

Dental Savings Plus

Individual Dental

This dental discount plan delivers immediate discounts on dental care plus services and materials for vision, hearing, prescriptions and alternative medicine. The discounts listed on the following pages are available at no additional cost to help you and your family live a healthier lifestyle.

Dental care

Keep your smile healthy and enjoy immediate savings on adult and child dental services with your Dental Savings Plus plan. Members can maximize discounts by choosing one of the more than 117,000 dentists and specialists* in our nationwide network. You can visit [Humana.com/Find-Care](https://www.humana.com/Find-Care) to find a participating dentist.

- Typical discounts average from 20-40 percent
- Savings on preventive, basic and major services
- Up to a 20 percent discount on orthodontics

Type of service

Savings examples

Preventive services	Average cost	With discount	Savings
• Oral Exam	\$50	\$32	\$18
• Bitewing – 4 films	\$64	\$40	\$24
• Adult Cleaning	\$98	\$67	\$31
• Child Cleaning	\$75	\$53	\$22
Basic services			
• Composite anterior filling	\$160	\$101	\$59
• Single tooth extraction	\$162	\$103	\$59
Major services			
• Crown (Porcelain fused to noble metal)	\$1,075	\$780	\$295
• Molar Root Canal	\$1,202	\$874	\$328
Orthodontics	Receive up to a 20 percent discount when you visit an orthodontist from the Humana nationwide network and ask for the discount.		

This example is for illustrative purposes only. These are the average costs the patient will pay per procedure with a contracted dentist and are based on averages across Jacksonville, Cincinnati, Chicago, Dallas and Phoenix.

Please contact your agent for a list of providers or with any questions. You can also visit [Humana.com/Find-Care](https://www.humana.com/Find-Care), or write us at P.O. Box 769729, Roswell, GA 30076.

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

* Based on Humana network data, last accessed October 2023.

Vision care

Through the EyeMed® network, enjoy unlimited vision care services at a discount including exams, frames and lenses, or contact lenses. The EyeMed network encourages prevention, early diagnosis, and treatment – helping you and your eligible family members achieve good vision and healthier lifestyles.

Benefits

- You save 40% off retail price on all frames, except when prohibited by the manufacturer.
- You save 15% off the retail price of conventional contact lenses; discount applied to materials only (excludes disposable).
- 15% off retail prices or 5% off promotional price for Lasik or photorefractive keratectomy (PRK) services at the US Laser Network.

Important to know:

- > Use as often as needed – there's unlimited use of discount for exams, frames, lenses, and contact lenses.
- > Members have access to one of the largest vision networks in the United States†, with optometrists and ophthalmologists at more than 125,000 access points, including both independent and national retail locations such as LensCrafters®, Pearle Vision®, and Target Optical®.
- > Plan members may receive a 20% discount on items purchased at participating providers that are not specifically covered by this discount plan‡.

Exams

Your Discount

- Routine eye exam \$5 off
- Contact lens exam \$5 off

Standard plastic lenses

Pay Just

- Single vision \$50
- Bifocal \$70
- Trifocal \$105

Lens options

- UV coating \$15
- Tint (solid and gradient) \$15
- Standard scratch-resistant \$15
- Standard polycarbonate \$40
- Standard progressive** (add-on to bifocal) \$65
- Standard anti-reflective coating \$45
- Other add-ons and services 20% discount

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request. For Texas members: To file a complaint, call the Texas Department of Licensing and Regulation toll free (in Texas) at **800-803-9202** or Relay Texas-TDD at **800-735-2989**.

† Based on the EyeMed Insight network, October 2018.

‡ The 20 percent discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed provider's professional services, or contact lenses.

** The cost for Premium Progressive lenses equals the Basic Progressive lens retail price plus a 20 percent discount on the balance over this price.

Vision care (continued)

How to use the discount program

Not all providers in the network must accept discount programs. For the best experience, contact your preferred provider to confirm they accept the discount plan name and code listed above.

To find a network provider:

- Search using the online provider locator: Go to **Humana.com** > Shop for Plans > choose option: Find an eye doctor (under Individual & Family) > choose option: EyeMed plan (Optimum, Focus, Advantage). Confirm the provider's discount-plan participation by contacting them directly.
 - By phone: Call Humana's toll-free locator service at **866-995-9316 (TTY: 711)**
 - When prompted, say the word "discount"
 - When prompted, press 2 to indicate you're not using a mobile phone (even if you are)
 - Tell the representative that you are looking for a provider associated with the discount plan name and code listed above
 - Confirm the provider's discount-plan participation by contacting them directly
 - Lasik and PRK providers by phone: Call **844-608-2020**. Confirm the provider's discount-plan participation by contacting them directly.
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Limitations and exclusions for EyeMed:

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing
 - Medical and/or surgical treatment of the eye, eyes, or supporting structures
 - Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan
 - Services provided as a result of any worker's compensation law
 - Discount is not available on frames when the manufacturer prohibits a discount
 - Providers are not required to honor discounts on non-covered services
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Hearing care

Humana cares about you and your hearing. We're doing our part to make hearing care comfortable, effective, and convenient for you. Visit HearUSA.com for more information.

Benefits of HearUSA®

- HearUSA operates the only accredited hearing care network with over 4,000 providers nationwide
- Humana-negotiated discounts provide:
 - The latest, all-digital hearing aids from a variety of manufacturers
 - Prices range from \$995 - \$2,500^{††} per hearing aid (up to a 40 percent savings)
 - Free two-year supply of batteries (up to 96 cells), with purchase of a new hearing aid
 - Comprehensive three-year warranty, including loss and damage^{‡‡}
 - In-office service at no additional charge for the life of the hearing aids
 - 20 percent discount on accessories & assisted listening devices

Important to know:

- > Choice of four major manufacturers.
- > Financing may be available: no interest for 12 or 18 months.
- > 30-day money-back guarantee.
- > Members must schedule their appointment through HearUSA to receive the discount. Members must call **855-898-1320**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

^{††} The above prices do not vary for a different size or model of hearing aids with the class (Basic, Medallion or Ultra). For example, within the Medallion class, the Medallion is priced the same for a Completely in the Canal (CIC) model, as opposed to any larger size such as a Behind the Ear (BTE) hearing instrument. The Program, available to all Members, has a broader range of instruments and pricing available at similar discounts; instruments and pricing are updated periodically to include advancements in technology.

In the event HearUSA advertises a lower hearing aid price, Humana members will receive the lower price. Savings vary based on device selected. Final savings will be determined at the time of purchase.

^{‡‡} Loss and damage claims are limited to one per hearing aid and a deductible applies.

Type of hearing aid

Savings examples

Hearing aid	Average cost	HearUSA price
• Premium	\$4,200	\$2,500
• Advanced	\$2,800	\$1,995
• Mid-level	\$1,943	\$1,600
• Value	\$1,575	\$1,300
• Basic	\$1,269	\$995

This example is for illustrative purposes only.

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

Hearing care (continued)

Members must call TruHearing® at **855-241-6293 (TTY: 711)** to schedule an appointment with the nearest TruHearing Provider, and to get the following discounts and services. Visit TruHearing.com for more information.

Benefits of TruHearing

- Access to over 7,000 provider locations in the TruHearing network.
- The TruHearing MemberPlus Program preferred prices*** and services are as follows:
- The regular \$108 Membership Fee is waived for all Humana enrollees
- The **MemberPlus** Program benefits and pricing are:
 - **\$695 for one Basic** (100% digital, 4-6 channels, 2-3 memories) (Reduced from \$995)
 - **\$895 for one Medallion** (100% digital, 6-9 channels, 2-3 memories, voice processing, feedback detection, noise reduction, blue tooth compatible) (Reduced from \$1,495)
 - **\$1,095 for one Gold** (100% digital, 12-16 channels, 3-5 memories, feedback detection 6 compression areas, advanced noise reduction, speech preservation, blue tooth compatible etc.) (Reduced from \$1,995)
 - **\$1,395 for one Ultra** (100% digital, 16+ channels, auto environment with 5 memories, premium noise reduction, speech preservation, blue tooth compatible, etc.) (Reduced from \$1,995)

Important to know:

Similar savings on over 100 **MemberPlus** Program hearing aids, in more than 420 styles, and these services:

- > \$300 - \$1,100 per aid savings on all TruHearing MemberPlus Program aids.
- > Fitting, programming and three adjustment visits included with each hearing aid purchase.
- > Batteries (48 cells per aid) included with each hearing aid purchase.
- > 45 day trial period and money back guarantee on the purchase of hearing aids.
- > Manufacturer's three-year warranty.
- > Manufacturer's three-year coverage for a one-time loss or damage (replacement fee paid to manufacturer).
- > Unlimited warranty and follow-up service visits at no more than \$35 per visit; and no more than \$65 per visit for broader services, such as reprogramming, in-office repairs, etc.

Cochlear Batteries available for purchase for \$0.50 per battery plus \$7.00 S&H

*** The above prices and do not vary for a different size or model of hearing aids within the class (Basic, Medallion, or Ultra). For example, within the Medallion class, the Medallion is priced the same for a completely in the Canal (CIC) model, as opposed to any larger size such as a Behind the Ear (BTE) hearing instrument. The Program, available to all Members, has a broader range of instruments and pricing available at similar discounts; instruments and pricing are updated periodically to include advancements in technology.

In the event TruHearing advertises a lower hearing aid price, Humana members will receive the lower price. Savings vary based on device selected. Final savings will be determined at the time of purchase.

DISCOUNT ONLY – NOT INSURANCE

Discounts are only available at participating providers. The range of discounts will vary based upon participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received and you will receive a discount from the participating provider. A list of participating providers is available upon request.

Prescriptions

As a no-cost added value to your dental discount plan, you have access to savings on prescriptions for you and your family members with the Humana Prescription Savings program. The program provides discounts on both brand name and generic prescriptions and features:

Benefits

- Average savings of 65% with savings on select products as high as 80%*
- Use the discount card for any brand-name or generic prescription your family may pay for out of pocket
- Unlimited use, no paperwork to complete

Important to know:

- > Use the discount card to help lower costs on prescriptions that your health insurance plan doesn't cover.
- > If you don't have health insurance, use the discount card for prescriptions your family pays for out of your pocket.
- > Access to our robust network of over 65,000 pharmacies located throughout the United States including mass merchants, retailers, grocers and independent pharmacies, such as Walgreens, CVS, Target, and many independently owned.

DISCOUNT ONLY – NOT INSURANCE

Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by Medical Security Card Company, LLC, Tucson, AZ.

Alternative medicine

Benefits

Get special discounts on popular complementary and alternative medicine (CAM) services through Choices by WholeHealth Living®.

- Save up to 30% on chiropractic, acupuncture and massage therapy services
- Focus on prevention, maintaining an optimal state of health and wellness, treating chronic illness, and complementing Western therapies in rehabilitation from illness

Important to know:

- > This program delivers immediate discounts without the hassle of complicated forms.
- > You can visit providers as often as you like. Services provided by Choices by WholeHealth Living also may be covered by your health insurance.
- > We strongly encourage you to use your health insurance benefits whenever possible.

DISCOUNT ONLY – NOT INSURANCE

Services provided by Choices by WholeHealth Living also may be covered by your health insurance. This program is not considered insurance. You are responsible for paying the WholeHealth Living providers at the reduced rate for services you receive from them through this program. Humana does not credential providers who participate in the discount program. This program is subject to change at any time and not available where prohibited by law.

How your discount plans work

To access your dental discount as well as your vision, hearing, alternative medicine care and prescription savings:

- Current members can find a provider by going to **HumanaOneMembers.com**. If you're not currently a member, visit **Humana.com/Find-Care**.
- When you make an appointment, confirm that you can use your Humana Dental Savings Plus discount.
- At your appointment or participating pharmacy, show your discount card.
- Your savings are applied directly to your purchase. You're responsible for paying any balance directly to your provider.
- Payments for the discount plan will be refunded if you cancel within the first 30 days of enrollment.

Questions?

Current members: Call **800-542-1146 (TTY: 711)** from 8 a.m. – 6 p.m. Monday – Friday, or go to **HumanaOneMembers.com**

Not a member? Call **877-222-5076 (TTY: 711)** from 8 a.m. – 8 p.m., Monday – Friday or go to **Humana.com**

THIS DENTAL DISCOUNT PLAN IS NOT INSURANCE.

Services outlined in this document are not insurance and are subject to geographical availability and may be discontinued at any time. Are you a Humana Medicare member? If so, existing Humana Medicare Advantage members are not eligible for this plan. Many of the discounts available through this Dental Savings Plus plan may already be included in your Humana Medicare plan. Be sure to check.

Administered by:

Humana Insurance Company or HumanaDental Insurance Company

Payment may include an administration fee. A one-time, non-refundable enrollment fee may apply (the fee is non-refundable as allowed by state requirements). Applicable fees are disclosed at time of enrollment.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health 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.

Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

HearUSA, TruHearing, EyeMed, and Choices by WholeHealth Living (the Vendors) are third-party vendors. Humana's contract with the Vendors does not eliminate a member of any obligations under the policy or change the terms of the policy. Participation in a Vendors program is voluntary. All representations and warranties contained in this marketing material are made solely by the Vendors, not Humana. Humana and the Vendors, including each party's respective affiliates and subsidiaries, are independent, non-affiliated entities. Humana, its parent and affiliates are not liable to members for the negligent provision of services by the Vendors.

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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, ethnicity, marital status, religion, or language. 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 **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, **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: **800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 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. 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 hí béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowol.

العربية (Arabic)

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الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك