

STATE OF TEXAS
DENTAL CHOICE PLAN

Your State of Texas Dental Choice Plan℠ preferred provider organization (PPO) benefits guide

Plan Year 2027 (Jan. 1 – Dec. 31, 2027)

ERSdentalplans.com

ERS®
EMPLOYEES RETIREMENT SYSTEM OF TEXAS

Humana®

State of Texas Dental Choice Plan administered by HumanaDental Insurance Company.

TXHN5Y9EN 1026



Welcome to Humana

Your State of Texas Dental Choice Plan (PPO) is administered by Humana. We're pleased to team up with the Employees Retirement System of Texas (ERS) to serve plan participants with benefits that make it easy for you to get the dental care you need, when you need it.

In this guide you'll find helpful benefits information and resources to help you and your family make the most of your plan.

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Plan highlights: STATE OF TEXAS DENTAL CHOICE PLAN

The benefits and services highlighted below provide an overview of your dental plan.

	State of Texas Dental Choice Plan
	This flexible plan lets you see any dentist of your choice. And if you see an in-network dentist, you'll get the most out of your plan benefits and typically pay less for services. Deductibles are based on calendar year and reset on Jan. 1.
Deductible	The amount you pay before your dental plan begins paying for covered services (excluding orthodontia): **Preventive services:** In-network: **$0 individual / $0 family** Out-of-network: **$50 individual / $150 family** **Basic & Major services:** In-network: **$50 individual / $150 family** Out-of-network: **$100 individual / $300 family**
Annual maximum	Total amount the plan pays in a calendar year: **$2,000**
Extended annual max	**Plan continues to pay 40% after you have reached the annual maximum** when you visit an in-network dentist (excluding orthodontia)
Preventive services	Visit an **in-network dentist at no additional cost** for preventive care services including: • Routine cleanings: Two per year • Routine X-rays
Basic services	Includes services like fillings: **Plan pays: 90% in-network / 70% out-of-network** of covered services
Major services	Includes services like simple extractions, periodontal maintenance and cleanings, root canals, crowns, bridges, and dentures: **Plan pays: 50% in-network / 40% out-of-network** of covered services
Orthodontia	Adult & child orthodontia: **Plan pays 50% of covered services with lifetime maximum of $2,000** (includes Invisalign®)

Frequently asked plan questions:

How do I start using my plan?

After you enroll, you'll receive a welcome letter with your member ID number. Simply provide your member ID number, along with your name and birth date when you visit your dentist (dependents will use your member ID number and their name and birth date). You don't need an ID card to see your dentist.

Will I get an ID card?

Medicare-eligible retirees will get an ID card in the mail, though you don't need an ID card to see your dentist.

Do I need a predetermination of benefits?

For dental care that may cost you over $200, your dentist will most likely submit a proposed dental treatment plan. Humana will use this information to let your dentist know if your dental benefits cover the proposed treatment as well as your portion of the cost. This predetermination of benefits will remain valid for up to 180 days but is not a guarantee of what Humana will pay toward the treatment.

Review the Master Benefit Plan Document for coverage details:

Scan the QR code or visit **ERSdentalplans.com** and go to the "**State of Texas Dental Choice Plan℠ (PPO)**" tab.

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How to find a dentist in the network

Visiting a dentist in the dental network ensures you're getting the lowest cost for dental care. Before you enroll, you can search online to find a dentist in the network following these steps:

Step 1	Go to **ERSdentalplans.com** and select "**Find a dentist**" in the "State of Texas Dental Choice Plan℠ (PPO)" tab
Step 2: Enter search information	Enter your address or ZIP code
Step 3: Search providers	You can search all providers, a dentist's name or specialty

Frequently asked network questions:

What if my dentist isn't in the network?

If your dentist is not in the network, you'll still receive dental benefits, but at a higher out-of-network cost. You'll save more if you see a dentist in the network. If you don't see your dentist listed, you can refer your dentist to the network by visiting **ERSdentalplans.com** and selecting **"Provider nomination form"** in the "State of Texas Dental Choice Plan℠ (PPO)" section.

Do I need a referral to see a specialist?

No. You don't need a referral to see a specialist. However, you'll save more if you see a specialist in the network.

Does everyone in my family need to go to the same dentist?

No. Each family member on your plan can visit their own dentist of choice.

To view all frequently asked questions:

Scan the QR code or visit **ERSdentalplans.com**, then go to the "**State of Texas Dental Choice Plan℠ (PPO)**" tab.

Manage your plan online



Once you become a plan participant, you get the most out of your plan with an online MyHumana account.

You can use MyHumana to:

- Explore coverage and benefit details the moment you need them
- Get your digital member ID cards and add them to your phone's wallet using the MyHumana app
- Find care close to you and get directions
- Review claims status
- Dependents over age 18 can delegate access to the Subscriber (member who enrolled in the plan)
- Estimate dental treatment costs using the Dental Cost Estimator

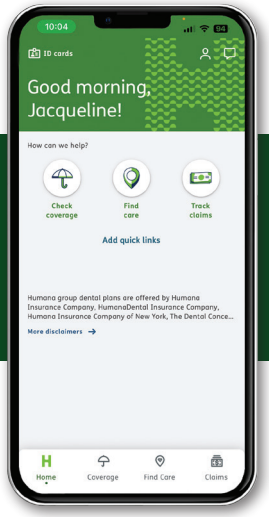
Activate your account:

All plan participants aged 18 and older must create their MyHumana account to access their claims and coverage information. To get started, go to **ERSdentalplans.com:**

1. Select "**Sign in to MyHumana**" then "**Create account**"
2. Enter the information requested
3. On next screen, verify your identity with your mobile number or email address
4. For the final step, enter the following:
   - Humana member ID (listed on your welcome letter) or Social Security Number
   - Date of birth and ZIP code

MyHumana on the go

Take your dental plan essentials wherever you go with the MyHumana mobile app for iOS and Android.



Contact information

We're dedicated to helping you manage all aspects of your dental plan and giving you resources to guide you when you need help.

Wellness & plan information resources

ERSdentalplans.com is your all-in-one spot for your dental plan information. There you can:

- ✓ View plan overviews and detailed summaries
- ✓ Compare plans
- ✓ Review frequently asked questions
- ✓ Find a dentist in the network
- ✓ Sign up for an online MyHumana account
- ✓ Find wellness resources and more

Scan the QR code to visit **ERSdentalplans.com** for plan information and resources



ERSdentalplans.com

Review your benefit information and sign up for your MyHumana account

Call State of Texas Dental Choice Plan customer care: (855) 756-6580 (TTY: 711)

Monday through Friday
8 a.m. – 7 p.m. Central Time

When you need help with:

- ✓ Plan information
- ✓ Eligibility & claims questions
- ✓ Finding a dentist
- ✓ Grievances & appeals
- ✓ Other dental benefits questions

Submitting a claim

Your dentist will submit your dental claim directly to Humana. However, an out-of-network dentist may require you to pay up front and you'll need to submit a claim for reimbursement.

For out-of-network claims, go to **ERSdentalplans.com** and then the "**Contact us**" tab to download a Claim Form.

Notice of Non-Discrimination. Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex. Humana and its subsidiaries provide people with disabilities reasonable modifications and free communication aids to allow for effective communication with us such as written information in other formats (large print, audio, accessible electronic formats, other formats). Humana and its subsidiaries also provide free language assistance services to people whose first language is not English such as qualified interpreters, and written information in other languages.

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 operations: 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, national origin, age, disability, or sex, you can file a grievance in person or by mail, phone, or email with Humana Inc.'s Non-Discrimination Coordinator:

Mail:
P.O. Box 14618
Lexington, KY 40512-4618

Phone: **877-320-1235 (TTY: 711),**

Email: **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**

Mail:
Centralized Case Management Operations
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building, Washington, DC 20201

Email: **OCRComplaint@hhs.gov**

Phone: **800-368-1019**, **800-537-7697 (TTY/TDD)**.

Complaint forms are available at **https://www.hhs.gov/ocr/office/file/index.html**

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.

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.

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

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।

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

اردو (Urdu): اوپر دیے گئے نمبر پر کال کریں۔ مفت زبان سے تعاون حاصل کرنے کے لیے اوپر دیے گئے نمبر پر کال کریں۔

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