HumanaDental

State of Texas Dental Choice Plan[SM]

Enrollment/ Eligibility	***How do I contact HumanaDental?*** Go to **www.HumanaDental.com/ers** or call toll-free (877) 377-0987. TDD (telecommunications device for the deaf) users, please call (800) 325-2025 for TDD assistance. ***Where can I find the benefits booklet?*** You can find the benefits booklet on the website at **http://www.humanadental.com/ers/texas_ppo.htm**. ***How much will this dental plan cost for me and my family?*** This information can be found on the ERS website: www.ers.state.tx.us
Enrollment/ Eligibility Cont.	***If I have dependent coverage, will each member receive an ID card?*** HumanaDental will issue two ID cards to each family. The card lists the subscriber and up to nine dependents. You can order additional cards by calling HumanaDental.
Provider	***Can I go to any dentist?*** Yes. You can see any dentist. However, to pay less, visit a participating PPO network dentist. ***How do I find a participating dentist?*** Go to **http://www.humanadental.com/ers/texas_ppo.htm** and click **Find a Dentist.** You can also call HumanaDental. ***What if my dentist is not currently participating?*** You can nominate a dentist for the network by calling HumanaDental or by using the Provider nomination page located on the HumanaDental website. ***Do I need a referral to see a specialist?*** No. You do not need a referral to see a specialist. ***If I don't see a participating dentist, do I still have coverage?*** Yes. You pay less if you use a network dentist. ***Does my deductible count toward my annual maximum?*** No, the deductible does not count toward the maximum.

	What do I do if I have other dental insurance and this plan?

Benefits	This process varies according to your unique circumstances. For questions specific to your dental benefits, call HumanaDental. ***How do I verify that HumanaDental will cover a procedure?*** Call HumanaDental. ***I had two cleanings this year while covered under a GBP plan. Can I get another one with this new plan?*** The limitation is two cleanings per calendar year, January 1-December 31. For more information, call HumanaDental. ***I had coverage with the State of Texas Dental Choice Plan^{SM} under GEHA and already met my annual maximum. Will the annual maximum start over?*** All annual maximums, orthodontic maximums, and deductibles under the prior plan carry forward to the new plan. Under the HumanaDental plan, each covered individual has a $1,500 annual maximum per calendar year. This $1,500 annual maximum is an increase from $1,250 under the prior plan. Any benefits used toward prior plan annual maximums carry forward to the new plan. The following example assumes you were in your third year in the prior plan under GEHA: • If you used $1,000 in benefits under the prior plan, you will have $500 in benefits under the new plan for the rest of 2009. • If you reached your $1,250 annual maximum under the prior plan, you will have an additional $250 in benefits under the new plan for the rest of 2009. • If you reach the annual maximum with Humana, charges are your responsibility until the annual maximum starts over at the beginning of the calendar year. ***Are implants covered?*** Under very specific guidelines. For more information, call HumanaDental. ***My kids had orthodontic work two years ago, and I met my lifetime maximum under the State of Texas Dental Choice Plan^{SM} at that time. Do I have a new lifetime maximum***? You do not have a new lifetime maximum, as it is the same for all plans. Your children would have no further coverage for orthodontics. ***Do I still have to be enrolled for three years to get the maximum benefit?*** No. Everyone has the same benefits. ***With the State of Texas Dental Choice Plan^{SM}, what happens when I exceed the maximum annual benefit?*** The plan stops paying once you've gone over the annual maximum. ***Is this plan based on a calendar year or plan year?*** This plan is calendar year for deductible and annual maximums. The annual maximum,

	deductible, etc., will start over on January 1.
	Can I use my TexFlex Flexible Spending Account-Health Care (FSA-Health) to pay for dental services? Yes. ***What is the email address for members?*** If you are not yet enrolled, you can send member inquiries to **GBPenrollmentquestions@humanadental.com**. If you are enrolled and have an ID card, please log on to HumanaDental.com and send your inquiry via secured email.