



Dental plans get new carrier for Plan Year 2010

If you are currently in one of the dental plans, you will be enrolled in the same dental plan under HumanaDental.

If you are not currently signed up for dental coverage, you can enroll in either plan without EOI during Summer Enrollment.

Use ERS OnLine at www.ers.state.tx.us to make changes to your dental coverage or to enroll during Summer Enrollment, July 6-31.

Starting July 1, click on the Dental link at www.ers.state.tx.us/insurance or go to HumanaDental.com/ers. You also can email or call for more information:

Email:
GBPenrollmentquestions@humanadental.com

Phone:
State of Texas Dental Choice Plan—(877) 377-0987

HumanaDental DHMO—(877) 377-0987

TDD (telecommunications device for the deaf)—(800) 325-2025

Real people



Real benefits

■ On September 1, HumanaDental will become the carrier for both dental plans.

■ During Summer Enrollment, you can enroll in a dental plan without proof of good health. You also can enroll your dependents.

■ Phase-in period for dental benefits goes away. See chart on back



State of Texas Dental Choice Plan

- You no longer have to wait three years to get the maximum level of benefits. Your benefits are at their maximum on your first day of enrollment.
- Your maximum annual benefit will increase 20 percent to \$1,500.
- As before, the plan:
 - Is available to you anywhere in the United States or Canada.
 - Lets you use any dentist and have your eligible dental work covered according to a payment schedule.

- Gives you a Preferred Provider Organization (PPO) network option through the HumanaDental network. If you use a dentist from the PPO network, you get higher benefits.

HumanaDental DHMO

- The HumanaDental DHMO is available to you if you live or work in the Texas service area.
- You receive DHMO services from a primary care dentist (PCD), which you select from a list of approved providers.

If you are currently in the Aetna DMO, your coverage will automatically switch to the HumanaDental DHMO on September 1, 2009.

- **You will need to select a PCD for the HumanaDental DHMO, even if it's the same dentist that you use now.**
- You can enroll eligible dependents living outside the DHMO service area; however, they must return to the service area to receive dental care, except for emergency services.
- You and any enrolled dependent(s) can choose different PCDs.

DENTAL PLANS COMPARISON CHART

	HumanaDental DHMO	State of Texas Dental Choice Plan (Administered by HumanaDental Insurance Company)
Dentists	Must use participating dentist. Note: Some participating dentists are not accepting new patients. Dentists are not required to stay on plan the entire year.	Choose any dentist. May receive higher benefits if using a participating dentist through the preferred provider network.
Monthly Premiums		
Member Only	\$8.52	\$22.46
Member & Spouse	\$17.05	\$44.92
Member & Child(ren)	\$20.45	\$53.90
Member & Family	\$28.98	\$76.36
Surviving Spouse Only	\$8.52	\$22.46
Surviving Spouse & Child(ren)	\$20.45	\$53.90
Surviving Child(ren) only	\$11.93	\$31.44
Deductibles	None	\$0 to \$100 per individual per calendar year Note: There may be separate deductibles for differing classes of services. Family limit is three times the individual deductible per calendar year.
Coinsurance	No coinsurance. Copayments vary according to service and are listed in the "Schedule of Dental Benefits" booklet. Specialty Dentistry – Dentist will charge you 75% of his/her usual fee. You are responsible for payment; DHMO pays nothing. Note: Prior to starting treatment, discuss with your dentist the treatment plan and all charges.	You pay 0% to 60% Amounts depend on service classification and whether a network dentist is used.
Maximum Annual Benefit	Unlimited	\$1,500 (excludes orthodontic services)
Maximum Lifetime Benefit	Unlimited	\$1,500 for orthodontic services
Average cost of cleaning/oral exams	Vary according to service and are listed in the "Schedule of Dental Benefits" booklet.	No cost
Average cost for Orthodontic Coverage	Orthodontic services performed by a general dentist listed in the directory with an "0" treatment code: child - \$1,800, adult - \$2,100. Orthodontic services performed by specialist: See coinsurance above.	Orthodontic services are only available to dependents age 19 or younger. You pay 50% of cost. Maximum lifetime benefit: \$1,500.

This Dental Plans Comparison Chart is only a summary of the benefits offered by the two dental plans. Please refer to the dental plan's materials for full descriptions of each dental plan's benefits.