

Humana Connect Gold 2500/3500 Plan with Children's Dental

An HMO plan

Utah

This plan is available for purchase in the following counties: Davis and Salt Lake City

About this plan

The Humana Connect Gold 2500/3500 Plan with Children's Dental is an easy-to-understand Health Maintenance Organization (HMO) health insurance plan. You must choose a primary care physician (PCP) from our network of local healthcare providers who will refer you to in-network specialists or hospitals when necessary.

- › The Humana Connect Gold 2500/3500 Plan with Children's Dental, an HMO plan, is a Qualified Health Plan offered by Humana Medical Plan of Utah, Inc.
- › This plan provides all preventive services and includes all essential health benefits, like maternity and childbirth and pediatric dental.

Selecting a primary care physician (PCP) – When you apply for the Humana Connect Gold 2500/3500 Plan with Children's Dental, you'll select a PCP who will be your first point of contact for healthcare. Your PCP will work with you to coordinate your healthcare through a select group of doctors, specialists and hospitals in a local network. Together you and your PCP can make the best decisions to manage your health and well-being, which includes your PCP making referrals to specialists.

- › To find a PCP in your area, visit **Humana.com**. Humana's easy-to-use Physician Finder Plus will help you locate a healthcare professional close to home.
- If you live in the following counties: Davis and Salt Lake City, your network is called Salt Lake City HMOx

Who can apply for this plan – Any individual or family can apply for this plan. There are only three requirements: You must live in the U.S., you must be U.S. citizens or nationals (or lawfully present), and you cannot be currently incarcerated. (<http://www.healthcare.gov/marketplace/about/eligibility>)

Date the plan starts – Depending on when you enroll, your start date can be as early as the first of the following month after you apply. The initial open enrollment period begins October 1, 2013 and extends through March 31, 2014. Coverage can begin as early as January 1, 2014.

Out-of-network coverage – There's no coverage for out-of-network providers except for emergency care as defined in your policy.



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How this plan works

	In-network	
	Individual	Family
The combined medical, children's vision care and children's dental care deductible – The amount of covered expenses you'll pay out of your pocket before this plan begins to pay for covered services	\$2,500	\$5,000
The prescription drug deductible – The amount you'll pay out of your pocket before this plan begins to pay for prescription drugs	\$500	\$1,000
The out-of-pocket maximum – The maximum amount you're required to pay toward the covered cost of your healthcare; includes deductibles, coinsurance and copays; does not include premium	\$3,500	\$7,000
! Important to know: › Family policies have a family deductible and family out-of-pocket maximum. This means that the entire family deductible must be paid before coinsurance benefits are payable for any family member on the plan › Once you reach your out-of-pocket maximum, then this plan will pay 100% of all covered expenses › Copays do not accumulate toward the deductible, but they do accumulate to the out-of-pocket maximum › Deductibles and out-of-pocket maximum start over each new calendar year		
Coinsurance – The percentage of covered healthcare costs you have to pay	You pay 20% of covered expenses after you pay your deductible	
Lifetime maximum – The total amount this plan will pay for covered expenses in your lifetime	Unlimited	

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How this plan works

The details below provide a general idea of covered benefits for this plan, yet don't explain everything. To be covered, expenses must be medically necessary and listed as covered in the policy. The policy is a document that outlines the benefits, provisions, and limitations of the plan. Please refer to the policy for this plan to learn more about the actual terms and conditions of the plan. This plan also has limitations and services that are not covered. You should know about these. See page 7 for details.

In-network

Preventive care

This plan pays 100%

- › Includes well office visits, lab tests, X-rays, child immunizations, flu and pneumonia immunizations, Pap tests, mammograms, prostate screening, endoscopic services and more

Important to know:

- › A PCP referral is not required for in-network OB/GYN services

Diagnostic office visits

This plan pays 100% after you pay a copay per visit:

- › Concentra, a national healthcare company and subsidiary of Humana Inc., is in-network for this plan when using an Urgent Care facility. To find a concentra location near you, visit **Concentra.com**

- \$25 for a primary care physician
- \$35 for a specialist
- \$35 for an Urgent Care visit at a Concentra location
- \$50 for an Urgent Care visit at a non-Concentra location

Important to know:

- › Your PCP will coordinate your care with specialists as needed

Diagnostic lab and X-rays – Includes allergy testing

This plan pays 100% of the first \$500 per person per calendar year; then you pay 20% after you pay your deductible

Important to know:

- › Excludes advanced imaging, pulmonary function studies, cardiac catheterization, EKG, ECG and EEG - You pay 20% for these services after you pay your deductible

Emergency room

You pay 20% after you pay your deductible

Ambulance

You pay 20% after you pay your deductible

Hospital Stay

You pay 20% after you pay your deductible

- › Inpatient
 - Facility fee (e.g. hospital room)
 - Physician/surgeon fees
- › Outpatient
 - Facility fee (e.g. ambulatory surgery center)
 - Physician/surgeon fees

Maternity

You pay 20% after you pay your deductible

- › Prenatal and postnatal care
- › Delivery and other inpatient services

Transplants

You pay 20% when services are received from a Humana National Transplant Network provider after you pay your deductible

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How this plan works

In-network

Mental health (Mental illness and chemical and alcohol dependency)

- › Includes inpatient and outpatient services

Benefit level is based upon the place of treatment (Inpatient, Outpatient, Clinic location)

Other medical services

- › Skilled nursing facility – up to 30 days per calendar year
- › Physical, occupational and speech therapy - combined, up to 20 visits per calendar year
- › Cognitive, speech, audiology, cardiac, and respiratory therapy - visit limits do not apply
- › Spinal manipulations, adjustments, and modalities - up to 10 visits per calendar year
- › Home healthcare services - up to 60 visits per calendar year
- › Hospice Care

You pay 20% after you pay your deductible

Prescription drugs

Important to know:

- › Prescriptions must be filled at CVS, Walmart, or Sam's Club pharmacies, or through mail-order service at **RightSourceRx.com**
 - If you use an out-of-network pharmacy, there is no coverage
 - You do not need to be a member of Sam's Club to have your prescription filled at Sam's Club pharmacies
 - Mail Order (up to 90 day supply): 2 times the retail copay
- › You pay a copay for each covered prescription fill or refill up to a 30-day supply
- › Prescription drug out-of-pocket costs, including prescription drug deductible, apply to the out-of-pocket maximum
- › To find out what drugs are included in this plan, visit **Humana.com** – once there, an easy-to-use Rx Tool will help you learn more about this plan's prescription drug benefits; the prescription drug plan name is **Rx5 Value**

1. The covered drug expenses are first applied to the prescription drug deductible (unless a Level 1 or 2 drug – with these drugs you only have to pay your copay, no deductible)
2. Once you've met your deductible, then you pay a copay:
 - \$5 copay for Level 1: Covered preferred generic drugs (These drugs are covered before meeting your deductible)
 - \$10 copay for Level 2: Covered non-preferred generic drugs (These drugs are covered before meeting your deductible)
 - \$20 copay for Level 3: Covered preferred brand name drugs
 - 35% for Level 4: Covered non-preferred brand name drugs
 - 35% for Level 5: Covered self-administered specialty drugs (Some self-administered drugs are 25% when purchased from a preferred network specialty drug pharmacy like **RightSourceRx.com**)

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How this plan works

	In-network
Children's vision care	You pay 50% after you pay your deductible
› Exam with dilation as necessary (limit 1 per year)	
! Important to know:	
› Children, up to age 19, are covered under this plan	
› The above services are not all inclusive; see the plan policy for more details	

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How this plan works

	In-network
Children's dental care	You pay 50% after you pay your deductible
Diagnostic and preventive services	
› Routine oral exams, periodontal exams, cleanings (limit 2 each per year)	
› Bitewing X-rays (limit 2 sets per year, excludes full mouth and panoramic)	
› Sealant (limit once every 5 years, age 17 and under)	
Important to know:	
› There are more than 170,000 dentist locations in the Humana Dental PPO network; to find dentists in your area, visit Humana.com	
› Children, up to age 19, are covered under this plan	

Network agreements

Network providers agree to accept an agreed-upon amount as payment in full. Your policy explains your share of the cost of services rendered by network providers. It may include a deductible, a set amount (copayment), and a percent of the cost (coinsurance).

When you go to a network provider:

- The amount you pay is based on the agreed-upon amount.
- The provider can't "balance bill" you for charges greater than that amount.
- There are primary care physician (PCP) selection requirements and specialist referral requirements.
- Primary care physician (PCP) referral is not required for network obstetrician and gynecologist services.

When you go to an out-of-network provider:

- There is no coverage for out-of-network providers, except for emergency care as defined in your policy.

Limitations and exclusions (things that are not covered)

This is an outline of the limitations and exclusions for the Humana individual health plan listed above. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions. The policy is guaranteed renewable as long as premiums are paid. Other termination provisions apply as listed in the policy.

Unless specifically stated otherwise, no benefits will be provided for, or on account of, the following items:

1. Services which require a primary care physician referral if a referral was not obtained;
2. Services provided by a non-network provider, except when:
 - a. Authorized by us;
 - b. A referral is obtained from a primary care physician; or
 - c. The following services are medically necessary to render emergency care:
 - i. Professional ambulance service;
 - ii. Services in a hospital emergency room; or
 - iii. Services in an urgent care center;
3. Services provided by a non-network provider except as expressly provided in the policy;
4. Services for care and treatment of non-covered procedures;
5. Services incurred before the effective date or after the termination date;
6. Services not medically necessary for diagnosis and treatment of a bodily injury or sickness, except for the specified routine preventive services;
7. Charges for prophylactic services including, but not limited to, prophylactic mastectomy or any other services performed to prevent a disease process from becoming evident in the organ tissue at a later date;
8. Services which are experimental, investigational or for research purposes, or related to such, whether incurred prior to, in connection with, or subsequent to the service which is experimental, investigational or for research purposes as determined by us. The fact that a service is the only available treatment for a condition may not make it eligible for coverage if we deem it to be experimental, investigational or for research purposes;
9. Complications directly related to a service that is not a covered expense under the policy because it was determined by us to be experimental, investigational or for research purposes or not medically necessary. Directly related means that the service occurred as a direct result of the experimental, investigational or for research purposes or not medically necessary service and would not have taken place in the absence of the , experimental, investigational or for research purposes or not medically necessary service;
10. Charges in excess of the maximum allowable fee for the service;
11. Services exceeding the amount of benefits available for a particular service;
12. Services for any condition excluded by rider or amendment under the policy;
13. Services provided when the policy is past premium due date, and payment is not received;
14. Services for treatment of complications of non-covered procedures or services;
15. Services relating to a sickness or bodily injury incurred as a result of the covered person:
 - a. Being intoxicated, if the use of alcohol substantially contributes to or causes the loss, or if the covered person is intoxicated over the legal limit. A covered person is conclusively determined to be intoxicated over the legal limit if a chemical test administered in the jurisdiction where the loss occurred is at or above the legal limit set by that jurisdiction; or
 - b. Being under the influence of illegal narcotics or controlled substance unless administered or prescribed by a healthcare practitioner;
16. Services relating to a sickness or bodily injury as a result of:
 - a. Intentionally self-inflicted bodily harm or attempted suicide whether sane or insane;
 - b. War or an act of war, whether declared or not;
 - c. Taking part in a riot as a voluntary participant;
 - d. Engaging in an illegal occupation as a voluntary participant; or
 - e. Any act of armed conflict, or any conflict involving armed forces or any authority;
17. Services:
 - a. For charges which are not authorized, furnished or prescribed by a healthcare practitioner or healthcare treatment facility;
 - b. For which no charge is made, or for which the covered person would not be required to pay if he/she did not have this insurance, unless charges are received from and reimbursable to the United States government, or any of its agencies as required by law;
 - c. Furnished by or payable under any plan or law through a government or any political subdivision, unless prohibited by law;
 - d. Furnished while a covered person is confined in a hospital or institution owned or operated by the United States government or any of its agencies for any service-connected sickness or bodily injury;
 - e. For charges received from a healthcare practitioner over the rate we would pay for the least costly provider;
 - f. Which are not rendered or not substantiated in the medical records;
 - g. Provided by a family member or person who resides with the covered person;
 - h. Rendered by a standby healthcare practitioner, surgical assistant, assistant surgeon, physician assistant, nurse or certified operating room technician unless medically necessary; or
- i. Performed in association with a non-covered service.
18. Any charges, including healthcare practitioner charges, which are incurred if a covered person is admitted to a hospital on a Friday or Saturday unless:
 - a. The hospital admission is due to emergency care; and
 - b. Treatment or surgery is performed on that same day;
19. Hospital inpatient services when the covered person is in observation status;
20. Cosmetic services, or any complication therefrom;
21. Custodial care and maintenance care;
22. Ambulance services for routine transportation to, from or between medical facilities and/or a healthcare practitioner's office;
23. Elective medical or surgical procedures except elective tubal ligation and vasectomy;
24. Elective medical or surgical abortion unless:
 - a. The pregnancy would endanger the life of the mother; or
 - b. The pregnancy is a result of rape or incest;
25. Reversal of sterilization;
26. Infertility services except as expressly provided in the "Preventive services" provision in the "Your Policy Benefits" section;
27. Sexual dysfunction;
28. Sex change services, regardless of any diagnosis of gender role or psychosexual orientation problems;
29. Vision examinations or testing for the purposes of prescribing corrective lenses; radial keratotomy; refractive keratoplasty; or any other surgery or procedure to correct myopia, hyperopia or stigmatic error; orthoptic treatment (eye exercises); or the purchase or fitting of eyeglasses or contact lenses, unless specified in the policy;
30. Dental services, appliances or supplies for treatment of the teeth, gums, jaws or alveolar processes including, but not limited to, excision of partially or completely unerupted impacted teeth, any oral or periodontal surgery and preoperative and post operative care, implants and related procedures, orthodontic procedures, and any dental services related to a bodily injury or sickness except as expressly provided in the policy;
31. Pre-surgical/procedural testing duplicated during a hospital confinement;
32. Any treatment for obesity, regardless of any potential benefits for co-morbid conditions, including but not limited to:

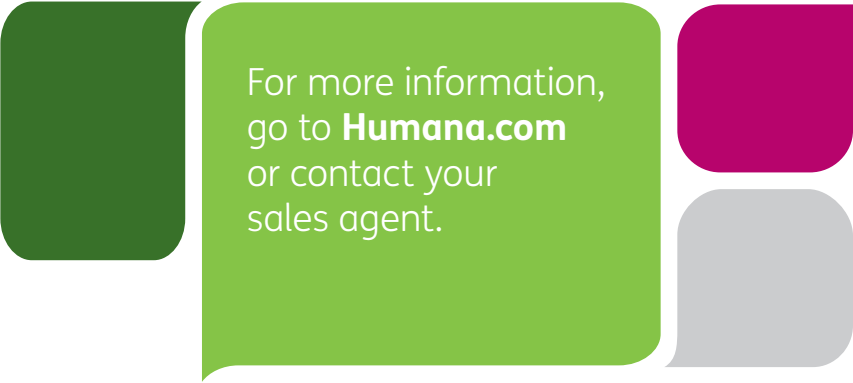
- a. Surgical procedures for morbid obesity;
 - b. Services or procedures for the purpose of treating a sickness or bodily injury caused by, complicated by, or exacerbated by the obesity; or
 - c. Complications related to any services rendered for weight reduction;
33. Surgical procedures for the removal of excess skin and/or fat in conjunction with or resulting from weight loss or a weight loss surgery;
 34. Treatment of nicotine habit or addiction, including but not limited to, nicotine patches, hypnosis, smoking cessation classes, tapes or electronic media except as eligible for coverage under preventive services;;
 35. Educational or vocational training or therapy, services, and schools including but not limited to videos and books;
 36. Foot care services including but not limited to:
 - a. Shock wave therapy of the feet;
 - b. Treatment of weak, strained, flat, unstable or unbalanced feet;
 - c. Hygienic care, and the treatment of superficial lesions of the feet, such as corns, calluses or hyperkeratosis;
 - d. Tarsalgia, metatarsalgia or bunion treatment, except surgery which involves exposure of bones, tendons or ligaments;
 - e. Cutting of toenails, except removal of nail matrix; and
 - f. Arch supports, heel wedges, lifts, shoe inserts, the fitting or provision of foot orthotics or orthopedic shoes, unless medically necessary because of diabetes or hammertoe;
 37. Hair prosthesis, hair transplants or implants;
 38. Hearing care that is routine, including but not limited to exams and tests, any artificial hearing device, cochlear implant, auditory prostheses or other electrical, digital, mechanical or surgical means of enhancing, creating or restoring auditory comprehension;
 39. Services rendered in a premenstrual syndrome clinic or holistic medicine clinic;
 40. Transplant services except as expressly provided in the policy;
 41. Charges for growth hormones (drugs, medications or hormones to stimulate growth);
 42. Over the counter medical items or supplies that can be provided or prescribed by a healthcare practitioner but are also available without a written order or prescription, except for preventive services;
 43. Immunizations including those required for foreign travel for covered persons of any age except as expressly provided in the policy;
 44. Treatment for any jaw joint problem, including but not limited to, temporomandibular joint disorder, craniomaxillary disorder, craniomandibular disorder, head and neck neuromuscular disorder or other conditions of the joint linking the jaw bone and skull;
 45. Genetic testing, counseling or services;
 46. Charges for which there is automobile or any other insurance providing medical payments;
 47. Sickness or bodily injury for which medical payments/personal injury protection (PIP) coverage exists under any automobile, homeowner, marine, aviation, premise or any other similar coverage whether such coverage is in effect on a primary, secondary, or excess basis. This exclusion applies up to the available limit under the other coverage regardless of whether a claim is filed with the medical payments/PIP carrier. Whether medical payment or expense coverage is payable under another coverage is to be determined as if the coverage under the policy did not exist;
 48. Covered expense to the extent of any amount received from others for the bodily injuries or losses which necessitated such benefits. Amounts received from others specifically includes, without limitation, liability insurance, Workers' Compensation, uninsured motorists, underinsured motorists, "no-fault" and automobile medical payments;
 49. Expense for employment, school, sports or camp physical examinations or for the purpose of obtaining insurance, premarital tests/ examinations;
 50. Services received in an emergency room unless required because of emergency care;
 51. Any expense incurred for services received outside of the United States except as required by law for emergency care services;
 52. Services received during an inpatient stay when the stay is primarily related to behavioral, social maladjustment, lack of discipline or other antisocial actions which are not specifically the result of mental health;
 53. Services and supplies which are:
 - a. Rendered in connection with mental illnesses not classified in the International Classification of Diseases of the U.S. Department of Health and Human Services;
 - b. Extended beyond the period necessary for evaluation and diagnosis of learning and behavioral disabilities or for mental retardation; and
 - c. Specifically excluded is marriage counseling;
 54. No benefits will be provided for:
 - a. Immunotherapy for recurrent abortion;
 - b. Chemonucleolysis;
 - c. Biliary lithotripsy;
 - d. Home uterine activity monitoring;
 - e. Sleep therapy;
 - f. Light treatment for Seasonal Affective Disorder (S.A.D.);
 - g. Immunotherapy for food allergy;
 - h. Prolotherapy;
 - i. Cranial banding, unless otherwise determined by us;
 - j. Hyperhydrosis surgery; and
 - k. Sensory integration therapy;
 55. Services or supplies provided in connection with a sickness or bodily injury arising out of, or sustained in the course of, any occupation, employment or activity for compensation, profit or gain, whether or not benefits are available under Workers' Compensation except as expressly provided in the policy;
 56. Court-ordered mental health services;
 57. Charges for alternative medicine, including medical diagnosis, treatment and therapy. Alternative medicine services includes, but is not limited to:
 - a. Acupressure;
 - b. Acupuncture;
 - c. Aromatherapy;
 - d. Ayurveda;
 - e. Biofeedback;
 - f. Faith healing;
 - g. Guided mental imagery;
 - h. Herbal medicine;
 - i. Holistic medicine;
 - j. Homeopathy;
 - k. Hypnosis macrobiotic;
 - l. Massage therapy;
 - m. Naturopathy;
 - n. Ozone therapy;
 - o. Reflexotherapy;
 - p. Relaxation response;
 - q. Rolwing;
 - r. Shiatsu; and
 - s. Yoga;
 58. Services in a convenient care clinic;
 59. Private duty nursing;
 60. Living expenses; travel; transportation, except as expressly provided in the "Ambulance services" provision or "Transplants" provision in the "Your Policy Benefits" section of the policy; and
 61. Charges for services that are primarily and customarily used for a non-medical purpose or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner) including but not limited to:
 - a. Common household items such as air conditioners, air purifiers, water purifiers, vacuum cleaners, waterbeds, hypoallergenic mattresses or pillows, or exercise equipment;
 - b. Scooters or motorized transportation equipment, escalators, elevators, ramps, modifications or additions to living/working quarters or transportation vehicles;
 - c. Personal hygiene equipment including bath/shower chairs, transfer equipment or supplies or bed side commodes;
 - d. Personal comfort items including cervical pillows, gravity lumbar reduction chairs, swimming pools, whirlpools or spas or saunas;
 - e. Medical equipment including blood pressure monitoring devices, breast pumps, PUVA lights and stethoscopes;
 - f. Charges for any membership fees or program fees paid by a covered person, including but not limited to, health clubs, health spas, aerobic and strength conditioning, work-hardening programs and weight loss or similar programs and any related material or products related to these programs;
 - g. Communication system, telephone, television or computer systems and related equipment or similar items or equipment; and
 - h. Communication devices except after surgical removal of the larynx or a diagnosis of permanent lack of function of the larynx.

Prescription Drug Exclusions

1. Growth hormones (medications, drugs or hormones to stimulate growth) for idiopathic short stature;
2. Growth hormones, (medications, drugs or hormones to stimulate growth), unless there is a laboratory confirmed diagnosis of growth hormone deficiency, or as otherwise determined by us;
3. Contraceptives, including oral and transdermal, whether medication or device, when prescribed for purpose(s) other than to prevent pregnancy;
4. Drugs which are not included on the drug list;
5. Dietary supplements except enteral formulas and nutritional supplements for the treatment of phenylketonuria (PKU) or certain other inherited metabolic disease;
6. Nutritional products;
7. Fluoride supplements;
8. Minerals;
9. Herbs and vitamins;
10. Legend drugs which are not deemed medically necessary by us;
11. Any drug prescribed for a sickness or bodily injury not covered under the policy;
12. Any drug prescribed for intended use other than for:
 - a. Indications approved by the FDA; or
 - b. Off-label indications recognized through peer-reviewed medical literature;
13. Any drug, medicine or medication that is either:
 - a. Labeled "Caution-limited by Federal law to investigational use"; or
 - b. Experimental, investigational or for research purposes, even though a charge is made to the covered person;
14. Allergen extracts;
15. The administration of covered medication(s);
16. Therapeutic devices or appliances, including but not limited to:
 - a. Hypodermic needles and syringes except needles and syringes for use with insulin, and self-administered injectable drugs whose coverage is approved by us;
 - b. Support garments;
 - c. Test reagents;
 - d. Mechanical pumps for delivery of medication; and
 - e. Other non-medical substances;
17. Anabolic steroids;
18. Anorectic or any drug used for the purpose of weight control;
19. Abortifacients (drugs used to induce abortions);
20. Any drug used for cosmetic purposes, including but not limited to:
 - a. Tretinoin, e.g. Retin A, except if the covered person is under the age of 45 or is diagnosed as having adult acne;
 - b. Dermatologicals or hair growth stimulants; or
 - c. Pigmenting or de-pigmenting agents, e.g. Solaquin;
21. Contrary to any other provisions of the policy, we may decline coverage or, if applicable, exclude from the drug list any and all prescriptions, including new indications for an existing prescription, until the conclusion of a review period not to exceed six months following FDA approval for the use and release of the prescription, including new indications for an existing prescription into the market;
22. Any drug or medicine that is:
 - a. Lawfully obtainable without a prescription (over the counter drugs), except insulin; or drugs, medicines or medications on the Women's Healthcare Drug List with a prescription from a healthcare practitioner;
 - b. Available in prescription strength without a prescription;
23. Compounded drugs in any dosage form except when prescribed for pediatric use for children up to 19 years of age;
24. Progesterone crystals or powder in any compounded dosage form, unless otherwise determined by us;
25. Infertility services including medications;
26. Any drug prescribed for impotence and/or sexual dysfunction, e.g. Viagra;
27. Any drug, medicine or medication that is consumed or injected at the place where the prescription is given or dispensed by the healthcare practitioner;
28. Drug delivery implants;
29. Treatment for Onychomycosis (nail fungus);
30. Prescriptions that are to be taken by or administered to the covered person, in whole or in part, while he/she is a patient in a facility where drugs are ordinarily provided by the facility on an inpatient basis. Inpatient facilities include, but are not limited to:
 - a. Hospital;
 - b. Skilled nursing facility; or
 - c. Hospice facility;
31. Injectable drugs, including but not limited to:
 - a. Immunizing agents unless otherwise determined by us;
 - b. Biological sera;
 - c. Blood;
 - d. Blood plasma;
 - e. Self-administered injectable drugs or specialty drugs for which coverage is not approved by us; or
 - f. Flu and pneumonia vaccines;
32. Prescription refills:
 - a. In excess of the number specified by the healthcare practitioner; or
 - b. Dispensed more than one year from the date of the original order;
33. Any portion of a prescription or refill that exceeds a 90-day supply when received from either a mail-order pharmacy or from a retail pharmacy that participates in our program which allows a covered person to receive a 90-day supply of a prescription or refill;
34. Any portion of a prescription or refill that exceeds a 30-day supply when received from a retail pharmacy that does not participate in our program which allows a covered person to receive a 90-day supply of a prescription or refill;
35. Any portion of a specialty drug or self-administered injectable drug that exceeds a 30-day supply, unless otherwise determined by us;
36. Any drug for which preauthorization and notification or step therapy is required, and not obtained;
37. Any drug for which a charge is customarily not made;
38. Any portion of a prescription or refill that:
 - a. Exceeds our drug specific dispensing limit (i.e. IMITREX);
 - b. Is dispensed to a covered person whose age is outside the drug specific age limits defined by us;
 - c. Is refilled early, as defined by us; or
 - d. Exceeds the duration-specific dispensing limit;
39. Any drug, medicine or medication received by the covered person:
 - a. Before becoming covered under the benefit; or
 - b. After the date the covered person's coverage under the policy has ended;
40. Any costs related to the mailing, sending or delivery of prescription drugs;
41. Any intentional misuse of the benefit, including prescriptions purchased for consumption by someone other than the covered person;
42. Any prescription or refill for drugs, medicines or medications that are lost, stolen, spilled, spoiled or damaged;
43. Any drug, medication, or supply to eliminate or reduce a dependency on or addiction to tobacco and tobacco products except as eligible for coverage under preventive services;
44. Any drug or biological that has received designation as an orphan drug unless approved by us;
45. Any amount the covered person paid for a prescription that has been filled, regardless of whether the prescription is revoked or changed due to adverse reaction or change in dosage or prescription; and
46. Prescription drugs filled at a non-network pharmacy.

Pediatric Dental Care Limitations and Exclusions

1. Any expense arising from the completion of forms;
2. Any expense due to a covered person's failure to keep an appointment;
3. Any expense for a service we consider cosmetic, unless it is due to an accidental dental injury;
4. Expenses incurred for:
 - a. Precision or semi-precision attachments;
 - b. Overdentures and any endodontic treatment associated with overdentures;
 - c. Other customized attachments;
 - d. Any services for 3D imaging (cone beam images);
 - e. Temporary and interim dental services; or
 - f. Additional charges related to materials or equipment used in the delivery of dental care;
5. Charges for services rendered by a family member or person who resides with the covered person;
6. Any service related to:
 - a. Altering vertical dimension of teeth or changing the spacing and/or shape of the teeth;
 - b. Restoration or maintenance of occlusion;
 - c. Splinting teeth, including multiple abutments, or any service to stabilize periodontally weakened teeth;
 - d. Replacing tooth structures lost as a result of abrasion, attrition, erosion, or abfraction; or
 - e. Bite registration or bite analysis;
7. Infection control, including but not limited to, sterilization techniques;
8. Expenses incurred for services performed by someone other than a dentist, except for scaling and teeth cleaning and the topical application of fluoride, which can be performed by a licensed dental hygienist. The treatment must be rendered under the supervision and guidance of the dentist in accordance with generally accepted dental standards;
9. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist;
10. Prescription drugs or pre-medications, whether dispensed or prescribed;
11. Any service that:
 - a. Is not eligible for benefits based on the clinical review;
 - b. Does not offer a favorable prognosis;
 - c. Does not have uniform professional acceptance; or
 - d. Is deemed to be experimental or investigational in nature;
12. Orthodontic services, unless specified in the amendment;
13. Repair and replacement of orthodontic appliances;
14. Preventive control programs including, but not limited to, oral hygiene instructions, plaque control, take-home items, prescriptions and dietary planning;
15. Replacement of any lost, stolen, damaged, misplaced or duplicate major restoration, prosthesis or appliance;
16. Any caries susceptibility testing, laboratory tests, saliva samples, anaerobic cultures, sensitivity testing or charges for oral pathology procedures; or
17. Services provided by a non-network provider.



For more information,
go to **Humana.com**
or contact your
sales agent.

Offered by Humana Medical Plan of Utah, Inc. referred to herein as Humana.
Applications are subject to approval. Limitations and exclusions apply.

This document contains a general summary of covered benefits, exclusions, and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event there are discrepancies with the information given in this document, the terms and conditions of the policy will apply.

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