

Your HumanaDental DHMO benefits guide

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

ERSdentalplans.com

ERS® Employees Retirement System of Texas

Humana®

The HumanaDental DHMO plan is offered and administered by DentiCare, Inc. (d/b/a as CompBenefits).

This communication provides a general description of certain identified insurance benefits. Our insurance benefit plans have exclusions and limitations. In the event of any disagreement between this communication and the plan document, the plan document will control.

TXHN5YAEN 1026



Welcome to Humana

Your dental health maintenance organization (DHMO) plan 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: HumanaDental DHMO

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 network. There are no out-of-network benefits.**

HumanaDental DHMO

This plan requires designating a primary care dentist (PCD) - see page 3 for more information. When you see your PCD, you pay a set amount or copay, for each service. There are no yearly maximums, deductibles or waiting periods. **Below is a sampling of the most frequently used dental services.**

	Procedure code / Description	What you pay
Diagnostic and preventive services	D0120 / Diagnostic exam (two per calendar year)	$0
	D0210 / X-ray (one complete series every 24 months)	$0
	D1110 / Prophylaxis cleaning – adult (two per calendar year)	$12
	D1120 / Prophylaxis cleaning – child (two per calendar year)	$12
	D1208 / Topical application of fluoride (two per calendar year)	$0
	D1351 / Sealant (per tooth)	$10
Basic services	D2140 / Amalgam filling (one surface)	$22
	D2330 / Resin-based composite filling (one surface, anterior)	$27
	D2391 / Resin-based composite filling (one surface, posterior)	$47
Major services	D2710 / Resin-based composite (tooth colored) crown	$318
	D3330 / Root canal (endodontic therapy), molar tooth	$250
	D5213 / Prosthodontics (partial upper denture, cast metal framework with resin denture bases)	$578
	D4910 / Periodontal maintenance	$37
	D7140 / Extractions, erupted tooth or exposed root	$28
Orthodontia	D8070 / Child orthodontia to age 19 (including Invisalign®)	$1,800
	D8090 / Adult orthodontia age 19+ (including Invisalign®)	$2,100

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 and how to designate a primary care dentist (PCD). Simply provide your member ID number, along with your name and birth date when you visit your PCD (dependents will use your member ID number and their name and birth date). You don't need an ID card to see your dentist.

Review the Evidence of Coverage for coverage details:

Scan the QR code or visit **ERSdentalplans.com** and go to the "**HumanaDental DHMO**" tab.

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.

What if my PCD doesn't provide the care I need?

You may need to select an in-network specialist, or your PCD can help you find one. If you receive treatment from an in-network specialist (including orthodontia), there are no plan benefits, but you'll receive a 25% cost reduction from the usual fee for covered services.

How to find a primary care dentist (PCD) in the network



If you enroll in this plan, you must visit a PCD you select to receive dental benefits. Before you enroll, you can search online to find a PCD in the network following these steps:

Step 1	Go to **ERSdentalplans.com** and select "**Find a dentist**" in the "HumanaDental DHMO" 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
Step 4: Find a PCD	Choose a dentist from the search results and then take note of their name and location. The dentist you selected will need to be designated as your PCD before you get dental services.

Frequently asked network questions:

What if my dentist isn't in the network?

If your dentist is not in the network, you'll need to select a new PCD in the Humana network to receive benefits. You can also refer your dentist to the network by visiting **ERSdentalplans.com** and select "**Provider nomination form**" in the "HumanaDental DHMO" tab.

How do I designate a PCD?

After you activate your online MyHumana account and login (see page 4), follow these steps:

1. Go to the "**Care**" tab at the top of the page
2. Choose "**Select a dentist**" button
3. Then search for a specific dentist or browse the list
4. Select a dentist accepting new patients and click the "**Confirm**" button

To watch videos on how to select or change your PCD, go to **ERSdentalplans.com** and go to the HumanaDental DHMO tab.

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

No. Each family member on your plan can select their own PCD.

Do I need a referral to see a specialist?

No. You may select your own in-network specialist, or your PCD can help you find one.

To view all frequently asked questions:

Scan the QR code or visit **ERSdentalplans.com**, then go to the "**HumanaDental DHMO**" 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)

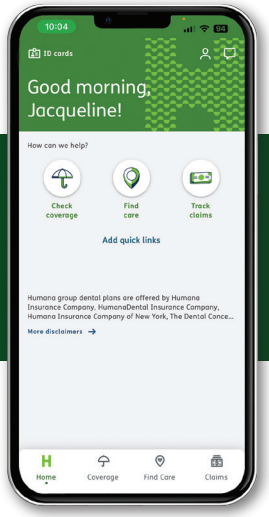
Activate your account:

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 HumanaDental DHMO 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, emergency care from an out-of-network dentist 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.**