

2018

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# Summary of Benefits

## Optional Supplemental Benefits

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**HumanaChoice<sup>®</sup>**  
**H5216-086 (PPO)**

Multi-State  
Select Counties in IA, MN, MT, ND, NE, SD

**Humana<sup>®</sup>**



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Our service area includes the following county/counties in Iowa: Adair, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Dickinson, Emmet, Floyd, Franklin, Fremont, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright

Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Lac qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnomen, Marshall, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Scott, Sherburne, Sibley, St. Louis, Stearns, Steele, Swift, Todd, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright

Montana: Carbon, Cascade, Flathead, Ravalli, Stillwater, Yellowstone

Nebraska: Cass, Dodge, Douglas, Lancaster, Sarpy, Saunders, Washington

North Dakota: Burleigh, Cass, Grand Forks, Morton, Richland, Stutsman

South Dakota: Bon Homme, Brookings, Butte, Clark, Clay, Codington, Custer, Davison, Day, Deuel, Fall River, Grant, Hamlin, Hanson, Hutchinson, Kingsbury, Lake, Lawrence, Lincoln, Marshall, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Spink, Turner, Union, Yankton.



# Let's talk about **HumanaChoice<sup>®</sup>** **H5216-086 (PPO)**

Find out more about the HumanaChoice H5216-086 (PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice H5216-086 (PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, ask us for the "Evidence of Coverage" or you will receive one after you enroll.

## To be eligible

To join HumanaChoice H5216-086 (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

## Plan name:

HumanaChoice H5216-086 (PPO)

## How to reach us:

If you're a member of this plan, call toll-free: **1-800-457-4708 (TTY: 711)**.

If you're **not** a member of this plan, call toll free: **1-800-833-2364 (TTY: 711)**.

## October 1 - February 14:

Call 7 days a week from 8 a.m. - 8 p.m.

## February 15 - September 30:

Call Monday - Friday, 8 a.m. - 8 p.m.

Or visit our website:

**Humana.com/medicare.**

As a member you may have to select an in-network doctor to act as your Primary Care Provider (PCP). HumanaChoice H5216-086 (PPO) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, you may be subject to higher copayments/coinsurance.



## A healthy partnership

Get more from your plan — with extra services and resources provided by Humana!

**This document is available in other formats** such as Braille and large print.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Póngase en contacto con un agente de ventas certificado de Humana al 1-800-833-2364 (TTY: 711).



## Monthly Premium, Deductible and Limits

	IN-NETWORK	OUT-OF-NETWORK
<b>PLAN COSTS</b>		
<b>Monthly premium</b> You must keep paying your Medicare Part B premium.	<b>\$0</b>	
<b>Medical deductible</b>	<b>\$1,000</b> combined in- and out-of-network All services received from in network providers are excluded from the combined deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia) received from out-of network providers are also excluded from the combined deductible.	<b>\$1,000</b> combined in- and out-of-network All services received from in network providers are excluded from the combined deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia) received from out-of network providers are also excluded from the combined deductible.
<b>Maximum out-of-pocket responsibility</b> The most you pay for copays, coinsurance and other costs for medical services for the year.	<b>\$6,700</b> in-network <b>\$10,000</b> combined in- and out-of-network	<b>\$10,000</b> combined in- and out-of-network



## Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
<b>ACUTE INPATIENT HOSPITAL CARE</b>		
	<b>\$295</b> copay per day for days 1-6 <b>\$0</b> copay per day for days 7-90 Your plan covers an unlimited number of days for an inpatient stay.	<b>50%</b> of the cost
<b>OUTPATIENT HOSPITAL COVERAGE</b>		
<b>Surgery services at outpatient hospital</b>	<b>\$360</b> copay	<b>50%</b> of the cost
<b>Surgery services at ambulatory surgical center</b>	<b>\$300</b> copay	<b>50%</b> of the cost

You do not need a referral to receive covered services from providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



## Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
<b>DOCTOR OFFICE VISITS</b>		
<b>Primary care provider (PCP)</b>	<b>\$10</b> copay	<b>50%</b> of the cost
<b>Specialists</b>	<b>\$45</b> copay	<b>50%</b> of the cost
<b>PREVENTIVE CARE</b>		
	<p><b>Our plan covers many preventive services at no cost when you see an in-network provider, including:</b></p> <ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screening</li> <li>• Alcohol misuse counseling</li> <li>• Bone mass measurement</li> <li>• Breast cancer screening (mammogram)</li> <li>• Cardiovascular disease (behavioral therapy)</li> <li>• Cardiovascular screenings</li> <li>• Cervical and vaginal cancer screening</li> <li>• Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</li> <li>• Depression screening</li> <li>• Diabetes screenings</li> <li>• HIV screening</li> <li>• Medical nutrition therapy services</li> <li>• Obesity screening and counseling</li> <li>• Prostate cancer screenings (PSA)</li> <li>• Sexually transmitted infections screening and counseling</li> <li>• Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li>• Vaccines, including flu shots, hepatitis B shots, pneumococcal shots</li> <li>• "Welcome to Medicare" preventive visit (one-time)</li> <li>• Annual Wellness Visit</li> <li>• Lung cancer screening</li> <li>• Routine physical exam</li> </ul>	<p><b>\$0</b> or <b>50%</b> of the cost, depending on the service and where service is provided</p>

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## Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
	<b>Any additional preventive services approved by Medicare during the contract year will be covered.</b>	
<b>EMERGENCY CARE</b>		
<b>Emergency room</b> If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.	<b>\$80</b> copay	<b>\$80</b> copay
<b>Urgently needed services</b> Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.	<b>\$25</b> copay at an urgent care center	<b>50%</b> of the cost at an urgent care center
<b>OUTPATIENT CARE AND DIAGNOSTIC SERVICES, LABS AND IMAGING</b> Cost share may vary depending on the service and where service is provided		
<b>Diagnostic Mammography</b>	<b>\$40 to \$50</b> copay	<b>50%</b> of the cost
<b>Diagnostic radiology</b>	<b>\$300 to \$360</b> copay	<b>50%</b> of the cost
<b>Lab services</b>	<b>\$0 to \$40</b> copay	<b>50%</b> of the cost
<b>Diagnostic tests and procedures</b>	<b>\$0 to \$50</b> copay	<b>50%</b> of the cost
<b>Outpatient X-rays</b>	<b>\$10 to \$50</b> copay	<b>50%</b> of the cost
<b>Radiation Therapy</b>	<b>20%</b> of the cost	<b>50%</b> of the cost
<b>HEARING SERVICES</b>		
<b>Medicare covered hearing</b>	<b>\$45</b> copay	<b>50%</b> of the cost

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## Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
<b>Routine hearing</b>	<ul style="list-style-type: none"> <li>• <b>\$0</b> copayment for routine hearing exams up to 1 per year.</li> <li>• <b>\$0</b> copayment for fitting/evaluation up to 3 per year.</li> <li>• <b>\$699</b> copayment for advanced level hearing aid up to 1 per ear per year.</li> <li>• <b>\$999</b> copayment for premium hearing aid purchase up to 1 per ear per year.</li> <li>• Note: Includes 48 batteries per aid and 3 year warranty.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$0</b> copayment for routine hearing exams up to 1 per year.</li> <li>• <b>\$0</b> copayment for fitting/evaluation up to 3 per year.</li> <li>• <b>\$699</b> copayment for advanced level hearing aid up to 1 per ear per year.</li> <li>• <b>\$999</b> copayment for premium hearing aid purchase up to 1 per ear per year.</li> <li>• Note: Includes 48 batteries per aid and 3 year warranty.</li> <li>• TruHearing provider must be used for in and out-of-network hearing aid benefit.</li> <li>• Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</li> </ul>

### DENTAL SERVICES

Additional dental benefits are available with a separate monthly premium. Please see the “Optional Supplemental Benefits” page for details.

<b>Medicare covered dental</b>	<b>\$45</b> copay	<b>50%</b> of the cost
<b>Routine dental</b>	<ul style="list-style-type: none"> <li>• <b>0%</b> coinsurance for bitewing x-rays up to 1 set(s) per year.</li> <li>• <b>0%</b> coinsurance for amalgam filling, denture reline, extractions up to 1 per year.</li> <li>• <b>0%</b> coinsurance for composite filling, periodic oral exam and/or comprehensive oral evaluation, prophylaxis (cleaning) up to 2 per year.</li> <li>• <b>0%</b> coinsurance for necessary anesthesia with covered service up to unlimited per year.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>50%</b> coinsurance for bitewing x-rays up to 1 set(s) per year.</li> <li>• <b>50%</b> coinsurance for amalgam filling, denture reline, extractions up to 1 per year.</li> <li>• <b>50%</b> coinsurance for composite filling, periodic oral exam and/or comprehensive oral evaluation, prophylaxis (cleaning) up to 2 per year.</li> <li>• <b>50%</b> coinsurance for necessary anesthesia with covered service up to unlimited per year.</li> <li>• Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</li> </ul>

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## Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
<b>VISION SERVICES</b>		
<b>Medicare covered vision services</b>	<b>\$45</b> copay	<b>50%</b> of the cost
<b>Diabetic Eye Exam</b>	<b>\$0</b> copay	<b>50%</b> of the cost
<b>Glaucoma screening</b>	<b>\$0</b> copay	<b>50%</b> of the cost
<b>Eyewear (post-cataract)</b>	<b>\$0</b> copay	<b>50%</b> of the cost
<b>Routine vision</b>	<ul style="list-style-type: none"> <li>• <b>\$75</b> maximum benefit coverage amount per year for routine exam, refraction up to 1 per year.</li> <li>• <b>\$100</b> maximum benefit coverage amount per year for contact lenses or eyeglasses - lenses and frames (includes fitting). Eyeglasses will include ultraviolet protection and scratch resistant coating.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$75</b> maximum benefit coverage amount per year for routine exam, refraction up to 1 per year.</li> <li>• <b>\$100</b> maximum benefit coverage amount per year for contact lenses or eyeglasses - lenses and frames (includes fitting). Eyeglasses will include ultraviolet protection and scratch resistant coating.</li> <li>• Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</li> </ul>
<b>MENTAL HEALTH SERVICES</b>		
<b>Inpatient</b> Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	<b>\$270</b> copay per day for days 1-6 <b>\$0</b> copay per day for days 7-90	<b>50%</b> of the cost
<b>Outpatient group and individual therapy visits</b> Cost share may vary depending on where service is provided.	<b>\$40</b> to <b>\$55</b> copay	<b>50%</b> of the cost
<b>SKILLED NURSING FACILITY (SNF)</b>		
Your plan covers up to 100 days in a SNF	<b>\$0</b> copay per day for days 1-20 <b>\$167.50</b> copay per day for days 21-100	<b>50%</b> of the cost
<b>PHYSICAL THERAPY</b>		
	<b>\$40</b> copay	<b>50%</b> of the cost
<b>AMBULANCE</b>		
<b>Ambulance (ground)</b>	<b>\$265</b> per date of service	<b>\$265</b> per date of service

You do not need a referral to receive covered services from providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



## Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
<b>TRANSPORTATION</b>	Not covered	Not covered



## Prescription Drug Benefits

**MEDICARE PART B DRUGS**

<b>Chemotherapy drugs</b>	<b>20%</b> of the cost	<b>50%</b> of the cost
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<b>Other part B drugs</b>	<b>20%</b> of the cost	<b>50%</b> of the cost
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**PRESCRIPTION DRUGS**

Your plan covers Part B drugs including, but not limited to, chemotherapy and some drugs administered by your provider. However, this plan does not cover Part D prescription drugs.



## Additional benefits

	IN-NETWORK	OUT-OF-NETWORK
<b>Medicare covered foot care</b>	<b>\$45</b> copay	<b>50%</b> of the cost
<b>MEDICAL EQUIPMENT/SUPPLIES</b>		
<b>Durable medical equipment (like wheelchairs or oxygen)</b>	<b>3%</b> of the cost	<b>10%</b> of the cost
<b>Medical Supplies</b>	<b>20%</b> of the cost	<b>50%</b> of the cost
<b>Prosthetics (artificial limbs or braces)</b>	<b>20%</b> of the cost	<b>50%</b> of the cost
<b>Diabetic monitoring supplies</b> Cost share may vary depending on where service is provided.	<b>\$0</b> copay or <b>10% to 20%</b> of the cost	<b>50%</b> of the cost
<b>REHABILITATION SERVICES</b>		
<b>Physical, occupational and speech therapy</b>	<b>\$40</b> copay	<b>50%</b> of the cost
<b>Cardiac rehabilitation</b>	<b>\$40</b> copay	<b>50%</b> of the cost
<b>Pulmonary rehabilitation</b>	<b>\$30</b> copay	<b>50%</b> of the cost

You do not need a referral to receive covered services from providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



## More benefits with **your plan**

Enjoy some of these extra benefits included in your plan.

### **Travel Coverage**

As a member of a HumanaChoice (PPO), you have the benefit to use Humana's network of providers across the U.S. (not available in all counties). If you are visiting another HumanaChoice (PPO) service area, simply access a Humana network provider to receive your in-network level of benefits for up to twelve consecutive months. You pay your in-network copay or coinsurance when you visit a participating provider for non-emergency care, including preventive care, specialist care and hospitalizations. Visit **Humana.com** or contact Customer Service on the back of your ID card if you need help finding an in-network provider.

### **Enhanced nutrition therapy**

Additional one-on-one nutrition therapy counseling.

### **Meals**

Well Dine Meal Program - Humana's meal program for members following an inpatient stay in the hospital or nursing facility

### **HumanaFirst nurse advice line**

Health advice from a registered nurse, available 24 hours a day, seven days a week.

### **Over-the-counter (OTC) allowance**

Up to **\$75** every 3 months for the purchase of OTC supplies from Humana Pharmacy mail delivery.

### **Weight management program**

Weekly one-on-one consultations to talk through challenges of losing and/or managing weight, get support toward weight loss goals and celebrate success.

### **Go365™ by Humana**

Rewards for completing preventive health screenings and health and wellness activities.

### **Fitness benefit**

SilverSneakers® Fitness Program – Basic fitness center membership including fitness classes.



## Optional **Supplemental Benefits**

Customize your coverage for an extra monthly premium when you enroll. You can choose from the following to help create your Medicare plan.

**\$29.40**

### **MyOption Dental Advantage PPO**

Enhances the dental coverage already included in your Medicare Advantage plan with additional benefits for certain preventive, basic, and major services at both in- and out-of-network dentists. These extra benefits - in addition to your basic benefits - have an additional monthly premium.

*Humana MyOption optional supplemental benefits (OSB) are only available to members of certain Humana Medicare Advantage (MA) plans. Members of Humana plans that offer OSBs may enroll in OSBs throughout the year. Benefits may change on January 1 each year. Enrollees must use network providers for specific OSBs when stated in the Evidence of Coverage (EOC); otherwise, covered services may be received from non-network providers at a higher cost. Enrollees must continue to pay the Medicare Part B premium, their Humana plan premium and the OSB premium.*



## Find out **more**

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You can see our plan's **provider directory** at our website at **[www.humana.com/members/tools](http://www.humana.com/members/tools)** or call us at the number listed at the beginning of this booklet and we will send you one.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or member cost-share may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

To find out more about the coverage and costs of Original Medicare, look in the current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

The provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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# Optional Supplemental Benefits

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**H5216-086 (PPO)**

Multi-State  
Select Counties in IA, MN, MT, ND, NE, SD

**Humana<sup>®</sup>**

# My Options, My Choice

## Adding Benefits to Your Plan

You're unique and have unique needs. That's why Humana offers optional supplemental benefits (OSB). For an extra monthly premium you can customize your Humana Medicare Advantage plan.

You can add these extra benefits when you sign up for your Medicare Advantage plan or any time during the year.

The information in this booklet will tell you about the benefits you can add to your plan. If you have questions, you can call us at 1-888-866-3154 (TTY: 711). We are available seven days a week, from 8 a.m. - 8 p.m. local time. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 - September 30. Please leave your name and telephone number, and we will call you back by the end of the next business day.

## MyOption Dental Advantage<sup>SM</sup> PPO

The MyOption<sup>SM</sup> Dental Advantage PPO benefit helps you plan for your dental care. This benefit has no deductible and pays the full cost for two routine exams per year with an in-network provider.

Here's how the benefit works:

<b>Monthly Premium</b>	<b>\$29.40</b>		
<b>Annual Deductible</b>	There is no annual deductible for all services		
<b>Maximum Benefit</b>	Humana pays up to <b>\$1,500</b> per calendar year		
<b>Covered Dental Services</b>	<b>In-Network* You Pay</b>	<b>Out-Of- Network** You Pay</b>	<b>Benefit Limitations Per Calendar Year</b>
<b>Preventive and Diagnostic Dental Services</b>			
Oral examinations	<b>0%</b>	<b>50%</b>	Two per year
Dental prophylaxis (cleanings)	<b>0%</b>	<b>50%</b>	Two per year
Bitewing X-ray	<b>0%</b>	<b>50%</b>	One set per year
Intraoral X-ray	<b>0%</b>	<b>50%</b>	One set per year
Extraoral X-ray	<b>0%</b>	<b>50%</b>	One set per year
Panoramic or Diagnostic X-rays	<b>0%</b>	<b>50%</b>	One set every five years
Emergency Exam	<b>0%</b>	<b>50%</b>	One per year
<b>Basic Dental Services (Minor Restorative)</b>			
Amalgam restorations (silver fillings)	<b>0%</b>	<b>50%</b>	One per year
Composite resin restorations (white fillings) <sup>***</sup>	<b>0%</b>	<b>50%</b>	One per year



**OPTIONAL SUPPLEMENTAL BENEFITS** (continued)

<b>Covered Dental Services</b>	<b>In-Network* You Pay</b>	<b>Out-Of- Network** You Pay</b>	<b>Benefit Limitations Per Calendar Year</b>
<b>Basic Dental Services (Minor Restorative)</b>			
Extractions (pulling teeth), nonsurgical	<b>0%</b>	<b>50%</b>	Unlimited procedures per year
Emergency treatment for pain	<b>25%</b>	<b>25%</b>	Two per year
Anesthesia - frequent anesthesia	<b>0%</b>	<b>50%</b>	Unlimited procedures per year
<b>Major Dental Services (Endodontics, Periodontics, and Oral Surgery)</b>			
Root canal treatment	<b>70%</b>	<b>70%</b>	One per year
Crowns	<b>70%</b>	<b>70%</b>	One per year
Periodontal scaling and root planing (deep cleaning)	<b>25%</b>	<b>25%</b>	Two procedures for each quadrant per year
Complete dentures (including routine post-delivery care)	<b>70%</b>	<b>70%</b>	One upper and/or one lower complete denture every five years
Partial dentures	<b>70%</b>	<b>70%</b>	One set per year
Denture adjustments (not covered within six months of initial placement)	<b>70%</b>	<b>70%</b>	One per year
Denture reline (not allowed on spare dentures)	<b>70%</b>	<b>70%</b>	One per year

Covered dental services are subject to conditions, limitations, exclusions, and maximums. Please see your Evidence of Coverage for details.

\*Network dentists have agreed to provide services at an in-network rate. If you see a network dentist, you can't be billed more than the in-network rate.

\*\*If you see an out-of-network dentist, your share of the cost may be higher.

\*\*\* Composite resin restorations (white fillings) benefit as follows:

- Anterior (front) teeth: Composite restoration (white filling) benefit as previously displayed
- Posterior (back) teeth: Member is responsible for the remaining cost difference between a composite restoration (white filling) and an amalgam restoration (silver filling).

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**Humana**<sup>®</sup>

[Humana.com](https://www.humana.com)





## **Discrimination is Against the Law**

**Humana Inc. and its subsidiaries** comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

**Humana Inc. and its subsidiaries** provide:

- Free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-800-281-6918 or if you use a TTY, call 711.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Discrimination Grievances  
P.O. Box 14618  
Lexington, KY 40512 - 4618

If you need help filing a grievance, call 1-800-281-6918 or if you use a TTY, call 711.

You can also file a civil rights 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>, or by mail or phone at:

### **U.S. Department of Health and Human Services**

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

**1-800-368-1019, 800-537-7697 (TDD)**

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

# Multi-Language Interpreter Services

**English: ATTENTION:** If you do not speak English, language assistance services, free of charge, are available to you. Call **1-800-281-6918 (TTY: 711)**.

**Español (Spanish): ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-281-6918 (TTY: 711)**.

**繁體中文 (Chinese): 注意:** 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **1-800-281-6918 (TTY: 711)**。

**Tiếng Việt (Vietnamese): CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-281-6918 (TTY: 711)**.

**한국어 (Korean): 주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-281-6918 (TTY: 711)** 번으로 전화해 주십시오.

**Tagalog (Tagalog – Filipino): PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-281-6918 (TTY: 711)**.

**Русский (Russian): ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-281-6918 (телетайп: 711)**.

**Kreyòl Ayisyen (French Creole): ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-281-6918 (TTY: 711)**.

**Français (French): ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-281-6918 (ATS : 711)**.

**Polski (Polish): UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-281-6918 (TTY: 711)**.

**Português (Portuguese): ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-281-6918 (TTY: 711)**.

**Italiano (Italian): ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-281-6918 (TTY: 711)**.

**Deutsch (German): ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-281-6918 (TTY: 711)**.

**日本語 (Japanese): 注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-281-6918 (TTY: 711)** まで、お電話にてご連絡ください。

**فارسی (Farsi):**

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. **1-800-281-6918 (TTY: 711)** تماس بگیرید.

**Diné Bizaad (Navajo): Díí baa akó nínízin:** Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jik'eh, éí ná hóló, koji' hódílnih **1-800-281-6918 (TTY: 711)**.

**العربية (Arabic):**

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-281-6918 (هاتف الضم: 711)**.



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