

Summary of Benefits

Optional Supplemental Benefits

HumanaChoice R1390-001 (Regional PPO)

Region 7

States of North Carolina and Virginia

Our service area includes the following state(s): North Carolina, Virginia.

Humana[®]

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-833-2364 (TTY: 711)**.

Understanding the Benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit **Humana.com/medicare** or call **1-800-833-2364 (TTY: 711)** to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

Understanding Important Rules

- ☐ You do not pay a separate monthly plan premium for this Humana plan but, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you may pay a higher co-pay for services received by non-contracted providers.

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Humana®



Let's talk about HumanaChoice

R1390-001 (Regional PPO)

Find out more about the HumanaChoice R1390-001 (Regional PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice R1390-001 (Regional 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".

To be eligible

To join HumanaChoice R1390-001 (Regional PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

HumanaChoice R1390-001 (Regional 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 - March 31:

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

April 1 - September 30:

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

Or visit our website:

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

More about HumanaChoice R1390-001 (Regional PPO)

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and the state's program, you may not have to pay the medical costs displayed in this booklet.

If you have Medicaid, be sure to show your Medicaid ID card in addition to your Humana membership card to make your provider aware that you may have additional coverage. Your services are paid first by Humana and then by Medicaid.

As a member it's a good idea to select a doctor as your Primary Care Provider (PCP). HumanaChoice R1390-001 (Regional 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!



Monthly Premium, Deductible and Limits

PLAN COSTS

Monthly plan premium

\$0

You must keep paying your Medicare Part B premium.

Medical deductible

This plan does not have a deductible.

Maximum out-of-pocket responsibility

\$6,950 in-network
\$6,950 combined in- and out-of-network

The most you pay for copays, coinsurance and other costs for medical services for the year.



Covered Medical and Hospital Benefits

IN-NETWORK

OUT-OF-NETWORK

ACUTE INPATIENT HOSPITAL CARE

\$395 copay per day for days 1-5
\$0 copay per day for days 6-90
Your plan covers an unlimited number of days for an inpatient stay.

\$395 copay per day for days 1-5
\$0 copay per day for days 6-90

OUTPATIENT HOSPITAL COVERAGE

Outpatient surgery at outpatient hospital

\$395 copay

\$395 copay

Outpatient surgery at ambulatory surgical center

\$345 copay

\$345 copay

DOCTOR OFFICE VISITS

Primary care provider (PCP)

\$20 copay

\$20 copay

Specialists

\$50 copay

\$50 copay

You do not need a referral to receive covered services from plan 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.)

R1390001000

	IN-NETWORK	OUT-OF-NETWORK
PREVENTIVE CARE	<p>Our plan covers many preventive services at no cost when you see an in-network provider including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including flu shots, hepatitis B shots, pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Annual Wellness Visit • Lung cancer screening • Routine physical exam • Medicare diabetes prevention program 	<p>\$0 copay</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>

You do not need a referral to receive covered services from plan 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
	Any additional preventive services approved by Medicare during the contract year will be covered.	
EMERGENCY CARE		
Emergency room 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.	\$90 copay	\$90 copay
Urgently needed services Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.	\$40 copay at an urgent care center	\$40 copay at an urgent care center
OUTPATIENT CARE AND DIAGNOSTIC SERVICES, LABS AND IMAGING		
Cost share may vary depending on the service and where service is provided		
Diagnostic mammography	\$50 to \$75 copay	\$50 to \$75 copay
Diagnostic radiology	\$180 to \$275 copay	\$180 to \$275 copay
Lab services	\$0 to \$50 copay	\$0 to \$50 copay
Diagnostic tests and procedures	\$0 to \$100 copay	\$0 to \$100 copay
Outpatient X-rays	\$20 to \$110 copay	\$20 to \$110 copay
Radiation therapy	\$50 copay or 20% of the cost	\$50 copay or 20% of the cost
HEARING SERVICES		
Medicare-covered hearing	\$50 copay	\$50 copay

You do not need a referral to receive covered services from plan 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
Routine hearing	HER944 <ul style="list-style-type: none"> • \$0 copayment for routine hearing exams up to 1 per year. • \$399 copayment for each Advanced level hearing aid up to 1 per ear per year. • \$699 copayment for each Premium level hearing aid up to 1 per ear per year. Hearing aid purchase includes: <ul style="list-style-type: none"> • Unlimited follow-up provider visits during first year following TruHearing hearing aid purchase • 60-day trial period • 3-year extended warranty • 80 batteries per aid for non-rechargeable models 	HER944 <ul style="list-style-type: none"> • \$0 copayment for routine hearing exams up to 1 per year. • \$399 copayment for each Advanced level hearing aid up to 1 per ear per year. • \$699 copayment for each Premium level hearing aid up to 1 per ear per year. You must see a TruHearing provider to use this benefit. Call 1-844-255-7144 to schedule an appointment (for TTY, dial 711).
DENTAL SERVICES		
Additional dental benefits are available with a separate monthly premium. Please see the "Optional Supplemental Benefits" page for details.		
Medicare-covered dental	\$50 copay	\$50 copay
VISION SERVICES		
Medicare-covered vision services	\$50 copay	\$50 copay
Medicare-covered diabetic eye exam	\$0 copay	\$0 copay
Medicare-covered glaucoma screening	\$0 copay	\$0 copay
Medicare-covered eyewear (post-cataract)	\$0 copay	\$0 copay

You do not need a referral to receive covered services from plan 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.)

R1390001000

	IN-NETWORK	OUT-OF-NETWORK
Routine vision Refraction is only covered when billed as part of the routine vision exam. The provider locator for routine vision can be found at Humana.com > Find a Doctor > select Vision care icon > Vision coverage through Medicare Advantage plans.	VIS751 <ul style="list-style-type: none"> • \$0 copayment for routine exam up to 1 per year. • \$75 combined maximum benefit coverage amount per year for routine exam. • \$100 combined maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames. • Eyeglass lens options may be available with the maximum benefit coverage amount up to 1 pair per year. • Maximum benefit coverage amount is limited to one time use per year. 	VIS751 <ul style="list-style-type: none"> • \$0 copayment for routine exam up to 1 per year. • \$75 combined maximum benefit coverage amount per year for routine exam. • \$100 combined maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames. • Eyeglass lens options may be available with the maximum benefit coverage amount up to 1 pair per year. • Maximum benefit coverage amount is limited to one time use per year. • Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
MENTAL HEALTH SERVICES		
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$395 copay per day for days 1-4 \$0 copay per day for days 5-90	\$395 copay per day for days 1-4 \$0 copay per day for days 5-90
Outpatient group and individual therapy visits Cost share may vary depending on where service is provided.	\$40 to \$100 copay	\$40 to \$100 copay
SKILLED NURSING FACILITY (SNF)		
Your plan covers up to 100 days in a SNF	\$0 copay per day for days 1-20 \$188 copay per day for days 21-56 \$0 copay per day for days 57-100	\$0 copay per day for days 1-20 \$188 copay per day for days 21-56 \$0 copay per day for days 57-100

You do not need a referral to receive covered services from plan 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
PHYSICAL THERAPY		
Cost share may vary depending on the service and where service is provided.	\$10 to \$40 copay	\$10 to \$40 copay
AMBULANCE		
Ambulance	\$270 copay per date of service	\$270 copay per date of service
TRANSPORTATION		
	Not covered	Not covered



Prescription Drug Benefits

MEDICARE PART B DRUGS		
Chemotherapy drugs	20% of the cost	20% of the cost
Other Part B drugs	20% of the cost	20% of the cost
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
Medicare-covered foot care (podiatry)	\$50 copay	\$50 copay
Medicare-covered chiropractic services	\$20 copay	\$20 copay
MEDICAL EQUIPMENT/SUPPLIES		
Durable medical equipment (like wheelchairs or oxygen)	20% of the cost	20% of the cost
Medical Supplies	20% of the cost	20% of the cost
Prosthetics (artificial limbs or braces)	20% of the cost	20% of the cost
Diabetic monitoring supplies	\$0 copay or 10% to 20% of the cost	10% to 20% of the cost
Cost share may vary depending on where service is provided.		

You do not need a referral to receive covered services from plan 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.

REHABILITATION SERVICES

Occupational and speech therapy	\$10 to \$40 copay	\$10 to \$40 copay
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Cost share may vary depending on the service and where service is provided.

Cardiac rehabilitation	\$10 copay	\$10 copay
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Pulmonary rehabilitation	\$10 copay	\$10 copay
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TELEHEALTH SERVICES (in addition to Original Medicare)

Primary care provider (PCP)	\$0 copay	Not Covered
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Specialist	\$50 copay	Not Covered
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Urgent care services	\$0 copay	Not Covered
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Substance abuse or behavioral health services	\$0 copay	Not Covered
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More benefits with **your plan**

Enjoy some of these extra benefits included in your plan.

R1390001000

COVID-19 Testing and Treatment

\$0 copay for testing and treatment services for COVID-19.

Travel Coverage

The PPO national network gives you in-network coverage across the country, so you can see any doctor who accepts the plan terms and conditions. You'll be able to travel with ease or split your time between locations. Visit **Humana.com** or contact Customer Care on the back of your ID card if you need help finding an in-network provider.

Humana Well Dine® Meal Program

Humana's meal program for members following an inpatient stay in the hospital or nursing facility.

Over-the-Counter (OTC) mail order

\$25 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.

Rewards and Incentives

Go365 by Humana® a Rewards and Incentive program for completing certain preventive health screenings and health and wellness activities.

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.

R1390001000

\$27.80

MyOption Platinum Dental DEN887

Offers coverage for preventive, basic, and major services at both in-network (HumanaDental Medicare network) and out-of-network dentists. These extra benefits have an additional monthly premium.

\$22.60

MyOption Dental - High DEN838

Includes benefits for preventive, basic, and major services at both in-network (HumanaDental Medicare network) and out-of-network dentists. These benefits have an additional monthly premium.

\$49.40

MyOption DEN206

Offers coverage for certain preventive, basic, and major services at both in-network (HumanaDental Medicare network) and out-of-network dentists. These extra benefits – in addition to your basic benefits – have an additional monthly premium.

\$54.70

MyOption DEN207

Offers coverage for certain preventive, basic, and major services at both in-network (HumanaDental Medicare network) 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**



You can see our plan's **provider directory** at our website at **humana.com/finder/search** or call us at the number listed at the beginning of this booklet and we will send you one.

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.

Medicare-covered eye refractions during a specialist medical visit are not covered.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. 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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Humana.com

2022

Optional Supplemental Benefits

HumanaChoice R1390-001 (Regional PPO)

Region 7

States of North Carolina and Virginia

Humana®

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.

The information in this booklet will tell you about the benefits you can add to your plan. You can add these extra benefits when you sign up for your Medicare Advantage plan. You can also add these benefits after Medicare open enrollment ends on December 7 by contacting your agent or calling OSB sales at 1-888-413-7026. OSB sales is available from 8 a.m. – 8 p.m. local time, seven days a week October 1 – March 31, and Monday through Friday April 1 – September 30.

MyOptionSM Platinum Dental (DEN887)

The MyOptionSM Platinum Dental 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:

Monthly Premium	\$27.80		
Maximum Benefit	Humana pays up to \$2,000 per calendar year		
Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Preventive and Diagnostic Dental Services			
Periodic oral exam	0%	50%	Two per year
Emergency diagnostic exam	0%	50%	
Periodontal exam	0%	50%	One procedure every three years
Comprehensive oral evaluation	0%	50%	
Dental prophylaxis (cleanings)	0%	50%	Two per year
Fluoride treatment	0%	50%	Two per year
Bitewing X-ray	0%	50%	One set per year
Intraoral X-ray	0%	50%	One per year
Panoramic or diagnostic X-ray	0%	50%	One per year
Periodontal maintenance	0%	50%	Four per year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Basic Dental Services (Minor Restorative)			
Amalgam restorations (silver fillings)	50%	55%	Two per year
Composite resin restorations (white fillings)	50%	55%	
Extractions (pulling teeth), simple or surgical	50%	55%	Unlimited per year
Recementation – Crown	50%	55%	One procedure every five years
Recementation – Bridge	50%	55%	One procedure every five years
Emergency treatment for pain	50%	55%	Two per year
Anesthesia	0%	50%	Unlimited per calendar year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Root canal treatment	70%	75%	One per year
Crowns	70%	75%	Two per year
Periodontal scaling and root planing (deep cleaning)	70%	75%	One procedure for each quadrant per year
Scaling – generalized inflammation	70%	75%	One procedure per year
Complete dentures (including routine post-delivery care)	70%	75%	One upper and/or one lower complete denture every five years
Partial dentures (including routine post-delivery care)	70%	75%	One upper and/or one lower partial denture every five years
Denture adjustments (not covered within six months of initial placement)	70%	75%	One per year
Denture reline (not allowed on spare dentures)	70%	75%	One per year
Denture rebase (not covered if within six months of initial placement)	70%	75%	One procedure per year
Denture repair	70%	75%	One procedure per year
Tissue conditioning	70%	75%	One procedure per year
Occlusal adjustments	70%	75%	One procedure every three years
Oral surgery	70%	75%	Two per year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

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 a negotiated rate. If you see a network dentist, you cannot be billed more than that rate.

**Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. You may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider.

Some covered services may consider prior tooth history and procedures in conjunction with frequency limitations noted above. Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at [Humana.com/sb](https://www.humana.com/sb).

The Humana Optional Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at [Humana.com](https://www.humana.com) > **Find a Doctor** > **select the Dentist icon from the menu** > **from the distance drop down select preferred distance** > **enter zip code** > **from the look up method select all dental networks** > **then select HumanaDental Medicare**.

MyOptionSM Dental – High (DEN838)

The MyOptionSM Dental – High benefit helps make it easy for you to plan for your dental care.

Here's how the benefit works:

Monthly Premium	\$22.60		
Maximum Benefit	Humana pays up to \$2,000 per calendar year		
Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Preventive and Diagnostic Dental Services			
Periodic oral examinations	0%	50%	Two per year
Emergency diagnostic exam	0%	50%	
Periodontal exam	0%	50%	One procedure every three years
Comprehensive oral evaluation	0%	50%	
Dental prophylaxis (cleanings)	0%	50%	Two per year
Fluoride treatment	0%	50%	Two per year
Bitewing X-ray	0%	50%	One set per year
Intraoral X-ray	0%	50%	One per year
Panoramic or diagnostic X-ray	0%	50%	One procedure every three years
Periodontal Maintenance	0%	50%	Four procedures per calendar year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Basic Dental Services (Minor Restorative)			
Amalgam restorations (silver fillings)	50%	55%	Two per year
Composite resin restorations (white fillings)	50%	55%	
Extractions (pulling teeth), simple or surgical	50%	55%	Two per year
Recementation – Crown	50%	55%	One procedure every five years
Emergency treatment for pain	50%	55%	Two per year
Anesthesia	0%	50%	Unlimited procedures per year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Crowns	70%	75%	Two per year
Periodontal scaling and root planing (deep cleaning)	70%	75%	One procedure for each quadrant every three years
Scaling – generalized inflammation	70%	75%	One procedure every three years

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 a negotiated rate. If you see a network dentist, you can't be billed more than that rate.

**Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. You may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider.

Some covered services may consider prior tooth history and procedures in conjunction with frequency limitations noted above. Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**.

The Humana Optional Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at **Humana.com > Find a Doctor > select the Dentist icon from the menu > from the distance drop down select preferred distance > enter zip code > from the look up method select all dental networks > then select HumanaDental Medicare**.

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

MyOptionSM (DEN206)

The MyOptionSM Dental benefit helps make it easy for you to plan for your dental care.

This benefit has no deductible.

Here's how the benefit works:

Monthly Premium	\$49.40		
Maximum Benefit	Humana pays up to \$2,000 per calendar year		
Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Preventive and Diagnostic Dental Services			
Periodic oral exam	0%	0%	Two procedures per year
Emergency diagnostic exam	0%	0%	One procedure per year
Periodontal Exam	0%	0%	One procedure every three years
Comprehensive oral evaluation	0%	0%	
Bitewing X-rays	0%	0%	One set per year
Intraoral X-rays	0%	0%	One procedure per year
Panoramic or Diagnostic X-rays	0%	0%	One procedure every five years
Prophylaxis (cleaning)	0%	0%	Two procedures per year
Fluoride Treatment	0%	0%	Two procedures per year
Periodontal maintenance following periodontal therapy	0%	0%	Four procedures per year
Basic Dental Services (Minor Restorative)			
Amalgam restoration (silver fillings)	\$25	\$25	Unlimited procedures per year
Composite resin restoration (white fillings)	\$25	\$25	
Extraction, erupted tooth or exposed root	\$25	\$25	Unlimited procedures per year
Surgical removal of erupted tooth	\$25	\$25	

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Basic Dental Services (Minor Restorative)			
Recement inlay, onlay or partial coverage restoration	\$25	\$25	One procedure every five years
Recement indirectly fabricated or prefabricated post and core	\$25	\$25	
Recement crown	\$25	\$25	
Palliative (emergency) treatment of dental pain	\$25	\$25	Two procedures per year
Anesthesia	0%	0%	Unlimited per year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Periodontal scaling and root planing	\$25	\$25	One procedure for each quadrant every three years
Scaling – moderate or severe gingival inflammation	\$25	\$25	One procedure every three years
Crowns	50%	50%	One per tooth per lifetime
Onlay	50%	50%	
Inlay – alternate benefit only	50%	50%	
Complete denture (including routine post-delivery care) – maxillary (upper) or mandibular (lower)	50%	50%	One upper complete and/or lower complete denture every five years
Immediate denture (including routine post-delivery care) – maxillary (upper) or mandibular (lower)	50%	50%	
Partial dentures (including routine post-delivery care) – resin or metal, maxillary (upper) or mandibular (lower)	50%	50%	One upper partial and/or lower partial denture every five years
Unilateral partial denture (including routine post-delivery care)	50%	50%	

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Complete denture adjustment – maxillary (upper) or mandibular (lower)	50%	50%	One procedure per year
Partial denture adjustment – maxillary (upper) or mandibular (lower)	50%	50%	
Reline complete denture – maxillary (upper) or mandibular (lower)	50%	50%	One procedure code per calendar year
Reline partial denture – maxillary (upper) or mandibular (lower)	50%	50%	
Rebase complete denture – maxillary (upper) or mandibular (lower)	50%	50%	One procedure per year
Rebase partial denture – maxillary (upper) or mandibular (lower)	50%	50%	
Repair complete denture base – maxillary (upper) or mandibular (lower)	50%	50%	One procedure per year
Repair partial denture base – maxillary (upper) or mandibular (lower)	50%	50%	
Repair partial denture framework – maxillary (upper) or mandibular (lower)	50%	50%	
Replace missing or broken tooth	50%	50%	
Add tooth or clasp to partial denture	50%	50%	
Replace all teeth/acrylic – maxillary (upper) or mandibular (lower)	50%	50%	
Tissue conditioning – maxillary (upper) or mandibular (lower)	50%	50%	One procedure code per year
Occlusal adjustment – limited	50%	50%	One procedure every three years
Occlusal adjustment – complete	50%	50%	

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

*Network dentists have agreed to provide services at a negotiated rate. If you see a network dentist, you cannot be billed more than that rate.

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Some covered services may consider prior tooth history and procedures in conjunction with frequency limitations noted above. Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**.

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MyOptionSM (DEN207)

The MyOptionSM Dental benefit helps make it easy for you to plan for your dental care.

This benefit has no deductible.

Here's how the benefit works:

Monthly Premium	\$54.70		
Maximum Benefit	Humana pays up to \$2,000 per calendar year		
Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Preventive and Diagnostic Dental Services			
Periodic oral exam	0%	0%	Two procedures per year
Emergency diagnostic exam	0%	0%	One procedure per year
Periodontal Exam	0%	0%	One procedure every three years
Comprehensive oral evaluation	0%	0%	
Bitewing X-rays	0%	0%	One set per year
Intraoral X-rays	0%	0%	One procedure per year
Panoramic or Diagnostic X-rays	0%	0%	One procedure every five years
Prophylaxis (cleaning)	0%	0%	Two procedures per year
Fluoride Treatment	0%	0%	Two procedures per year
Periodontal maintenance following periodontal therapy	0%	0%	Four procedures per year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Basic Dental Services (Minor Restorative)			
Amalgam restoration (silver fillings)	0%	0%	Unlimited procedures per year
Composite resin restoration (white fillings)	0%	0%	
Extraction, erupted tooth or exposed root	0%	0%	Unlimited procedures per year
Surgical removal of erupted tooth	0%	0%	
Recement inlay, onlay or partial coverage restoration	\$25	\$25	One procedure every five years
Recement indirectly fabricated or prefabricated post and core	\$25	\$25	
Recement crown	\$25	\$25	
Recement fixed partial denture (bridge)	\$25	\$25	One procedure every five years
Palliative (emergency) treatment of dental pain	\$25	\$25	Two procedures per year
Anesthesia	0%	0%	Unlimited per year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Periodontal scaling and root planing	0%	0%	One procedure for each quadrant every three years
Scaling – moderate or severe gingival inflammation	0%	0%	One procedure every three years
Root canal	50%	50%	One procedure per tooth per lifetime
Root canal retreatment	50%	50%	One procedure per tooth per lifetime
Crowns	50%	50%	One procedure code per tooth per lifetime
Onlay	50%	50%	
Inlay – alternate benefit only	50%	50%	
Pontic and retainer crown	50%	50%	One procedure every five years

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Complete denture (including routine post-delivery care) – maxillary (upper) or mandibular (lower)	50%	50%	One upper complete and/or lower complete denture every five years
Immediate denture (including routine post-delivery care) – maxillary (upper) or mandibular (lower)	50%	50%	
Partial dentures (including routine post-delivery care) – resin or metal, maxillary (upper) or mandibular (lower)	50%	50%	One upper partial and/or lower partial denture every five years
Unilateral partial denture (including routine post-delivery care)	50%	50%	
Complete denture adjustment – maxillary (upper) or mandibular (lower)	50%	50%	One procedure code per year
Partial denture adjustment – maxillary (upper) or mandibular (lower)	50%	50%	
Reline complete denture – maxillary (upper) or mandibular (lower)	50%	50%	One procedure per year
Reline partial denture – maxillary (upper) or mandibular (lower)	50%	50%	
Rebase complete denture – maxillary (upper) or mandibular (lower)	50%	50%	One procedure per year
Rebase partial denture – maxillary (upper) or mandibular (lower)	50%	50%	

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Repair complete denture base – maxillary (upper) or mandibular (lower)	50%	50%	One procedure per year
Repair partial denture base – maxillary (upper) or mandibular (lower)	50%	50%	
Repair partial denture framework – maxillary (upper) or mandibular (lower)	50%	50%	
Replace missing or broken tooth	50%	50%	
Add tooth or clasp to partial denture	50%	50%	
Replace all teeth/acrylic – maxillary (upper) or mandibular (lower)	50%	50%	One procedure code per year
Tissue conditioning – maxillary (upper) or mandibular (lower)	50%	50%	
Occlusal adjustment – limited	50%	50%	
Occlusal adjustment – complete	50%	50%	One procedure every three years
Oral surgery	50%	50%	Two procedures per year

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Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. 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 1st 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 premium, and the OSB premium.

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Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.
If you need help filing a grievance, call **1-877-320-1235** 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 their Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at **<https://www.hhs.gov/ocr/office/file/index.html>**.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Humana provides 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.

Language assistance services, free of charge, are available to you.

1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

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

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wóda'í béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowoł.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

HumanaChoice R1390-001 (Regional
PPO)

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States of North Carolina and Virginia

