

Your Humana benefits guide:

2027 Dental plans

School District of Palm Beach

Humana



Welcome to Humana

At Humana, we want to help take care of you — with benefits that make it easy for you to get the care you need, when you need it. With plan options designed to support your overall well-being, your care is always at the core of what we do.

Scan the QR code below to learn more about your School District of Palm Beach dental plan.



Our dental plans will make you smile

At Humana we want to help take care of you. Dental health is an important part of your overall well-being and Humana's dental benefits help make it easy to make your dental care a priority. When you sign up for a Humana dental plan, you're signing up for a healthier you.

Why sign up for dental benefits?

Preventive dental care, such as checkups and cleanings, help stop issues before they start, saving you time and money in the long run. And when you use an in-network dentist, **preventive care is at no additional cost to you.**

For years, doctors have recognized the link between oral health and whole-body health. **Routine teeth cleanings can help reduce your risk for heart disease, stroke and dementia.**

Plus, **caring for you is at the heart of everything we do,** so we make it easy for you to get the help you need – when you need it. Our service teams are always ready to help and answer your questions.

PPO dental plans

The benefits and services highlighted below provide an overview of dental plans you can sign up for. The table shows how services will be paid when you visit a dentist in the Humana network. While you have the freedom to see in and out- of-network providers, see an in-network dentist for the lowest cost of care. You may pay more for services if you see an out-of-network dentist.

	PPO Low Plan Option		PPO High Plan Option	
	In-network			
Deductible The amount you pay before your dental plan starts paying for covered expenses (excluding preventive services)	Individual: $50 Family: $150			
Calendar-year annual maximum Total amount the plan pays in a plan year	$1,000 + extended annual maximum per covered person			
Extended annual maximum Additional coverage for preventive, basic, and major services after the calendar-year maximum is met (excludes orthodontia)	Plan pays 30% of covered expenses			
Preventive services Preventive care services for $0 when you visit in-network providers, including:	• Plan pays 100% of covered services, no deductible • Routine cleanings per year: 3 per year • Routine X-rays • Oral cancer screening (ages 40+) • Periodontal maintenance cleanings, if needed: 4 per year			
Basic services Basic services include services like fillings, simple extractions, root canals, periodontal surgery, and emergency care for pain relief	Plan pays 50% of covered services, after deductible		Plan pays 80% of covered services, after deductible	
Major services Major services include crowns, bridges and dentures (excludes placement)	Plan pays 50% of covered services, after deductible			
Orthodontia	Members may receive a discount on non-covered services of up to 20%. Members may contact their participating provider to determine if any discounts are available on non-covered services.		Adult/child orthodontia - Plan pays 50 percent (no deductible) of the covered orthodontia services, up to: $1,000 lifetime maximum for Adults - $2,000 lifetime maximum for children.	
Plan premiums	**26 DED**	**22 DED**	**26 DED**	**22 DED**
Employee only	$14.16	$15.44	$17.95	$19.58
Employee + Child(ren)	$38.93	$42.47	$49.37	$53.85
Employee + Spouse*	$34.68	$37.83	$43.99	$47.99
Employee + Family*	$52.38	$57.14	$66.44	$72.47

For a complete summary of benefits scan code, or go to **humana.info/SDPB_PPO_Low**

For a complete summary of benefits scan code, or go to **humana.info/SDPB_PPO_High**

**NOTE: Domestic partner rates will be the equivalent of the above rates. The deduction will be reflected as the employee-only pre-tax rate and the balance of the deduction will be taken on an after-tax basis. Amounts reflected on paychecks may vary slightly due to rounding.*



Your dental plan extends your benefits to save you money

Humana's extended annual maximum gives you continued access to your dental benefits after you reach the annual maximum benefit on what the plan pays.

We want to help make it easy to prioritize your dental care as an important part of your overall health. Your dental plan's **extended annual maximum** will help you save money by giving you continued access to your dental benefits:

- **Humana will pay 30% of covered charges*** – even after you've used up the annual maximum dollar amount of your plan.
- **Extended coverage** allows you to continue to pay less with in-network discounts on covered services when you see an in-network dentist.

Example of how the extended annual maximum works:

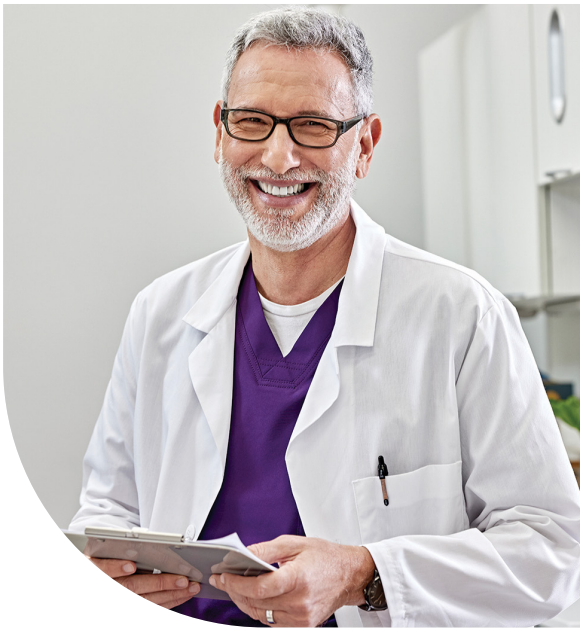
On a recent trip to the dentist, Kevin found out he'll need a root canal and a crown, and he has already met his annual maximum benefit for the year. **With the extended annual maximum, here's how Kevin saves money:**

	Without Extended Annual Max	With Extended Annual Max
		Plan pays 30% of the cost
Root canal	$875	**$612.50** ($875 - 30%)
Crown	$800	**$560** ($800 - 30%)
MEMBER COST:	**$1,675**	**$1,172.50**
In this example, Kevin saved over $500		

This is an example only for illustrative purposes. Actual savings will depend on benefits, as well as services provided.

* Waiting period, service-specific frequency and/or age limitations may apply.

Extended Annual Maximum available with specific PPO and Traditional Preferred plans.



How to find a dentist in the PPO network

Visiting a dentist in the Humana network ensures you're getting the lowest cost for dental care. To find an in-network dentist for each plan, follow these steps:

Step 1: Scan the QR code or go to **humana.com/findadentist** and log into your MyHumana account or search as a guest using your zip code.

Step 2: Enter your search information based on plan

- Enter your **ZIP code**
- In the popup window, choose **"PPO"** for "Coverage Type"
- Select the network: **Palm Beach Schools PPO**
- Click the **"Select"** button
- On the next screen, click on the "**all dental providers**" link located below the "Dentist name or specialty" entry box to get a list of all providers.

Is your dentist missing from our network?

We don't want you to have to choose between continuing to see your dentist and receiving the best possible value from your dental benefit plan.

You can help us get your dentist in our network. **Scan the QR code and fill out the online form to refer your dentist.**

Know before you go:

Estimate your dental costs

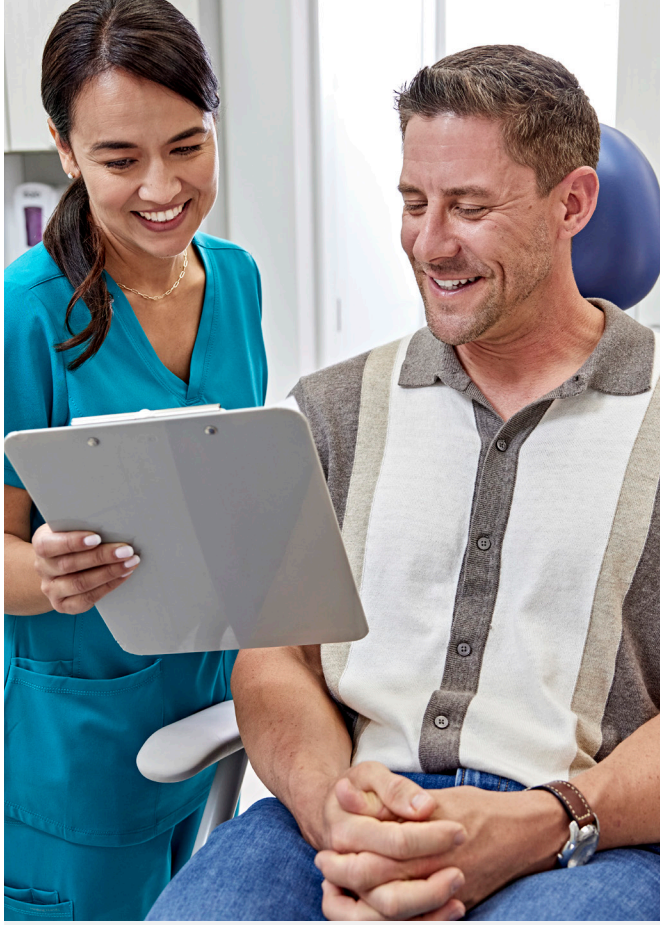
Try our dental cost estimator tool on MyHumana

Humana's cost estimator can help you find out what dental procedures may cost before your next dental visit.

- Tool provides a range of dental costs estimates in your area
- Your dentist can help with exact costs based on what your Humana dental plan will cover
- You'll typically pay less for dental services if you see a dentist in Humana's dental network

Here's how you can find the cost estimator on MyHumana:

1. Sign in to MyHumana at **Humana.com**.
2. Select the "**Coverage**" tab.
3. Scroll to "**Plan Benefits**" in that tab.
4. On the "**Plan Benefits**" page, scroll to the "**Resources**" section and select "**Estimate costs for dental services.**"



The dental cost estimator can help you know what costs to expect for dental services before your insurance covers any of the cost. Your dentist can help you determine your actual cost of services.

DHMO Dental plans

The benefits and services highlighted below provide an overview of the dental plan you can sign up for. With these plans, you pay a set amount, or copay, for each service when you see a participating primary care dentist. There are no yearly maximums, no deductibles and no waiting periods.

	Description	DHMO Basic		DHMO Enhanced	
		In-network			
Preventive services	Cleanings (3 per year)	$0		$0	
	X-ray (complete series)	$0		$0	
	Prophylaxis cleaning (adult / child)	$0		$0	
	Topical application of fluoride (child <16)	$15		$10	
	Sealant (per tooth up to age 15)	$0		$0	
Basic services	Amalgam filling (one surface)	$0		$0	
	Resin-based composite filling (one surface, anterior)	$0		$0	
	Resin-based composite filling (one surface, posterior)	$0		$0	
Major services	Crown (resin based composite)	$195		$195	
	Endodontic therapy, molar tooth	$245		$225	
	Periodontal maintenance	$0		$0	
	Extractions	$15 – $160		$10 – $160	
Orthodontia	Children, comprehensive treatment, up to 19 years of age	$2,250		$1,600	
	Adults, comprehensive treatment, 19 years of age and older	$2,350		$1,950	
	Treatment planning	$250		$225	
	Appliance Therapy	$103		$103	
	Treatment to monitor growth and development	$35		$0	
	Retention	$300		$300	
Plan premiums		26 DED	22 DED	26 DED	22 DED
	Employee only	$6.15	$6.71	$8.09	$8.82
	Employee + Child(ren)	$13.14	$14.34	$17.19	$18.75
	Employee + Spouse*	$10.69	$11.66	$14.16	$15.44
	Employee + Family*	$16.83	$18.36	$22.25	$24.27

For a complete summary of benefits scan code, or go to **humana.info/SDPB_DHMO_Basic**

For a complete summary of benefits scan code, or go to **humana.info/SDPB_DHMO_Enhanced**

Benefits shown are for in-network services. This is an example and costs may vary.
If you enroll in this plan, you can view your Summary of Benefits and Coverage for details.

**NOTE: Domestic partner rates will be the equivalent of the above rates. The deduction will be reflected as the employee-only pre-tax rate and the balance of the deduction will be taken on an after-tax basis. Amounts reflected on paychecks may vary slightly due to rounding.*



How to find a dentist in the network

Visiting a dentist in the Humana network ensures you're getting the lowest cost for dental care. To find an in-network dentist for each plan, follow these steps:

Step 1: Scan the QR code or go to **humana.com/findadentist** sign into your **MyHumana** account or search as a guest.

Step 2: Enter your search information based on the plan

- Enter your **ZIP code**
- In the pop-up window, choose **"DHMO"** for "Coverage Type"
- Select the network: **Palm Beach Schools DHMO**
- Click the **"Select"** button
- On the next screen, click on the **"all dental providers"** link located below the "Dentist name or specialty" entry box to get a list of all providers.
- Choose a dentist from the search results. Call to confirm they're accepting new patients.

Is your dentist missing from our network?

We don't want you to have to choose between continuing to see your dentist and receiving the best possible value from your dental benefit plan.

You can help us get your dentist in our network. **Scan the QR code and fill out the online form to refer your dentist.**



What else comes with your Humana plan?

As a Humana member, you'll have access to other perks like our exclusive discounts on a variety of services that support your overall health and well-being.

Exclusive discounts for Humana members

Access to a variety of discounts that support your overall health and well-being

We understand the importance of your overall health and that's why we've carefully selected companies to team up with to offer special discounts Humana members can enjoy:

- **Personalized dental products** for things like teeth whitening and dental devices with tracking and personalized feedback
- **Vision care discounts** on Lasik, exams, glasses and contacts
- **Hearing aid options** in your area and online
- **Additional discounts** for things like weight loss, massage therapy, fitness devices, and more



Once your Humana plan coverage begins, **access your exclusive discounts** by signing in to **MyHumana.com**.

Look for "Special Discounts" in the "Coverage" section of MyHumana.

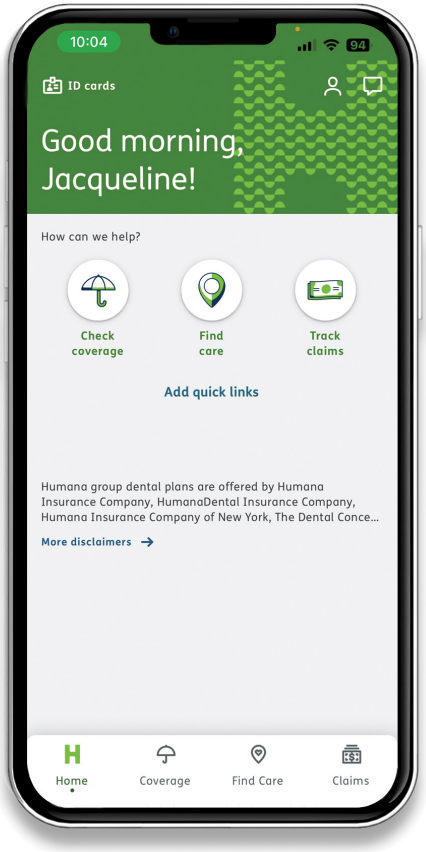
Manage your Humana plan online

MyHumana on the go

Once you become a Humana plan member, you get the most of your plan with a MyHumana account, and take your Humana essentials wherever you go with the MyHumana mobile app.

Depending on your plan, you can use the app to:

- **Explore coverage and benefit details** the moment you need them
- **Get your member ID cards** and add them to your phone's wallet
- **Find care close to you** and get directions on your phone's map app
- **Review claims status**
- **Estimate your out-of-pocket costs** before your appointment
- **Access your exclusive member discounts**



Once your Humana plan coverage begins, go to **MyHumana.com** to activate your account **or download and register on the MyHumana app** for iOS and Android.

Download on the App Store

GET IT ON Google Play

Learn more at humana.com/member/manage-your-account

Notice of Non-Discrimination. Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services. Humana Inc. provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us as well as provides free language assistance services to people whose primary language is not English, including qualified sign language interpreters and written information in other formats.

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 operation: 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, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc.'s Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**, or **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**, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F, HHH Building, Washington, D.C. 20201. **800-368-1019**, **800-537-7697 (TDD)**.

California members or residents: You may also call the California Department of Insurance toll-free hotline number, **800-927-HELP (4357)**, to file a grievance.

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.

French Creole (Haitian Creole): Kreyòl Ayisyen (French Creole) Rele nimewo ki e dike anwo a pou resevwa sèvis éd gratis nan lang.

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.

Português (Portuguese): Ligue para o número acima para receber serviços gratuitos de assistência no idioma.

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

日本語 (Japanese): 無料の言語支援サービスを受けるには、上記の番号までお電話ください。

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।

հայերեն (Armenian): Զանգահարեք վերը նշված հեռախոսահամարով՝ անվճար լեզվական օգնության ծառայություններ ստանալու համար:

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

Hmoob (Hmong) Hu rau tus xov tooj saum toj sauv kom tau txais kev pab txhais lus dawb.

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

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For customer service call
1-800-233-4013

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This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

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