2016 Summary of Benefits
Broward County Board of County Commissioners
Manage your Humana PPO Dental plan at MyHumana

Use MyHumana to manage your plan, understand your benefits, and take charge of your dental health.

As a Humana Dental member, you can:
- Find network dentists
- Check claims history and status
- View coverage details
- Review plan benefit details
- Order a replacement identification card
- View estimates for services
- Exchange secure messages with Humana

Registration is simple
Have your Humana Dental identification card ready and go to Humana.com. Click on “Register Now as a New User,” then follow the instructions.

We’re here to help
CALL 1-800-979-4758 FOR CUSTOMER CARE.
<table>
<thead>
<tr>
<th><strong>Calendar-year deductible</strong> (excludes orthodontia services)</th>
<th>If you use <strong>IN-NETWORK</strong> provider</th>
<th>If you use <strong>OUT-OF-NETWORK</strong> provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>Family</td>
<td>Individual</td>
</tr>
<tr>
<td>$50</td>
<td>$150</td>
<td>$50</td>
</tr>
</tbody>
</table>

**Annual maximum** (excludes orthodontia services)

- Individual: $1,500
- Family: $1,000

After you reach the annual maximum amount, you will receive 30 percent coinsurance on preventive, basic, and major services for the rest of the plan year. (Implants and orthodontia excluded.)

**Preventive services**
- Oral examinations
- X-rays
- Cleanings
- Topical fluoride treatment (through age 13, one per calendar year)
- 100% no deductible
- 70% no deductible of maximum allowed fee

**Basic services**
- Sealants (through age 13)
- Emergency care for pain relief
- Basic oral surgery services - basic extractions of erupted tooth or root
- Fillings (amalgam, composite for anterior teeth)
- Denture repair and adjustments
- Prefabricated stainless steel crowns
- Periodontics
- Composite fillings for molars
- 80% after deductible
- 60% after deductible of maximum allowed fee

**Major services**
- Crowns
- Inlays and onlays
- Bridgework
- Dentures
- Denture relines and rebases
- Space maintainers (through age 14)
- Appliances for children (through age 14)
- Complex surgical extractions - surgical removal of erupted tooth, impacted tooth, and tooth roots
- Implant
- Endodontics (root canal)
- 50% after deductible
- 40% after deductible of maximum allowed fee

**Orthodontia**
- Child orthodontia - Covers children through age 18. Plan pays 50 percent (no deductible) of the covered orthodontia services, up to: $1,000 lifetime orthodontia maximum.
Non-participating dentists can bill you for charges above the amount covered by your HumanaDental plan. To ensure you do not receive additional charges, visit a participating PPO Network dentist.

## Waiting periods

<table>
<thead>
<tr>
<th>Enrollment type</th>
<th>Preventive</th>
<th>Basic</th>
<th>Major</th>
<th>Orthodontia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial enrollment, open enrollment and timely add-on</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>12 months</td>
</tr>
</tbody>
</table>

1. The 12-month waiting period may be decreased or waived based on the number of months the member had dental coverage immediately before joining the HumanaDental plan. Members must have prior orthodontic coverage to reduce or waive the waiting period under orthodontia.

2. Late applicants not allowed with open enrollment option.
Feel good about choosing a HumanaDental plan

Make regular dental visits a priority
Regular cleanings can help manage problems throughout the body such as heart disease, diabetes, and stroke.* Your HumanaDental PPO plan focuses on prevention and early diagnosis, providing four exams and cleanings every calendar year: two regular and two periodontal.

Go to MyDentallIQ.com
Take a health risk assessment that immediately rates your dental health knowledge. You’ll receive a personalized action plan with health tips. You can print a copy of your scorecard to discuss with your dentist at your next visit.

Tips to ensure a healthy mouth
• Use a soft-bristled toothbrush
• Choose toothpaste with fluoride
• Brush for at least two minutes twice a day
• Floss daily
• Watch for signs of periodontal disease such as red, swollen, or tender gums
• Visit a dentist regularly for exams and cleanings

Did you know that 74 percent of adult Americans believe an unattractive smile could hurt a person’s chances for career success?* HumanaDental helps you feel good about your dental health so you can smile confidently.
* American Academy of Cosmetic Dentistry

Use your HumanaDental benefits

Find a dentist
With HumanaDental’s PPO plan, you can see any dentist. You save an average of 30 percent when you visit a dentist in HumanaDental’s PPO Network. To find a dentist in HumanaDental’s PPO Network, log on to https://our.humana.com/broward-county/ or call 1-800-979-4758.

Know what your plan covers
The other side of this page provides a summary of HumanaDental benefits. Your plan certificate describes in detail your HumanaDental benefits. You can find it on MyHumana, your personal page at https://our.humana.com/broward-county/ or call 1-800-979-4758.

See your dentist
Your HumanaDental identification card contains all the information your dentist needs to submit your claims. Be sure to share it with the office staff when you arrive for your appointment. If you don’t have your card, you can print proof of coverage at Humana.com.

Learn what your plan paid
After HumanaDental processes your dental claim, you will receive an explanation of benefits or claims receipt. It provides detailed information on covered dental services, amounts paid, plus any amount you may owe your dentist. You can also check the status of your claim on MyHumana at Humana.com or by calling 1-800-979-4758.

Questions?
Simply call 1-800-979-4758 to speak with a friendly, knowledgeable Customer Care specialist, or visit Humana.com.
What’s your dental IQ?

Did you know that making regular preventive visits to your dentist can help detect problems throughout your body such as heart disease, diabetes, and stroke?*

Your HumanaDental® plan focuses on prevention, early detection, and education.

Go to MyDentalIQ.com to find out how to improve your oral health

You brush your teeth and floss daily and have regular dental checkups. What more can you do to improve your dental health?

Go to MyDentalIQ.com and take a free dental health assessment. You’ll answer a few questions to help evaluate your family history, general health, daily routine, and eating habits. You’ll receive a score that immediately rates your dental knowledge, along with a personalized action plan and tips. You can even print a copy of your plan to discuss with your dentist.

* Perio.org
thank you for choosing Humana.