



# STATE OF TEXAS **DENTAL CHOICE PLAN** EMPLOYEES RETIREMENT SYSTEM OF TEXAS

## CHOOSE HUMANADENTAL® BENEFITS

### BE HEALTHY

Good dental health is a reflection of good overall health. The Academy of General Dentistry says there is a link between gum disease and heart problems. The American Academy of Periodontology says severe gum disease can increase blood sugar, thereby increasing risk among people with diabetes. The State of Texas Dental Choice plan focuses on prevention, providing two routine exams and cleanings per calendar year.

### BE FINANCIALLY SAVVY

Your dentist can often detect medical issues before they become severe. The State of Texas Dental Choice plan offers you a list of covered services to take care of your health and your pocketbook.

### BE SUCCESSFUL

Did you know that 74 percent of adult Americans believe an unattractive smile could hurt a person's chances for career success? That's according to the American Academy of Cosmetic Dentistry. The State of Texas Dental Choice plan helps you maintain a healthy smile.

### BE SMARTER – WITH MY DENTAL IQ

My Dental IQ promotes routine dental care—not only to improve good oral health, but possibly to help reduce total healthcare costs over time. Research shows that periodontal (gum) disease can cause or aggravate health problems elsewhere. The dental health risk assessment at **MyDentalIQ.com** takes minutes to complete and immediately delivers a scorecard with health tips tailored to you.

The State of Texas Dental Choice plan is administered by Humana Dental Insurance Company.

This is not a complete disclosure of plan qualifications and limitations. Refer to the Master Benefit Plan Document for specific limitations and exclusions. Please review this information before enrolling in the State of Texas Dental Choice plan.

## USE YOUR HUMANADENTAL BENEFITS

### FIND A DENTIST

With the State of Texas Dental Choice plan, you can see any dentist, but you save up to 30 percent on out-of-pocket costs when you visit a dentist in HumanaDental's PPO network. Participating dentists will also file a member's claim. To find a dentist in HumanaDental's PPO network, sign in to **HumanaDental.com/ERS** or call toll-free **1-877-377-0987 (TTY: 711)**.

### KNOW WHAT YOUR PLAN COVERS

You can see a summary of HumanaDental benefits on this flyer. Your Master Benefit Plan Document describes in detail your HumanaDental benefits. You can find it on MyHumana, your personal, secure online account at **HumanaDental.com/ERS**, or call toll-free **1-877-377-0987 (TTY: 711)**.

### SEE YOUR DENTIST

Simply present your HumanaDental ID card when you see your participating dentist. It contains all the information your dentist needs to submit your claims. If you see a nonparticipating dentist, you may have to file your own claim, and you will pay higher out-of-pocket costs.

### 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 and amounts paid, plus any amount you may owe your dentist. You can also check the status of your claim on MyHumana at **HumanaDental.com/ERS** or by calling toll-free **1-877-377-0987 (TTY: 711)**.

## QUESTIONS?



Visit **HumanaDental.com/ERS**



Call toll-free **1-877-377-0987 (TTY: 711)** anytime for the automated information line or 7 a.m. – 7 p.m., Central time, for a Customer Care specialist.

# Humana®

**ERS**  
EMPLOYEES RETIREMENT  
SYSTEM OF TEXAS

**HumanaDental.com/ERS**



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	See a participating dentist		See a nonparticipating dentist	
Calendar-year (January–December) deductible (excludes orthodontia services)	Individual	Family	Individual	Family
Preventive deductible	\$0	\$0	\$50	\$150
Basic/Major deductible	\$50	\$150	\$100	\$300
Annual maximum (excludes preventive and orthodontia services)	\$2,000 After you reach the Annual maximum, you pay 60% until January 1.*		After you reach the Annual maximum, you pay 100% until January 1.*	
Preventive services <ul style="list-style-type: none"><li>• Oral examinations</li><li>• X-rays</li><li>• Routine cleanings (limit two per year)</li><li>• Topical fluoride treatment (to age 19**)</li><li>• Sealants (covered only when applied by in-network provider) (to age 14**)</li><li>• Space maintainers (to age 19**)</li><li>• Emergency care for pain relief</li></ul>	100% no deductible		90% after preventive deductible	
Basic services <ul style="list-style-type: none"><li>• Fillings</li></ul>	90% after basic / major deductible		70% after basic / major deductible	
Major services <ul style="list-style-type: none"><li>• Routine extractions</li><li>• Crowns</li><li>• Inlays and onlays</li><li>• Bridgework</li><li>• Dentures</li><li>• Denture relines and rebases</li><li>• Denture repair and adjustments</li><li>• Periodontics</li><li>• Endodontics (root canals)</li><li>• Oral surgery</li></ul>	50% after basic / major deductible		40% after basic / major deductible	
Orthodontia	Plan pays 50% (no deductible) of the covered orthodontia services up to \$2,000 lifetime orthodontia maximum.			

\*Services received from in-network dental providers after the maximum calendar year benefit is reached will be paid at 40% coinsurance by the plan. There is no coverage for out-of-network dental providers after the maximum calendar year benefit is reached.

\*\*Eligible dependent children only

Nonparticipating 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.

See plan booklet for a complete listing of coverages and limitations.

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