pain – per visit

60% after deductible

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This policy has a \$100 teeth whitening allowance available once per calendar year. Benefits are available for expenses incurred for teeth whitening services and supplies when performed in the office by a dentist. An allowance is the maximum amount we will pay for a covered service. Deductible and waiting periods do not apply to the teeth whitening allowance.

* Based on Humana network data, last accessed November 2025.

† 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. 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 are subject to any 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.

Important to know: This plan has a minimum one-year initial contract period. If further clarification regarding coverage and benefits is needed, please ask your dentist for a pretreatment estimate.

Footnotes

1. “Gum Diseases and Other Diseases,” American Academy of Periodontology, last accessed Oct. 6, 2025, <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.

Discounts

We've worked with national retailers to create this package with benefits and services exclusively for you and your loved ones. Please understand discount services are not part of the Humana Bright Plus dental plan, are not insurance, and are subject to geographical availability. Discounts are subject to change and may be discontinued at any time.

Prescriptions

Get discounts on brand and generic prescriptions. Plus, you can use the program as many times as you need and for everyone in your household. It's easy to use with no claims forms or paperwork to complete.

Benefits:

- You'll save an average of 65% and in some cases, can be 80% or more[‡].
- All prescription drugs are eligible for savings (Walmart® excludes \$4.00 30-day and \$10.00 90-day prescriptions).

DISCOUNT ONLY – NOT INSURANCE

Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by Medical Security Card Company, LLC, Tucson, AZ.

Important to know:

- Use your ID card for any prescriptions your health coverage doesn't cover.
- If you don't have health coverage, use the card for any prescriptions your family pays for out of your pocket.
- Humana is pleased to have Walmart as a preferred pharmacy that has committed to special discounts for Humana veterans.
- Access 65,000 pharmacies located throughout the United States including national retailers, and many independently owned pharmacies. Go to [WellRX.com](https://www.wellrx.com) to find a provider near you.

[‡] Average and up to savings percentages are based on all discounted prescriptions that were run through the WellRx program in 2022. Discount percentages represent savings provided off of pharmacies' retail prices for consumers who do not have a discount program and pay cash.

Vision care

We're working with EyeMed® Vision Care to offer savings on vision care services such as exams, frames and lenses.

Benefits:

- You may save 40% off retail price of frames with additional discounts on lens options.
- You may save 15% off the retail price of conventional contact lenses; discount applied to materials only (excludes disposable).
- You may save 15% off retail prices or 5% off promotional price for Lasik or photorefractive keratectomy (PRK) services at the US Laser Network.

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

Member may receive a 20% discount on items not covered by the plan at in-network locations. Discount does not apply to provider's professional services or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers.

** Based on the EyeMed Insight network and analysis of competitors' largest networks via competitor data, 2023.

†† Based on Humana network data, last accessed October 2025.

Limitations and exclusions for EyeMed:

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan
- Services provided as a result of any worker's compensation law
- Discount is not available on frames when the manufacturer prohibits a discount
- Providers are not required to honor discounts on non-covered services

Important to know:

- Use as often as needed – there's unlimited use for obtaining exams, frames, lenses, and contact lenses.
- Members have access to America's largest vision network**, with optometrists and ophthalmologists at more than 214,000 access points^{††}, including both independent and national retail locations such as LensCrafters®, Pearle Vision®, and Target Optical®. Visit [Humana.com/FindCare](https://www.humana.com/FindCare) to find a network provider.

Hearing care

The TruHearing® Program provides a lifetime of quality hearing care starting with a complimentary hearing exam.

Benefits:

Here's how you'll save:

If you are experiencing symptoms of hearing loss, we encourage you to take action today. As a Humana member, you have access to the TruHearing discount program, which can save you up to 60% off the average retail price of hearing aids.

Important to know:

- Call TruHearing at **855-241-6293 (TTY: 711)**, Monday – Friday, 7 a.m. – 7 p.m., Mountain time
- Schedule a hearing exam
- Order your hearing aid
- Return for fitting and programming
- For more info, visit [Truhearing.com/humanaextend/](https://truhearing.com/humanaextend/)

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

Alternative medicine

Get special discounts on popular complementary and alternative medicine (CAM) services through Choices by WholeHealth Living®.

Benefits:

- Take advantage of reduced costs for chiropractic, acupuncture, and massage therapy services.

This program is not considered insurance. You are responsible for paying the Choices by WholeHealth Living providers at the reduced rate for services you receive from them through this program. Humana does not credential providers who participate in the discount program. This program is subject to change at any time and not available where prohibited by law.

Important to know:

- Select a chiropractor, acupuncturist, or massage therapist from a list of participating Choices by WholeHealth Living providers at **Humana.WholeHealthmd.com**.
- You can visit providers as often as you like. Services provided by Choices by WholeHealth Living also may be covered by your health insurance. We strongly encourage you to use your health insurance benefits whenever possible.

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

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 policy 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 United States government-owned or operated hospital/institution/agency.
3. Any loss caused or contributed by:
 - a. War or any act of war, whether declared or not;
 - b. Taking part in a riot;
 - c. Commission of or an attempt to commit a criminal act;
 - d. Engaging in an illegal profession or occupation;
 - e. Any act of armed conflict; or
 - f. Any conflict involving armed forces of any authority.
4. Any expense arising from the completion of forms.
5. Failure to keep an appointment with the provider.
6. Services we consider cosmetic dentistry unless it is required as a result of an accidental injury sustained while the covered person is covered under this policy.
7. 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. Overdentures and any endodontic treatment associated with overdentures;
 - d. Other customized attachments;
 - e. 3D imaging;
 - f. Temporary and interim dental services;
 - g. Separate charges for materials or use of equipment, such as lasers; or
 - h. Separate charges for treatment rendered in a clinic, dental or medical facility owned, operated, sponsored or maintained by either (i) the employer or any covered person; or (ii) by an employee of any covered person.
8. Any service related to:
 - a. Altering vertical dimension of 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.
9. Infection control, including but not limited to sterilization techniques.
10. 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.
11. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
12. Prescription drugs or pre-medications, whether dispensed or prescribed.
13. Services not specifically listed in the "Schedule of Policy Benefits" section.

Limitations and exclusions (continued)

14. Services shown as “Not Covered” in the “Schedule of Policy Benefits” section.
15. Services that we determine:
 - a. Are not eligible for benefits based upon clinical review;
 - b. Do not offer a favorable prognosis;
 - c. Do not have uniform professional acceptance; or
 - d. Are deemed to be experimental or investigational in nature.
16. Orthodontic services.
17. Any expense incurred before the covered person’s effective date or after the date the covered person’s coverage under this policy terminates.
18. Services provided by someone who ordinarily lives in the covered person’s home or is a family member.
19. Charges exceeding the reimbursement limit for the service.
20. Local anesthetics, irrigation, nitrous oxide, bases, pulp caps, temporary dental services, study models, treatment plans 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.
21. Repair or replacement of orthodontic appliances.
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 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. Service for orthognathic surgery.
25. Services generally considered medical or covered by a medical plan.
26. Services for destruction of lesions by any method.
27. Services for tooth transplantation.
28. Services for removal of a foreign body from the oral tissue or bone.
29. Services for reconstruction of surgical, traumatic or congenital defects of the facial bones unless dental related.
30. Any separate fees for pre and post-operative care.
31. Replacement of restorations (fillings) placed less than two years ago.
32. We will not cover the replacement of any lost, stolen, damaged, misplaced or duplicate major restoration, prosthesis or appliance.

Insured by Humana Insurance Company.

Policy number: MS-71145 12/20

Applications are subject to approval. 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. Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

Walmart, WellRX, TruHearing, EyeMed, and Choices by WholeHealth Living (the Vendors) are third-party vendors. Humana’s contract with the Vendors does not eliminate a member of any obligations under the policy or change the terms of the policy. Participation in a Vendors’ program is voluntary. All representations and warranties contained in this marketing material are made solely by the Vendors, not Humana. Humana and the Vendors, including each party’s respective affiliates and subsidiaries, are independent, non-affiliated entities. Humana, its parent and affiliates are not liable to members for the negligent provision of services by the Vendors.

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Lifelong well-being for veterans and their families