



Fort Bend County Podcasts

Podcast Episode 21- Humana Dental with LeJuene Davis

October 17, 2024

Gina- Welcome to this week's Benefit Detective podcast. I'm Gina.

Wendy- And I'm Wendy. And let's welcome back LaJune Davis with Humana, and we're going to discuss Humana Dental.

Gina- Hey, LeJuene.

LeJuene- Good afternoon.

Gina- So, LeJuene, let's just go ahead and jump right in, shall we? Got a question for you. So, Fort Bend County offers employees the chance of electing our Fort Bend County Dental, which is a PPO, or the Humana Dental DHMO. And I know during enrollment and even now, people have questions. So, I'm going to ask you the question we get asked the most. What is the difference between a PPO and a DHMO?

LeJuene- I can answer that for you. Sure. Plans associated with a DPPO, and that's defined as a dental preferred provider network, will have in and out of network benefits. This offering doesn't require a primary care dentist. Plans associated with a DHMO, defined as a dental health maintenance organization, will have in network benefits only. These plans will require a primary care dentist or a general dentist. The plan will consist of a co pay structure instead of the coinsurance levels that a PPO plan would have.

Gina- Gotcha. Okay. Which then now rolls me into my next question. Since Humana Dental is our DHMO, what if my current dentist is not in network? Will I be able to go to only a group of dentists such as, like, the Castle Dental, or what happens in those circumstances?

LeJuene- Absolutely. The Humana Blue Dental or excuse me. The Humana Dental plan does not restrict you to go into a particular provider group. You can easily conduct a provider search on humana.com using your home or even your work ZIP code. You would just select the hddhmo1cs600 from the drop-down box and start your search.



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Gina- Okay. Alright. So, if I do select a totally different dentist because maybe mine is not in network, how often can I change a provider, or when is the best time for me to do that?

LeJuene- That's completely up to the Fort Bend County member, honestly. If there's an instance in which you need to change your primary care dentist, you can absolutely do so. There isn't a limit. Our members would just need to make sure the primary care dentist is on file with Humana.

Gina- So, if I, let's say, change what is today? So, it's like let's say today is a Tuesday, on 4th or on 5th. Sure. And I go to the dentist and I'm like, oh, nope. Don't like this dentist, and I want to go ahead and get a new dentist. I heard that we can only use still that dentist until the end of the month, and then I would have to maybe change it by a certain date on the next of the month. Is that right?

LeJuene- You would see that change effective the following month. That is correct.

Gina- Okay. Perfect. Perfect.

Wendy- I know with, Fort Bend County PPO plan, we can have our cleanings done every 180 days with a window prior to a procedure being done. Did Humana have something similar?

LeJuene- No. That is not a Humana requirement.

Wendy- Okay.

Gina- Okay.

Wendy- What about deep cleanings? Are they covered?

LeJuene- They are covered in certain instances. Members requiring periodontal care are eligible for periodontal deep cleanings.

Gina- Okay.

Wendy- And if a dependent or employee needs to have wisdom teeth taken out, is that covered?

LeJuene- Absolutely. Extractions of wisdom teeth are covered with a copayment. That would include services rendered when referred to, a specialist. It's always recommended for the provider to submit a predetermination to verify specific coverage and benefits.



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Gina- Oh, okay. Alright. Now I noticed in the Humana Dental booklet that braces are covered, but I didn't get a chance to look. Is it covered only for kids, or can adults get that covered as well?

LeJuene- Absolutely. Yes. There is coverage for the consultation. Also, the evaluation, the records or treatment planning, and then the actual treatment, which be which would be those braces for adults. So, you are correct.

Gina- Oh, wow. Does it cover Invisalign?

LeJuene- There isn't, unfortunately, coverage for Invisalign under the plan, but we do offer a discount through BYTE. For Fort Bend County members, they can save up to \$250 on the BYTE clear aligners.

Gina- Oh, wow. And speaking of those liners, so what if an employee has, let's say, TMJ, and they have to wear those night guards, you know, to cover because of grinding them or anything? Is that covered through Humana Dental?

LeJuene- The occlusal or the nightguards are not going to be covered under the plan.

Gina- Ah, okay. Gotcha.

Wendy- So just recapping, in order for an employee to get the most out of the Humana dental plan, what should they do?

LeJuene- A member should make sure they are seeing a network dentist and or specialist in order to have coverage. That is very important. Members should also get their routine oral exams, which are covered at no additional cost. Keep in mind, one is available every 6 months.

Gina- Yeah. Wow. Man, that was a lot of information.

Wendy- Good information.

Gina- Yeah. Very informative. Well, thank you for joining us today, LaJune. We really appreciate you.

LeJuene- You are quite welcome. I'm glad to be here and glad to pass along this information to you all.



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Gina- Yes.

Wendy- It is very helpful.

Gina- Yes. So helpful. Especially, like, again, we always throw in annual enrollments coming up. And even when we have new hire orientation, this is perfect for them to understand the difference between a PPO, DHMO, and the perks of having the DHMO.

Wendy- Correct.

LeJuene- Absolutely. I completely agree.

Gina- Alright. Well, and that's a wrap for this week's benefit detective podcast. I'm Gina.

Wendy- And I'm Wendy. And make sure you listen every Thursday for our podcast.

Gina- And remember, the benefit detectives are here to help.