

# Most frequently asked questions

## A & B basic DHMO and enhanced DHMO managed care dental plans

### **Where can I receive Humana/CompBenefits benefits?**

Humana/CompBenefits dental benefits are provided by participating general dentists and participating specialists. You may select a participating provider online or by contacting our Member Services.

### **How do I obtain a dental appointment?**

Simply call your selected participating general dentist and make an appointment. Please take a moment and confirm the effective date of your coverage, which is printed on your identification card. If you receive your Certificate of Benefits prior to your effective date, please wait until your effective date to make an appointment.

### **What should I do if I need to cancel my appointment?**

If you need to cancel an appointment, please call your participating general dentist at least 24 hours before your appointment. Dentists work on an appointment be charged for a broken appointment at the rate shown in your Schedule of Benefits.

### **When I go to my selected Participating General Dentist, what treatment will I receive?**

Your participating general dentist will evaluate your total dental needs. Be sure you understand the recommended treatment plan and any proposed charges. You may request a written copy of your treatment plan. If you have any questions about your treatment plan, discuss them with your participating general dentist. If you have questions regarding your Schedule of Benefits, contact Humana/CompBenefits Member Services.

### **What if I want a second opinion?**

You may get a second opinion from one of Humana/CompBenefits' participating general dentists. Your Schedule of Benefits will show you what your cost will be. Simply call a participating general dentist and let the receptionist know that you'd like a second opinion appointment. Be sure to indicate that you are a Humana/CompBenefits member. The dentist will evaluate your situation and discuss it with you. If any services are rendered, you will be responsible for the cost.

### **What do I do if I need emergency treatment?**

Call your participating general dentist and request an emergency appointment for the treatment of accidental, painful or urgent conditions. Your Schedule of Benefits shows the copayment for emergency appointments. This copayment is in addition to any copayment for treatment. If your participating general dentist is not available, contact Humana/CompBenefits Member Services. We will help you locate another participating general dentist who can provide emergency care. Consult your Certificate of Benefits for specific information regarding "out-of-area" emergency care.

### **Is the care of a specialist covered?**

Specialty care is covered. Under the basic plan you may see any participating specialist and receive a 25% reduction in that specialist's normal fee. Your Schedule of Benefits will apply to your specialists visit under the enhanced plan.

### **Must everyone on my policy use the same General Dentist?**

No, you and each of your covered family members may select a different participating general dentist.

### **What are my charges if a procedure is not on my Schedule of Benefits?**

A few services are specifically listed as exclusions on your Schedule of Benefits. You do not have any benefits for those services. Any service that is not specifically excluded, but which is not listed with a specific copayment, is available at the participating general dentist's usual and customary fees less than 25% unless otherwise noted on your Schedule of Benefits. Usual and customary fees are fees that are customarily charged for dental services by a participating general dentist. These charges are not determined by Humana/CompBenefits.

### **May I change from one participating general dentist to another?**

Yes, you may change your participating general dentist by simply calling Humana/CompBenefits Member Services. If you request a change by the 15th of the month, it will become effective on the first of the following month (if you do not have a balance due with your current participating general dentist).



If you have questions about any of the four plans, please call Humana/CompBenefits Member Service Hotline at **866-890-4464** or **954-527-4088**.