

# HUMANA SPECIALTY BENEFIT GUIDE 2022

**Humana**<sup>®</sup>

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

	If you use an IN-NETWORK dentist		If you use an OUT-OF-NETWORK dentist	
<b>Calendar-year deductible</b> (excludes orthodontia services)	Individual \$50	Family \$150	Individual \$50	Family \$150
<b>Calendar-year annual maximum</b> (excludes orthodontia services)	\$1,000			
<b>Preventive services</b> <ul style="list-style-type: none"><li>• Oral examinations</li><li>• X-rays</li><li>• Cleanings</li><li>• Topical fluoride treatment (through age 14, one per calendar year)</li><li>• Sealants (through age 14)</li></ul>	100% no deductible		100% no deductible	
<b>Basic services</b> <ul style="list-style-type: none"><li>• Space maintainers (through age 14)</li><li>• Emergency care for pain relief</li><li>• Basic oral surgery services - basic extractions of erupted tooth or root</li><li>• Fillings (amalgam, composite for anterior teeth)</li><li>• Appliances for children (through age 14)</li><li>• Prefabricated stainless steel crowns</li></ul>	80% after deductible		80% after deductible	
<b>Major services</b> <ul style="list-style-type: none"><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>• Complex surgical extractions - surgical removal of erupted tooth, impacted tooth, and tooth roots</li><li>• Implants</li><li>• Periodontics (gums)</li><li>• Endodontics (root canals)</li></ul>	50% after deductible		50% after deductible	
<b>Orthodontia services</b>	Adult/Child orthodontia - Plan pays 50 percent (no deductible) of the covered orthodontia services, up to: \$1,500 lifetime orthodontia maximum.			

Non-participating dentists can bill you for charges above the amount covered by your Humana Dental plan. To ensure you do not receive additional charges, visit a participating PPO Network dentist. If a member sees an out-of-network dentist, the coinsurance level will apply to the maximum allowable fee.

## Waiting periods

**Voluntary funding: 10+ enrolled employees**

Enrollment type	Preventive	Basic	Major	Orthodontia
Initial enrollment, open enrollment and timely add-on	No	No	No	12 months <sup>1</sup>
Late applicant <sup>2, 3</sup>	No	12 months	12 months	12 months

<sup>1</sup> Waiting periods may be decreased or waived based on the number of months the member had dental insurance immediately before their effective date. Members must have prior orthodontic insurance to reduce or waive the orthodontic waiting period.

<sup>2</sup> Late applicants not allowed with open enrollment option.

<sup>3</sup> Waiting periods do not apply to endodontic services unless a late applicant.



## Questions?

Simply call 1-800-233-4013 to speak with a friendly, knowledgeable Customer Care specialist, or visit **Humana.com**.

## Feel good about choosing a Humana Dental plan

### Make regular dental visits a priority

Regular cleanings can help manage problems throughout the body such as heart disease, diabetes, and stroke.\* Your Humana Dental Traditional Preferred plan focuses on prevention and early diagnosis, providing four exams and cleanings every calendar year: two regular and two periodontal.

\* [www.perio.org](http://www.perio.org)

### Go to MyDentalIQ.com

Take a health risk assessment that immediately rates your dental health knowledge. You'll receive a personalized action plan with health tips. You can print a copy of your scorecard to discuss with your dentist at your next visit.

#### Tips to ensure a healthy mouth:

- Use a soft-bristled toothbrush
- Choose toothpaste with fluoride
- Brush for at least two minutes twice a day
- Floss daily
- Watch for signs of periodontal disease such as red, swollen, or tender gums
- Visit a dentist regularly for exams and cleanings

Did you know that 74 percent of adult Americans believe an unattractive smile could hurt a person's chances for career success?\* Humana Dental helps you feel good about your dental health so you can smile confidently.

\* American Academy of Cosmetic Dentistry

## Use your Humana Dental benefits

### Find a dentist

With Humana Dental's Traditional Preferred plan, you can see any dentist. Members and their families benefit from negotiated discounts on covered services by choosing dentists in the Humana Dental Traditional Preferred Network. To find a dentist in Humana Dental's Traditional Preferred Network, log on to **Humana.com** or call 1-800-233-4013.

### Know what your plan covers

The other side of this page gives you a summary of Humana Dental benefits. Your plan certificate describes your Humana Dental benefits, including limitations and exclusions. You can find it on MyHumana, your personal page at **Humana.com** or call 1-800-233-4013.

### See your dentist

Your Humana Dental identification card contains all the information your dentist needs to submit your claims. Be sure to share it with the office staff when you arrive for your appointment. If you don't have your card, you can print proof of coverage at **Humana.com**.

### Learn what your plan paid

After Humana Dental processes your dental claim, you will receive an explanation of benefits or claims receipt. It provides detailed information on covered dental services, amounts paid, plus any amount you may owe your dentist. You can also check the status of your claim on MyHumana at **Humana.com** or by calling 1-800-233-4013.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, Humana Health Benefit Plan of Louisiana, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits). In Arizona, group dental plans insured by Humana Insurance Company. In New Mexico, group dental plans insured by Humana Insurance Company.

This is not a complete disclosure of plan qualifications and limitations. Your agents will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. Please review this information before applying for coverage. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.

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# Get access to virtual dental care 24/7 with Teledentix



## When it's urgent, you can see a dentist virtually

Humana members have access to \$0 teledentistry, also known as virtual dental care, with Teledentix, as part of their Humana Dental plan. Teledentistry services allow you to see a dentist within minutes from your computer, smartphone or tablet.

If you're in pain or cannot visit a dentist's office, virtual dental care may be an option rather than a visit to the emergency room.

## How you can use teledentistry

Typically, when you have a teledentistry visit, you will speak with a dental provider through an online video chat or a phone call. You can get access to care from the comfort of your home for a variety of dental needs. Teledentix dentists can:



**Write prescriptions for antibiotics or pain medications when needed** *(Please note, the cost of medications are not covered by your dental plan.)*



**Perform a visual exam for things like mouth, tooth or jaw pain**



**Provide instructions on caring for mouth, tooth or jaw pain**



**Help members determine if they need urgent/emergency care or home care until they can see their dentist**



**Help members find a dentist if they don't have one or if requested**

## Tips to prepare for your Teledentix virtual dental visit

1

Register on the Teledentix app, or from your computer at [humana.teledentix.com/c/humanaondemand](https://humana.teledentix.com/c/humanaondemand).

2

Fill out any required patient forms before your appointment.

3

Make a list of any symptoms, questions or concerns in advance, so you'll be ready to discuss them with your provider.

4

Share any prescriptions, over-the-counter medicines or supplements you're currently taking with your provider. If you have a preferred pharmacy, have the name and address handy in case your provider suggests prescription medication.

**To learn more about teledentistry or your Humana Dental benefits, visit [Humana.com](https://Humana.com).**

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Teledentistry is not available in all states. 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. Teledentistry services are available on-demand or by appointment to members of all ages, including children and adolescents. Internet access is required for video teledentistry visits. Data fees may apply.

Available on PPO and Traditional Preferred plans only.

Dental PPO plans are not offered in all states.

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.

# Healthy smiles lead to healthy lives

Good oral health is essential for well-being

A healthy smile starts with good oral hygiene. Brushing, flossing and seeing the dentist regularly help teeth and gums look and feel better. But that's just the start.

The mouth can be a window to the body. Medical researchers discover more connections between good oral health and good general health every year. Poor oral health has been linked to a variety of general health problems, such as heart disease and strokes.

More than **47 percent** of Americans suffer from periodontal disease<sup>1</sup>

Dental insurance makes good oral health easy and affordable

As a health and wellness company, we recognize the strong connection between good overall health and good oral health. That's why **Humana dental plans** make dental care more accessible and affordable for you.

**Choose your dentist from our nationwide network of more than 252,000 dentist locations.** Plus, you'll enjoy our network discount, which can help you save on preventive and treatment services.

**Get preventive care to keep little problems from becoming big issues.** Humana dental benefits include 100 percent coverage for two routine cleanings each year plus other preventive care including exams, X-rays, space maintainers for children and oral cancer screenings with no deductible. You even have the benefit of four periodontal cleanings each year. Check with your employer for coverage details.\*



Oral infections are linked to: **16 percent** increase in heart disease and **9 percent** increase in diabetes<sup>3</sup>

Humana dental plan advantages:

- **Online access to MyHumana**, your personal, secure online account on **Humana.com**, where you can review dental plan benefits, manage claims and get information and education.
- **Free, personalized report.** Go to **MyHumana.com** to access My Dental IQ for a quick online quiz that gives you an assessment of your dental health plus important tips to stay healthy.
- **Easy-to-understand explanation of benefits** after every claim. Humana's SmartEOB<sup>SM</sup> shows who was paid and includes personal messaging on how you can improve your oral health.
- **On-the-go mobile access to your Humana dental benefits.** Our plans are mobile-friendly to make it easy for you to view your digital ID cards, find dentists or manage claims through your smartphone.

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\*Not available with Preventive Plus

<sup>1</sup> CDC, Prevalence of Periodontitis in Adults in the United States: 2009 and 2010, 09/12

<sup>2</sup> [www.nytimes.com/health/guides/disease/periodontitis/risk-factors.html](http://www.nytimes.com/health/guides/disease/periodontitis/risk-factors.html)

# Dental insurance facts

## How to choose a plan that meets your needs

### Enrolling in the dental benefits plan offered by your employer can be a wise decision

For less than the cost of a cup of coffee a day, you can get both preventive and treatment services when and where you need it. With an affordable premium and a network discount on services, you won't need to delay dental care for you or your family.

### These are the types of dental benefit plans that may be available as part of your employee benefits package:

- An **HMO** (health maintenance organization) plan is a copay-based, network-only offering that requires selection of a primary care dentist. Each family member on the plan can choose his or her own dentist. Because each service has a copay, members have clear upfront costs. There are no yearly maximums, no deductibles and no waiting periods.
- A **PPO** (preferred provider organization) plan offers low deductible options for preventive, basic and major services. In-network dentists provide dental services at a reduced rate. Members have higher out-of-pocket costs for services received from out-of-network dentists.
- A **traditional preferred** plan offers low deductible options for preventive, basic and major services, and the flexibility to see any dentist. With this plan, members receive the same level of coinsurance with all dentists. However, when members choose dentists in the Humana Dental PPO network, they can benefit from our negotiated rates for services received from in-network dentists.
- A **Preventive Plus** plan covers commonly used basic and major services, including exams, X-rays, cleanings and fillings. Plus, discounts may be available on additional services like crowns, inlays, oral surgery and orthodontia. Contact your provider to determine if any discounts are available on non-covered services.

**Ask your employer about your Humana dental plan options today.**

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### How an affordable premium can save you money

As an example, if your plan premiums cost \$360,\* dental insurance can save you money on both preventive and emergency care.



**You may save as much as \$277 with dental insurance\***

Here's an example:

Preventive service	Average cost per visit	# of visits recommended each year	Annual cost
Preventive exam	\$50.00	2	\$100.00
Periodontic cleaning	\$150.00	4	\$600.00
Bitewing X-ray	\$60.00	1	\$ 60.00
Out-of-pocket costs <b>without</b> dental insurance			\$760.00
Out-of-pocket costs <b>with</b> dental insurance <sup>1</sup>			\$122.80
Your annual premium <b>with</b> dental insurance			\$360.00
<b>Your savings with dental insurance</b>			<b>\$277.20</b>

\*Data rounded based on 50th percentile of Fairview Health data as of January 2014 for metropolitan Houston, Texas. Example is for illustration purposes only, and individual results may vary.

The cost of repairing cracked or broken teeth or replacing missing teeth can add up quickly:

- The average cost of an **all-porcelain crown** is about \$1,430 per tooth<sup>2</sup>
- The average cost of a **single tooth implant** with an all-porcelain crown is about \$4,250<sup>2</sup>

Having dental insurance can help get the care you need when you need it, by reducing your out-of-pocket costs.

Humana dental plans are one more way we're closing the gap between you and care

**Humana.com**

<sup>1</sup> Assumes routine exam and bitewing X-rays are covered at 100 percent. Periodontic cleanings incur a \$50 deductible and plan pays 80 percent of network fees with 31 percent off usual charges. Network fees vary by geography and provider; members may experience negotiated fees greater than or less than 31 percent.

<sup>2</sup> [www.dentalimplantcostguide.com/dental-crowns/](http://www.dentalimplantcostguide.com/dental-crowns/)

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits).





## Manage your plan at MyHumana

Use **MyHumana** to manage your plan, understand your benefits, and take charge of your dental health.

### As a Humana Dental member, you can:

- Find network dentists
- Check claims history and status
- View coverage details
- Review plan benefit details
- Order a replacement identification card
- View estimates for services
- Exchange secure messages with Humana

### Registration is simple

Have your Humana Dental identification card ready and go to **Humana.com**. Click on “**Register**,” then follow the instructions.

### We're here to help

**CALL 1-800-979-4760 FOR CUSTOMER CARE.**

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# What's your dental IQ?

Did you know that making regular preventive visits to your dentist can help detect problems throughout your body such as heart disease, diabetes, and stroke?\*

Your HumanaDental® plan focuses on prevention, early detection, and education.

\* Perio.org

## Go to [MyDentalIQ.com](https://MyDentalIQ.com) to find out how to improve your oral health

You brush your teeth and floss daily and have regular dental checkups. What more can you do to improve your dental health?

Go to **MyDentalIQ.com** and take a free dental health assessment. You'll answer a few questions to help evaluate your family history, general health, daily routine, and eating habits. You'll receive a score that immediately rates your dental knowledge, along with a personalized action plan and tips. You can even print a copy of your plan to discuss with your dentist.

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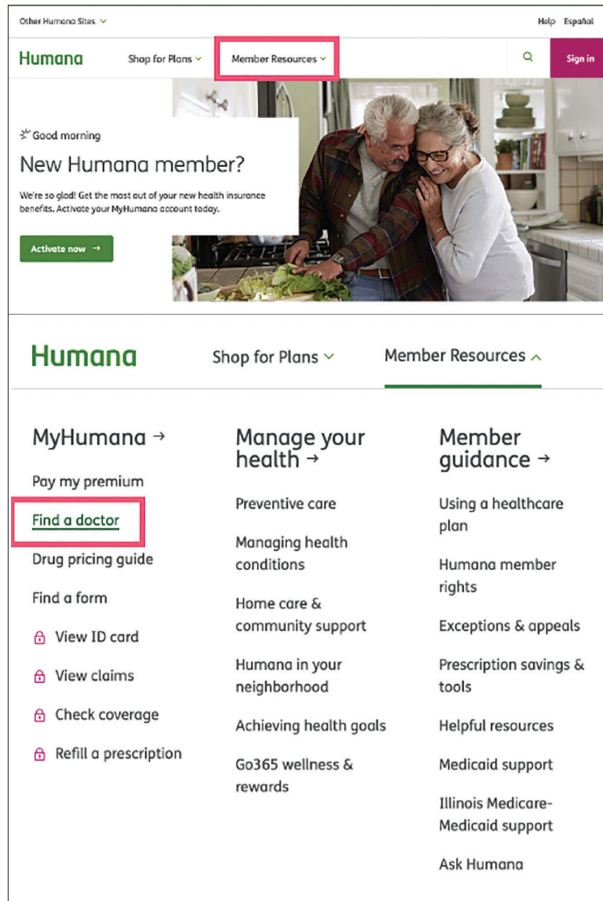
[Humana.com](https://Humana.com)

# How to find a dentist

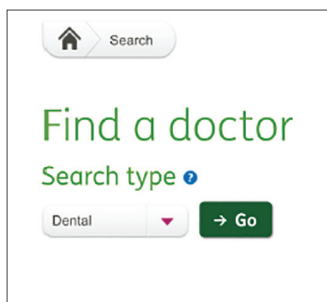
To see if your dentist is available with the plan you choose—or if you need to find a dentist—get started at **Humana.com** with Humana’s “Find a doctor” tool.

## 1. Go to **Humana.com**

Select “Find a doctor” under the “Member Resources” menu.



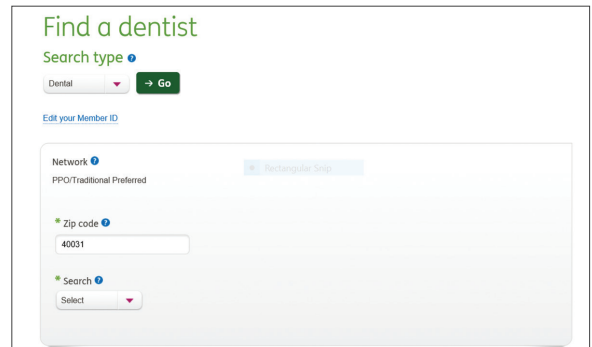
## 2. Choose “**Dental**” search type and select “Go”



## 3. Enter search criteria

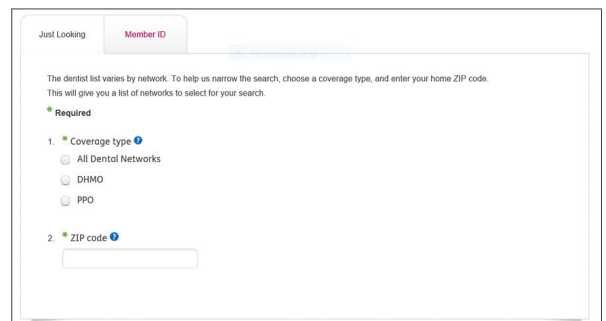
### • **Already a member:**

- Select “Member ID” tab and enter your ID number.
- Enter your ZIP code.
- Select “name, specialty or all” under “Search.” Type in the name or specialty.



### • **Not a member:**

- Select the “Just Looking” tab.
- Select “Coverage type.”
- Enter your ZIP code.
- Select “Network.”
- Select “name, specialty or all” under “Search.” Type in the name or specialty.



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## Vision care services

If you use an  
IN-NETWORK provider  
(Member cost)

If you use an  
OUT-OF-NETWORK provider  
(Reimbursement)

**Exam with dilation as necessary**

- Retinal imaging <sup>1</sup>

\$10  
Up to \$39

Up to \$30  
Not covered

**Contact lens exam options <sup>2</sup>**

- Standard contact lens fit and follow-up
- Premium contact lens fit and follow-up

Up to \$40  
10% off retail

Not covered  
Not covered

**Frames <sup>3</sup>**

\$130 allowance  
20% off balance over \$130

\$65 allowance

**Standard plastic lenses <sup>4</sup>**

- Single vision
- Bifocal
- Trifocal
- Lenticular

\$15  
\$15  
\$15  
\$15

Up to \$25  
Up to \$40  
Up to \$60  
Up to \$100

**Covered lens options <sup>4</sup>**

- UV coating
- Tint (solid and gradient)
- Standard scratch-resistance
- Standard polycarbonate - adults
- Standard polycarbonate - children <19
- Standard anti-reflective coating
- Premium anti-reflective coating
  - Tier 1
  - Tier 2
  - Tier 3
- Standard progressive (add-on to bifocal)
- Premium progressive
  - Tier 1
  - Tier 2
  - Tier 3
  - Tier 4

\$15  
\$15  
\$15  
\$40  
\$0  
\$45  
Premium anti-reflective coatings as follows:  
\$57  
\$68  
80% of charge  
\$15  
Premium progressives as follows:  
\$110  
\$120  
\$135  
\$90 copay, 80% of charge less \$120 allowance  
\$75  
20% off retail

Not covered  
Not covered  
Not covered  
Not covered  
Not covered  
Not covered  
Premium anti-reflective coatings as follows:  
Not covered  
Not covered  
Not covered  
Up to \$40  
Premium progressives as follows:  
Not covered  
Not covered  
Not covered  
Not covered  
Not covered  
Not covered

**Contact lenses <sup>5</sup>**

(applies to materials only)

- Conventional
- Disposable
- Medically necessary

\$130 allowance,  
15% off balance over \$130  
\$130 allowance  
\$0

\$104 allowance  
  
\$104 allowance  
\$200 allowance

## Vision care services

If you use an  
**IN-NETWORK provider**  
(Member cost)

If you use an  
**OUT-OF-NETWORK provider**  
(Reimbursement)

**Frequency**

- Examination
- Lenses or contact lenses
- Frame

Once every 12 months  
Once every 12 months  
Once every 12 months

Once every 12 months  
Once every 12 months  
Once every 12 months

**Diabetic Eye Care: care and testing for diabetic members**

- Examination
  - Up to (2) services per year
- Retinal Imaging
  - Up to (2) services per year
- Extended Ophthalmoscopy
  - Up to (2) services per year
- Gonioscopy
  - Up to (2) services per year
- Scanning Laser
  - Up to (2) services per year

\$0  
\$0  
\$0  
\$0  
\$0

Up to \$77  
Up to \$50  
Up to \$15  
Up to \$15  
Up to \$33

**Optional benefits**

- 12-month Frame Benefit
- Polycarbonate Lenses for Children <19

Benefit replaces the 24-month frequency of the base plan.  
Provides for standard polycarbonate lens with \$0 copay. Not available in AK, CT, ID, & OH.

<sup>1</sup> Member costs may exceed \$39 with certain providers. Members may contact their participating provider to determine what costs or discounts are available.

<sup>2</sup> Standard contact lens exam fit and follow up costs and premium contact lens exam discounts up to 10% may vary by participating provider. Members may contact their participating provider to determine what costs or discounts are available.

<sup>3</sup> Discounts may be available on all frames except when prohibited by the manufacturer.

<sup>4</sup> Lens option costs may vary by provider. Members may contact their participating provider to determine if listed costs are available.

<sup>5</sup> Plan covers contact lenses or frames, but not both.



### Additional plan discounts

- Member may receive a 20% discount on items not covered by the plan at network Providers. Members may contact their participating provider to determine what costs or discounts are available. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group benefit plan providing vision care may not be covered. Certain brand name Vision Materials may not be eligible for a discount if the manufacturer imposes a no-discount practice. Frame, Lens, & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members receive 20% off the retail price.
- Members may also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision. Since LASIK or PRK vision correction is an elective procedure, performed by specialty trained providers, this discount may not always be available from a provider in your immediate location.



### Questions?

Check out **Humana.com**

Call 1-866-995-9316 seven days a week:

8 a.m. to 6 p.m. Eastern Time

Monday through Saturday and

11 a.m. to 8 p.m. Sunday.

**Limitations and Exclusions:**

In addition to the limitations and exclusions listed in your "Vision Benefits" section, this policy does not provide benefits for the following:

1. Any expenses incurred while you qualify for any worker's compensation or occupational disease act or law, whether or not you applied for coverage.
2. Services:
  - That are free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law;
  - Furnished by, or payable under, any plan or law through any government or any political subdivision (this does not include Medicare or Medicaid); or
  - Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury.
3. Any loss caused or contributed by:
  - War or any act of war, whether declared or not;
  - Any act of international armed conflict; or
  - Any conflict involving armed forces of any international authority.
4. Any expense arising from the completion of forms.
5. Your failure to keep an appointment.
6. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
7. Prescription drugs or pre-medications, whether dispensed or prescribed.
8. Any service not specifically listed in the Schedule of Benefits.
9. Any service that we determine:
  - Is not a visual necessity;
  - Does not offer a favorable prognosis;
  - Does not have uniform professional endorsement; or
  - Is deemed to be experimental or investigational in nature.
10. Orthoptic or vision training.
11. Subnormal vision aids and associated testing.
12. Aniseikonic lenses.
13. Any service we consider cosmetic.
14. Any expense incurred before your effective date or after the date your coverage under this policy terminates.
15. Services provided by someone who ordinarily lives in your home or who is a family member.
16. Charges exceeding the reimbursement limit for the service.
17. Treatment resulting from any intentionally self-inflicted injury or bodily illness.
18. Plano lenses.
19. Medical or surgical treatment of eye, eyes, or supporting structures.
20. Replacement of lenses or frames furnished under this plan which are lost or broken, unless otherwise available under the plan.
21. Any examination or material required by an Employer as a condition of employment.
22. Non-prescription sunglasses.
23. Two pair of glasses in lieu of bifocals.
24. Services or materials provided by any other group benefit plans providing vision care.
25. Certain name brands when manufacturer imposes no discount.
26. Corrective vision treatment of an experimental nature.
27. Solutions and/or cleaning products for glasses or contact lenses.
28. Pathological treatment.
29. Non-prescription items.
30. Costs associated with securing materials.
31. Pre- and Post-operative services.
32. Orthokeratology.
33. Routine maintenance of materials.
34. Refitting or change in lens design after initial fitting, unless specifically allowed elsewhere in the certificate.
35. Artistically painted lenses.

Humana Vision products insured by Humana Insurance Company, Humana Health Benefit Plan of Louisiana, The Dental Concern, Inc. or Humana Insurance Company of New York. In Arizona, group vision plans insured by Humana Insurance Company. In New Mexico, group vision plans insured by Humana Insurance Company.

This is not a complete disclosure of the plan qualifications and limitations. Specific limitations and exclusions as contained in the Regulatory and Technical Information Guide will be provided by the agent. Please review this information before applying for coverage.

**NOTICE:** Your actual expenses for covered services may exceed the stated cost or reimbursement amount because actual provider charges may not be used to determine insurer and member payment obligations.



## Vision health is good for your business

Humana Vision gives employees budget-friendly, comprehensive plan options to care for their eye health

Eye health is more than just checking for vision changes and ordering new glasses. An annual eye exam can detect conditions like glaucoma, high cholesterol and diabetes. Humana Vision helps your employees save on their vision expenses — and protect their overall health.

### Features designed to fit your business and employees' needs:

- **Budget-friendly** — a low-cost addition in which you provide the benefit or employees buy it themselves (voluntary funding)
- **Additional diabetic eye exam, care and testing (in most plans)** — to help manage diabetes and help lower overall diabetes care cost
- **Go365™** — earn Points for getting an annual eye exam\*
- **National network** — more than 70,000 participating independent optometrists, ophthalmologists and national retail eye exam locations

### Did you know ...



**An eye exam may detect** high blood pressure, high cholesterol or diabetes<sup>1</sup>



**80%** of employees enrolled when they had access to a vision plan last year<sup>2</sup>



**70%** of millennials and **63%** of Gen Xers reported eye strain<sup>3</sup>



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\*For employees with a Humana medical plan or who participate in Go365 Standalone




<sup>1</sup>"The Asheville Project. Long-Term Clinical and Economic Outcomes of a Community Pharmacy Diabetes Care Program." *Journal of the American Pharmaceutical Association*. March/April 2003.

<sup>2</sup>Source: Employee Benefit News (2/26).


<sup>3</sup>[www.rebuildyourvision.com/blog/vision-conditions/computer-vision-syndrome/vision-problems-of-the-millennial-generation](http://www.rebuildyourvision.com/blog/vision-conditions/computer-vision-syndrome/vision-problems-of-the-millennial-generation)

# How you can save with Humana Vision

As an example, Jason’s annual vision expenses without a vision care plan were about \$695. With a Humana Vision plan, he could save close to **80 percent off retail cost**. Here’s how:

		Jason’s cost without Humana Vision	Jason’s cost with Humana Vision	Jason’s savings
	Exam	\$70	\$10	\$60
	Frames	\$225	\$52	\$173
	Varilux Comfort (premium progressives)	\$250	\$60	\$190
	Crizal Easy (anti-reflective)	\$150	\$22	\$128
	Total	\$695	\$144	\$551

Data is based on the Humana Vision 160 Plan. Example is for illustration purposes only, and individual results may vary.



With Humana Vision, Jason could save as much as \$551 on his vision expenses



Take the first step to help your employees achieve their best eye health. Call your Humana representative today.

Humana Vision products insured by Humana Insurance Company, Humana Health Benefit Plan of Louisiana, The Dental Concern, Inc. or Humana Insurance Company of New York. Go365 is not an insurance product. Not available with all Humana health plans.



# Vision discounts to help members see a complete picture

Humana knows that good vision health is important to overall health. That's why we're committed to making sure that members get the most value from their vision benefit.

Humana is making it easier to control out-of-pocket costs with discounts and rebates. Looking out for our members with everything you'd expect from a vision plan, plus more. That's what we call human care.



## A vast network

Our network consists of private practitioners including ophthalmologists and optometrists, LensCrafters, Target Optical and Pearle Vision; as well as online, in-network options, such as [www.lenscrafters.com](http://www.lenscrafters.com), [www.glasses.com](http://www.glasses.com), [www.contactsdirect.com](http://www.contactsdirect.com) and [www.ray-ban.com](http://www.ray-ban.com).



## Special offers

Examples of currently available special offers\* are listed below. New and updated offers are added quarterly and annually.

- **LASIK** - \$800 off LASIK, with the Wavelight Laser, at LasikPlus Vision Centers. Call 1-800-988-4221 or visit LasikPlus at [www.speciallasikoffer.com/#/home](http://www.speciallasikoffer.com/#/home) to learn more.
- **Target Optical** - Additional \$25 off when using vision insurance at Target Optical. Show this page on your mobile device to redeem in-store or visit [www.targetoptical.com](http://www.targetoptical.com) and use code 755044.
- **Pearle Vision** - \$25 toward a complete pair of glasses or Rx sunglasses at Pearle Vision. Can be combined with vision benefits or select offers.



- **Sunglass Hut** - \$20 off any purchase or \$50 off purchase of \$200 or more from Sunglass Hut.
- **www.Glasses.com** - Up to \$50 off any pair of designer sunglasses at [www.glasses.com](http://www.glasses.com). Get \$50 off any nonprescription pair of designer sunglasses above \$200 (promo code: 50sun20) or \$20 off any other nonprescription pair of sunglasses below \$200 (promo code: 20sun20), for a limited time only.
- **www.ContactDirect.com** - 10% off at ContactsDirect.com. Save when buying your favorite contacts with coupon code CONTACT2021.
- **Special pricing, lens cleaners, croakie retainers, child and adult cases** - Special member pricing on lens cleaners, croakies retainers, child and adult cases. Visit [www.hveyeresource.com/eyemed/](http://www.hveyeresource.com/eyemed/) to see all the products that are available to purchase.
- **Prescription glasses** - 40% off second pair of prescription glasses from participating in-network providers.\*
- **Sunglasses** - 20% off non-Rx sunglasses from participating in-network providers.\*
- **Frames, lenses or lens options** - 20% off after coverage has reached its maximum for frames, lenses, or lens options at participating in-network providers.\*

\*For vision plans with qualified materials benefits only. Not applicable for exam only vision plans.

**Humana**®



## Choosing Humana Vision is good for your health




Besides checking for changes in your vision, your eye doctor can check for common eye conditions like glaucoma.

An eye exam can also uncover other health issues, such as high blood pressure and diabetes. If you have diabetes, most Humana Vision plans have additional coverage for the care and testing you need to help manage your condition.

### Humana Vision makes good eye health easy and budget friendly

- Get an annual eye exam for \$10
- Choose from more than 70,000 eye doctors, in the Humana Insight Network, available in more than 24,000 locations including LensCrafters®, Pearle Vision®, Target Optical®, Sears® Optical, JCPenney Optical and many other private practitioners

### How you can save with Humana Vision

		Retail cost	Cost with Humana Vision	Potential savings
	Exam	\$70	\$10	<b>\$60</b>
	Frames	\$150	\$16	<b>\$134</b>
	Single-vision lenses	\$70–120	\$15	<b>\$55–105</b>
	Standard scratch-resistant coating	\$40	\$15	<b>\$25</b>
	Standard UV coating	\$40	\$15	<b>\$25</b>
	<b>Total</b>	\$370–420	\$71	<b>\$299–349</b>

Almost  
80% off the  
total retail  
cost

Data is based on the Humana Vision 130 plan. Example is for illustration purposes only, and individual results may vary.

## Humana®

Humana Vision products insured by Humana Insurance Company, Humana Health Benefit Plan of Louisiana, The Dental Concern, Inc. or Humana Insurance Company of New York.

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Employees have a realistic way to try on glasses digitally:



**Find frames**  
Thousands of styles rendered instantly in 3D



**See from any angle**  
See how frames look from side to side



**Share on Social Media**  
Get the opinions of family friends

## In-network now means online

We're changing the way benefits work - because online purchases of prescription glasses is projected to increase by 15% over the next 10 years.<sup>1</sup> And now that Glasses.com is in our network, members can go online to buy glasses anytime, from anywhere. And the best part is that they can use their in-network benefits.

### It's easy:

- Members can find a pair they love from thousands of name-brand frames
- Snap and send a picture of the prescription – or have Glasses.com call the provider for it
- Lenses available for most prescriptions (including progressives and multifocals)
- Orders fulfilled and shipped the following day – and it's free!
- All supported by the award winning<sup>2</sup> photorealistic and geometrically accurate 3D virtual "try-on" app for iPad and iPhone

Try glasses on  
at home

**Risk  
Free**



We'll send members frames they like in their prescription



They can wear them for 15 days



They can keep them – or send them back – all with free shipping

## See how our vision is changing reality

Download the app or visit Glasses.com today

<sup>1</sup>Estin & Co, 2013 estimates and analysis; Essilor International

<sup>2</sup>2014 Cannes Lions Festival, Bronze Award for "Creative Use of Technology"



It's an easy ordering process:

1

Members will go to [contactsdirect.com](http://contactsdirect.com)

2

They'll select their lenses from a wide selection of top selling brands

3

In-network vision benefits instantly apply to their purchase price

4

Contact lenses will ship as soon as the prescription is verified- most even ship that same day

## Members can now use their contact lens allowance online

We know that even though employees are busy, they always have a mobile device ready or a computer nearby. That's why they can order contact lenses online using ContactsDirect when they need to - without leaving their homes. And the best part is that they can use their in-network benefits to make sure they're getting the best price around.

Plus, members can be sure that they can find what they need because ContactsDirect stocks the best-selling brands. The site also offers a best-in-class user experience that allows users to view their eligibility and available allowance (with application directly in their shopping cart). All with fast, free shipping!

And don't worry, for members who still prefer to visit their eye doctor in person to purchase contacts lenses, nothing has changed. ContactsDirect is just one more way we're helping employees see life to the fullest.

73% of brokers agree that online, in-network options are of high value for their clients.\*\*

Check out this new, online in-network benefit that you can offer to employees, visit us at [www.contactsdirect.com](http://www.contactsdirect.com)

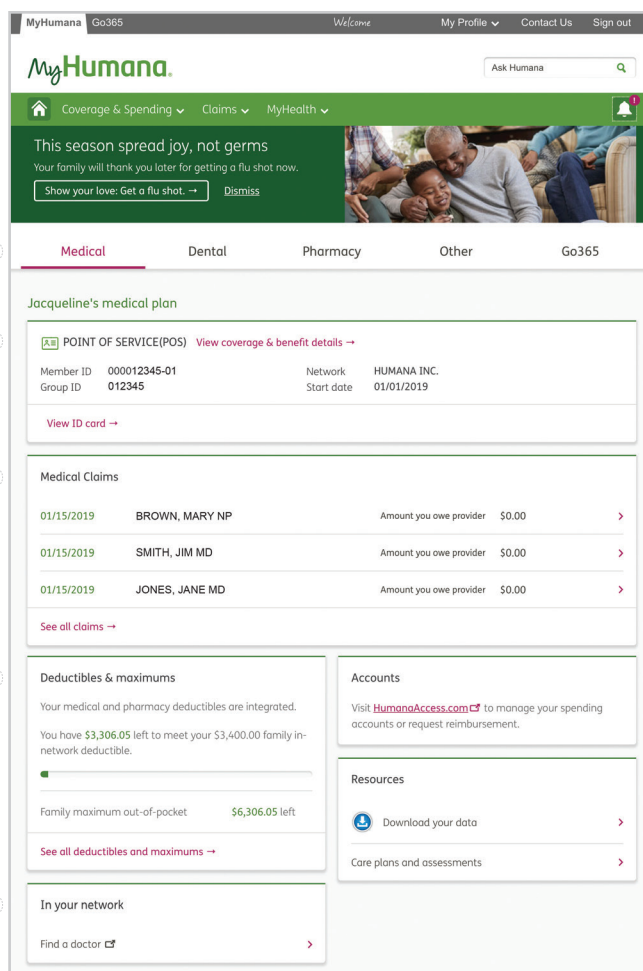
\*ContactsDirect will abide by state laws that pertain to contact lens. \*\*EyeMed internal research study, 2014

\*\*\* Members whose prescriptions are more than a year old will need an updated prescription to make an online or in-person purchase using their benefits.



# MyHumana: Your health plan at your fingertips

Your personal MyHumana account gives you quick, convenient and secure access to your Humana plan information, educational resources and access to wellness programs. **It's available anytime, anywhere.**



Quick access to all your plans

View, print and email ID cards

Check your claim status

Review deductibles, coverage levels and limits

Find a doctor near you  
– Search by name, specialty or condition  
– Compare doctors and get directions

Chat with a representative with any of your questions about your plan

Connect with Go365® and other health and wellness resources\*

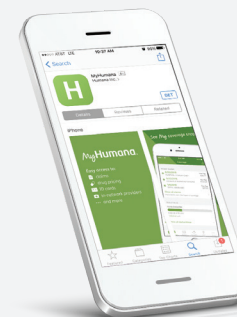
\*Check with your benefits administrator for program availability.

## Registering is easy

1. Go to **Humana.com/register** and “Get Started”
2. Enter your member ID number (or Social Security number), date of birth and ZIP code
3. Create a username, password and security prompt and click “Next” to finish

## Use MyHumana anywhere

Download the MyHumana Mobile app from your app store. You can also sign up for text message alerts\*\* at **Humana.com**.



Register for MyHumana today to stay connected to your health benefits anytime you need them.

\*\*Message and data rates may apply.

# Humana®

# How to view a copy of your identification (ID) cards

## What do I do if I need to visit a provider's office or pick up a prescription but I haven't received my Humana member ID card?

You can view, print or email your Humana member ID card at MyHumana via the website or mobile app. It's available within 10 working days of enrollment. (We also mail your medical and/or dental cards to your home address.)

## HERE'S HOW

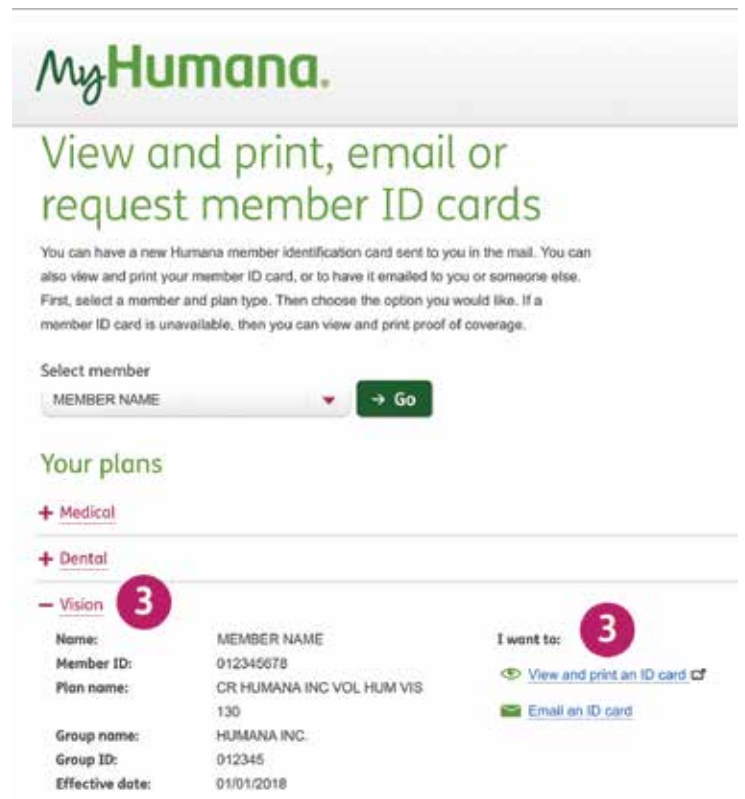
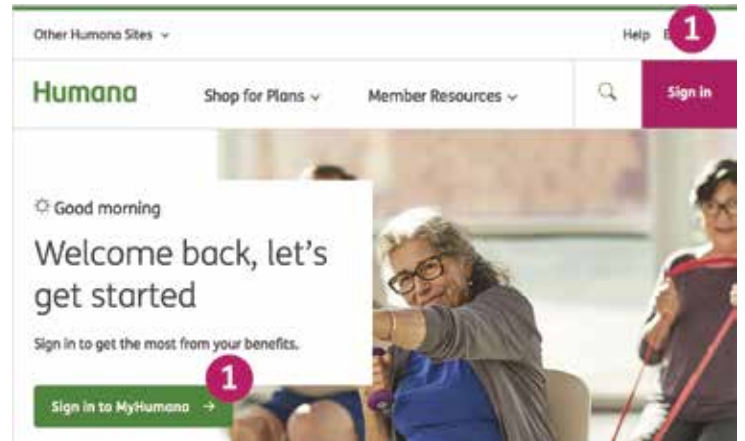
- 1 Sign in or register for MyHumana on Humana.com. For registering, have your Social Security number available.
- 2 Scroll to the bottom on your MyHumana page and select "Access your ID card" under "Tools and resources."
- 3 Click on "Medical", "Dental" or "Vision" and then "View and print an ID card."

You can also view your ID card on your smartphone with the MyHumana mobile app. It's all your plan information in one place.

For assistance or more information, call Customer Care at **1-866-4ASSIST (1-866-427-7478)**.

**Humana**®

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# Find a doctor with Physician Finder Plus<sup>®</sup>

**Physician Finder Plus** is Humana's online **provider look-up** tool. It's your guide to the latest information about providers in Humana's network.

The tool provides the names, addresses and phone numbers of in-network providers. You can choose to sort your results by specialty or distance from your home or office.

**To find a participating provider**, visit **Humana.com** and in the **Find a doctor or pharmacy** section, click on **Search**. You will need your ZIP code and plan type to help narrow your search. This service is also available on MyHumana and the MyHumana Mobile app for your smart phone.

If you need more assistance finding an in-network provider, call the Customer Care number on the back of your Humana member ID card.



To find a participating provider, click on **Start your search** and then enter your ZIP code and plan type.

## Discrimination is against the law

Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Humana Inc. and its subsidiaries provide:

- 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.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-877-320-1235**, or if you use a TTY, call **711**.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Discrimination Grievances

P.O. Box 14618

Lexington, KY 40512-4618

**Humana**<sup>®</sup>

**Humana.com**

# 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 identity, 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 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, 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>**.

## 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 beésh 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)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك