

## Optional Dental PPO and Vision Plans

The Texas Annual Conference Group Health Benefits Plan will continue to offer optional **Dental PPO** and **Vision** Coverage through **Humana in 2022**:

Following are the eligibility requirements to enroll in optional dental and/or vision coverage:

1. Employee must be a participant of the Group Health Benefits Plan of the Texas Annual Conference. *Eligible dependents do not have to participate in the medical plan in order to participate in the TAC Dental PPO and/or Vision plans.*
2. Your salary-paying unit (e.g., your local church) will be drafted for your optional dental/vision coverage along with your medical contributions each month.

Even though we have not had a rate increase for the TAC Humana Dental PPO Plan since the plan began in 2013, we are actually receiving a 5% rate reduction in the Humana Dental PPO rates for 2022 and 2023, as well as no increase in the Vision Plan rates for 2022 and 2023 as indicated below:

<i>2022 – 2023 Humana Dental / Vision Monthly Premiums</i>		
	<i>Dental PPO</i>	<i>Vision 130</i>
<b>Employee Only</b>	<b>\$29.29</b>	<b>\$7.28</b>
<b>Employee &amp; Spouse</b>	<b>\$65.31</b>	<b>\$14.53</b>
<b>Employee &amp; Child(ren)</b>	<b>\$62.61</b>	<b>\$13.82</b>
<b>Employee &amp; Family</b>	<b>\$100.46</b>	<b>\$21.73</b>

### *Humana Dental PPO and Vision 130 Plans*

There are no changes to the benefits for the Humana Dental PPO or Vision plans for 2022.

Go to [www.txcumc.org](http://www.txcumc.org) > **Clergy** > **Benefits** > **2022 Open Enrollment Information** for further information about these plans.

#### **Dental PPO**

The Dental PPO has an extensive list of in-network providers, including primary care and specialty dentists. You're covered regardless of what dentist you use, although you'll pay less for a participating one. You do not have to pre-select a primary care dentist in order to enroll in the Dental PPO. Once enrolled, you can simply contact a dentist and schedule an appointment.

- There is no annual deductible.
- You're covered up to \$1,500 a year in benefits per participant.
- There is an additional \$1,500 lifetime orthodontia maximum benefit per participant following a 12-month waiting period. The waiting period may be reduced or waived for prior orthodontic coverage.
- There's no charge for preventive care. You pay a percentage (co-insurance) for other services.

### ***Frequently Asked Questions:***

<b>Humana Dental PPO Plan</b>	
Are benefits available from any dentist?	Yes. But the greatest benefits are obtained from using an in-network Humana Dental PPO dentist.
Is orthodontia covered?	Yes
Is there any waiting period for benefits?	Only for orthodontia benefits which have a 12-month waiting period. The waiting period may be reduced or waived for prior orthodontic coverage.
How are benefits paid?	If you use a PPO dentist, then the percentage indicated on the benefit plan summary is paid. If you use a <i>non-participating dentist</i> , then an allowance will be paid to your dentist based on what is typically paid to a participating dentist. <i>You may be subject to balance billing if the non-PPO dentist charges more than the allowed amount.</i>
Is there a deductible?	No
What is the maximum amount of benefits available?	\$1,500/year per participant
If I have specific questions, who can I call?	1-800-233-4013

To enroll in either the Dental PPO or Vision 130 plans, review the Dental PPO and Vision Plan summaries online, make the appropriate selections on the Group Health Benefits Enrollment Form, and submit your GHB Enrollment Form to the TAC Benefits Office. Your dependent coverages can be different for each plan in which you enroll.

1. To enroll in the **Dental PPO plan**, you do not have to select a dentist prior to enrollment, nor do you have to identify a dentist on your ID card.
2. *To find a participating dentist in the Dental PPO Plan:*
  - Go to [www.humana.com](http://www.humana.com) and put your cursor over “Shop for Plans” at the top of the page. Under Dental, click on “Find a Dentist.”
  - Select the purple “Find a Dentist” box.
  - On the next page, scroll down and make sure you’re under the “Dentist” tab.
  - Enter your zip code. You can select the number of miles of radius for your search.

- Select the box under “Select a lookup method” to search by a Humana Dental plan. If you have a Humana Dental ID card, you can enter your member ID card and search for a participating dentist that way.
- If you do not know your ID number, under “Coverage type,” select the PPO option.
- A “Network” box will appear after you’ve selected a plan. Choose “**PPO/Traditional Preferred**” for the **Dental PPO** and click the purple “Select” button.
- In the “Search Category” use the drop-down menu to select “Specialty” and enter the text “General” in the box next to it. Underneath, you will see the text “Dentist – General Practice” appear. Click on it to search for your Primary Care Dentist. You can search for other specialties if desired.
- If you have a particular dentist you are looking for, select “Name” and search for that dentist. Please note, if the dentist’s name does not display underneath, the dentist is not a participating dentist in your plan.
- Click the purple “Search” button.
- You can refine your location by adjusting the radius of your search to the left of your search list.
- You can also filter your results by gender, languages spoken, board certification, and practice group affiliation.

### ***Humana Vision 130 Plan***

The Human Vision 130 Plan provides the following vision care services:

- |                            |                      |
|----------------------------|----------------------|
| • Examination              | Once every 12 months |
| • Lenses or contact lenses | Once every 12 months |
| • Frames                   | Once every 24 months |

Additional features of the Humana Vision 130 Plan include:

1. Retinal imaging covered with eye exam
2. Contact lens exam options
3. Diabetic eye care and testing
4. Increased lens options including progressive lenses
5. Online purchase of glasses through [www.Glasses.com](http://www.Glasses.com)
6. Online purchase of contact lenses through <https://www.contactsdirect.com/vision-insurance>

To check for providers, go to [Find an In-Network Eye Doctor - Humana](#) and select Humana Vision (Humana Insight Network).

Go to [www.txcumc.org](http://www.txcumc.org) > Clergy > Benefits > 2022 Open Enrollment Information for a brochure regarding benefits under the Humana Vision 130 Plan.

For further information about the TAC Humana dental or vision plans, contact Marianela China, Group Health Benefits Specialist, at 713-533-3723 or [mchina@txcumc.org](mailto:mchina@txcumc.org).