Humana is pleased to offer you two dental plans to choose from this year. While some of the benefits are similar, others are distinct to each plan. Be sure to review the features in this book to make the right choice for your dental health and budget.

**Choice of plans**

- **Select 15 Prepaid** – a managed care plan
- **Schedule B** – an indemnity plan

**Your cost in monthly premium**

<table>
<thead>
<tr>
<th>People First Benefit plan code</th>
<th>4044</th>
<th>4084</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dental Plan Name</strong></td>
<td>Select 15 Prepaid</td>
<td>Schedule B Indemnity</td>
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<tr>
<td><strong>Employee only</strong></td>
<td>$12.64</td>
<td>$14.74</td>
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<td><strong>Employee + spouse</strong></td>
<td>$21.20</td>
<td>$21.96</td>
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<td><strong>Employee + child(ren)</strong></td>
<td>$23.00</td>
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</tr>
<tr>
<td><strong>Employee + family</strong></td>
<td>$32.98</td>
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</table>

If you have questions, visit our website at [Humanadental.com/custom/fl](http://Humanadental.com/custom/fl) or call 1-866-879-3630 (TTY: 711), Monday – Friday, 8 a.m. – 6 p.m., Eastern time.

We will also have representatives available at all Department of Management Services (DMS) benefits fairs.
How do the plans work?

**Select 15 Prepaid** covers preventive care and other dental procedures as listed when you're treated by your selected primary care dentist. If your dentist decides you need more specialized treatment, you'll be referred to a participating specialist. With the Select 15 plan, the participating specialist’s fees may be discounted at 25 percent. General dentistry and specialty services are available only in areas where Humana has a participating general dentist and/or specialist.

**Schedule B** covers preventive care and other dental procedures as listed when you’re treated by any dentist you choose. You’ll be responsible for deductibles and there are benefit maximums.

**Do I have to file a claim form?**

**Select 15 Prepaid:** No, all treatment will be coordinated by your primary care dentist. You’re only responsible for the copayment listed on the benefits schedule.

**Schedule B:** Yes, you must submit a claim form to be reimbursed for your dental expenses.

Submit claim forms to:

Humana  
P.O. Box 14284  
Lexington, KY 40512-4284

**Predetermination**

If covered dental expenses for a procedure are expected to be more than $200, it's recommended that you send a dental treatment plan before beginning treatment. You and/or your dentist will be notified of the benefits payable based on the dental treatment plan.

**How do I know which dentist to see?**

**Select 15 Prepaid:** For participating dentist information, visit [Humanadental.com/custom/fl/](http://Humanadental.com/custom/fl/). Once you enroll in your plan, you'll need to select a primary care dentist by registering at [www.mycombenefits.com](http://www.mycombenefits.com).

**Schedule B:** You can see any dentist.

**Does everyone in my family need to use the same dentist?**

No, each family member can have a different dentist. For instance, a spouse might choose to visit a dentist close to a workplace, a dependent college student living away from home might pick a dentist near school, and parents might choose to send their children to pediatric dentists who are more comfortable treating young children.

**What should I do if I have a question or concern?**

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