

# (n) Humana Individual Dental plans

		Dental Discount <sup>1</sup>			
When visiting an in-network provider, members receive the following benefits:	Complete Dental (off exchange)	<b>Loyalty Plus</b> (off exchange)	<b>Bright Plus</b> (off exchange)	Preventive Value (off exchange)	Dental Savings Plus (off exchange)
Deductible (ded)	Annual ded: \$50 (individual) \$150 (family)	One-time ded: \$150 (individual) \$300 (individual +1) \$450 (family)	Annual ded: \$50 (individual) \$150 (family)	One-time ded: \$50 (individual) \$100 (individual +1) \$150 (family)	No ded
<b>Annual maximum</b> (Maximum amount the plan will pay during the calendar year²)	\$1,250 (1st year) \$1,500 (subsequent years)	\$1,000 (1st year) \$1,250 (2nd year) \$1,500 (subsequent years)	\$1,250	No annual maximum	No annual maximum
<b>Preventive services</b> (includes services, such as oral exams, cleanings and x-rays <sup>3</sup> )	100% no ded	100% no ded	100% no ded	100% after lifetime ded	Discounts for dental services at 20-40%
<b>Basic services</b> (includes services, such as fillings)	80% after ded (6-month waiting period) <sup>4</sup>	40% after ded (1st year) 55% after ded (2nd year) 70% after ded (subsequent years)	60% after ded (90 day waiting period) Includes a Teeth Whitening Allowance	50% after lifetime ded	Discounted fees with in-network provider
Major services (includes services, such as crowns, root canals, dentures, etc.)	50% after ded (12-month waiting period) <sup>4</sup>	20% after ded (1st year) 30% after ded (2nd year) 50% after ded (subsequent years)	Not covered	Not covered	Discounted fees with in-network provider
Enrollment Fee	No	No	No	No	Yes
	→ Benefit summary	→ Benefit summary	→ Benefit summary	→ Benefit summary	→ Benefit summary



<sup>1</sup> 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. The member is obligated to pay for all services received and will receive a discount from the participating provider. A list of participating providers is available upon request.

For additional information, such as benefit frequency, limitations, and exclusions, or to learn about out-of-network benefits, view the benefit summary linked above or contact your Humana sales representative.

<sup>2</sup> LOYALTY PLUS: Maximum amount the plan will pay during the plan year.

<sup>3</sup> May vary by plan; see benefit summary for more specific coverage details.

<sup>4</sup> Policy-holders who provide proof of 12 months prior coverage may be exempt from this waiting period. Prior coverage is defined as an insurance plan that offered coverage and benefits. Discount plans are not considered prior coverage.



## Humana Individual Dental plans

	PPO					
When visiting an in-network provider, members receive the following benefits:	Smart Choice — High (on exchange, 2023)			<b>Smart Choice – Low</b> (on exchange, 2023)		
	Adult	Pediatric		Adult	Pediatric	
Deductible (ded)	\$50 (per adult)	\$50 (per child)		\$50 (per adult)	\$50 (per child)	
<b>Annual maximum</b> (Maximum amount the plan will pay during the calendar year)	\$1,000 (per adult)	No annual maximum		\$1,000 (per adult)	No annual maximum	
<b>Preventive services</b> (includes services, such as oral exams, cleanings and x-rays¹)	100% no ded	100% no ded		100% no ded	100% after ded	
<b>Basic services</b> (includes services, such as fillings)	70% after ded (6-month waiting period)	80% after ded (no waiting period)		60% after ded (6-month waiting period)	50% after ded (no waiting period)	
Major services (includes services, such as crowns, root canals, dentures, etc.)	40% after ded (12-month waiting period)	50% after ded (no waiting period)		Not covered	50% after ded	
Enrollment Fee	No	No		No	No	
	→ Benefit summary			→ Benefit summary		

<sup>1</sup> May vary by plan; see benefit summary for details

For additional information, such as benefit frequency, limitations, and exclusions, or to learn about out-of-network benefits, view the benefit summary linked above or contact your Humana sales representative.

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### Individual Humana Extend plans



	PPO						
When visiting an in-network provider, members receive the following benefits:	Humana Extend 1250	Humana Extend 2500	Humana Extend 5000				
	Dental	Dental	Dental				
Annual deductible (ded)	\$75 per person	\$75 per person (Waived for preventive services)	\$75 per person (Waived for preventive services)				
<b>Annual maximum</b> (Maximum amount the plan will pay during the calendar year)	\$1,250 per person	\$2,500 per person	\$5,000 per person				
<b>Preventive services</b> (includes services, such as oral exams, cleanings and x-rays)	100% after ded	100% no ded	100% no ded				
<b>Basic services</b> (includes services, such as fillings)	60% after ded (6-month waiting period) Includes \$100 Teeth Whitening Allowance (per calendar year, does not apply to ded or annual max)	80% after ded (90 day waiting period) Includes \$100 Teeth Whitening Allowance (per calendar year, does not apply to ded or annual max)	80% after ded (90 day waiting period) <sup>1</sup> Includes \$200 Teeth Whitening Allowance (per calendar year, does not apply to ded or annual max)				
<b>Major services</b> (includes services, such as crowns, root canals, dentures, etc.)	30% after ded (12-month waiting period)	50% after ded (12-month waiting period)	50% after ded (1st year) (6-month waiting period) <sup>1</sup> 60% after ded (subsequent years)				
Implants	Not covered	50% after ded (12-month waiting period) \$1,000 annual maximum \$2,000 lifetime maximum	50% after ded (1st year) (6-month waiting period) 60% after ded (subsequent years) \$2,000 annual maximum \$4,000 lifetime maximum				
	Vision	Vision	Vision				
Vision exam with dilation	\$0 copay	\$10 copay	\$0 copay				
Frames	Not covered	\$100 allowance then member pays 80%	\$150 allowance then member pays 80%				
Lenses - single vision	Not covered	\$25 copay, additional lens options available	\$25 copay, additional lens options available				
Contact lens fit and follow-up (standard)	Not covered	\$40	\$40				
Contact lens	Not covered	\$100 allowance then member pays 85%	\$150 allowance then member pays 85%				
	Hearing	Hearing	Hearing				
Hearing exams	\$0 copay One routine hearing exam per year	\$0 copay One routine hearing exam per year	\$0 copay One routine hearing exam per year				
Hearing aids	Discounts may be available	Discounts may be available	Discounts may be available				
Enrollment Fee	No	No	No				
	→ Benefit summary	→ Benefit summary	→ Benefit summary				

1 Policy-holders who provide proof of 12 months prior coverage may be exempt from this waiting period (with the exception of implants). Prior coverage is defined as an insurance plan that offered coverage and benefits. Discount plans are not considered prior coverage.

For additional information, such as benefit frequency, limitations, and exclusions, or to learn about out-of-network benefits, view the benefit summary linked above or contact your Humana sales representative.







### Humana Individual Vision plan

When visiting an in-network provider, members receive the following benefits:	Humana Vision PLUS
<b>Exam with dilation</b> (as necessary)	\$10 copay or \$0 copay when visiting a PLUS provider
Contact lens exam options¹ • Standard contact lens fit and follow-up • Premium contact lens fit and follow-up	\$0 10% off retail
Frames	\$200 allowance, 20% after balance over \$200 or \$250 allowance, 20% after balance over \$250 when visiting a PLUS provider
Standard plastic lenses	\$10 copay
Lens options  • UV coating  • Tint (solid and gradient)  • Standard scratch-resistance  • Standard polycarbonate <sup>2</sup> • Standard anti-reflective coating  • Standard progressive (add-on to bifocal)  • Other add-ons and services  Contact lenses  • Conventional  • Disposable  • Medically necessary (1 pair)	\$0 copay \$0 copay \$0 copay \$20 copay \$25 copay \$65 copay 20% off retail price  \$200 allowance, 15% after balance over \$200 \$200 allowance \$0 copay
Frequency (based on date of service)	
• Exam	Once every 12 months
<ul> <li>Lenses or contact lenses</li> </ul>	Once every 12 months
• Frames	Once every 12 months
Enrollment Fee	No
	→ Benefit summary

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For additional information, such as benefit frequency, limitations, and exclusions, or to learn about out-of-network benefits, view the benefit summary linked above or contact your Humana sales representative.

<sup>1</sup> **Standard contact lens fitting:** spherical clear contact lenses in conventional wear and planned replacement (examples include by not limited to disposable, frequent replacement, etc.). **Premium contact lens fitting:** all lens designs, materials and specialty fittings other than standard contact lenses (examples include toric, multifocal, etc.)

<sup>2</sup> Standard polycarbonate available at no charge to dependents to 19 years old. All other members pay a fixed charge of \$20.