

HUMANA INSURNACE COMPANY:

Humana Direct Silver 900/1450 Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: Beginning on or after 01/01/2014

Coverage for: Individual + Family | Plan Type: EPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.humana.com or by calling 1-800-833-6917.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$900 Individual / \$1,800 Family Doesn't apply to prescription drugs Co-insurance and copayments don't count toward the deductible	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. \$500 Individual / \$1,000 Family for prescription drug coverage. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductibles</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	\$1,450 Individual / \$2,900 Family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan doesn't cover, Penalties	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. See www.humana.com or call 1-800-833-6917 for a list of <u>Network providers</u>	If you use a network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your network doctor or hospital may use a non-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you chose without permission from this plan.

Questions: Call 1-800-833-6917 or visit us at www.humana.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-800-833-6917 to request a copy

Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .
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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If a non-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if a non-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an Network Provider	Your Cost If You Use an Non-network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 copay/visit	Not Covered	-----none-----
	Specialist visit	\$35 copay/visit	Not Covered	-----none-----
	Other practitioner office visit	Chiropractor: 20% coinsurance	Not Covered	Chiropractor: 35 combined PT, OT, ST, CT, AT, RT & Cardiac visits per calendar year.
	Preventive care/screening/immunization	No Charge	Not Covered	-----none-----
If you have a test	Diagnostic test (x-ray, blood work)	No Charge for the first \$500 then 20% coinsurance	Not Covered	Cost share may vary based on where service is performed.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less. Cost share may vary based on where service is performed.

Common Medical Event	Services You May Need	Your Cost If You Use an Network Provider	Your Cost If You Use an Non-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.humana.com .	Level 1 – Preferred/ low-cost generics	\$10 copay (Retail) \$20 copay (Mail Order)	Not Covered	Preauthorization may be required, penalty will be 50%. 30 day supply (Retail) 90 day supply (Mail Order)
	Level 2 – Nonpreferred generic	\$20 copay (Retail) \$40 copay (Mail Order)	Not Covered	See Level 1 for Limitations and Exceptions
	Level 3 – Preferred brands	\$50 copay (Retail) \$100 copay (Mail Order)	Not Covered	See Level 1 for Limitations and Exceptions
	Level 4 – Nonpreferred brands	50% coinsurance	Not Covered	See Level 1 for Limitations and Exceptions
	Level 5 –Specialty drugs	50% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50%. 40% coinsurance when filled via a preferred network specialty pharmacy
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
	Physician/surgeon fees	20% coinsurance	Not Covered	-----none-----
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	-----none-----
	Emergency medical transportation	20% coinsurance	20% coinsurance	-----none-----
	Urgent care	\$50 copay/visit	Not Covered	Cost share may vary based on where service is performed.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
	Physician/surgeon fee	20% coinsurance	Not Covered	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an Network Provider	Your Cost If You Use an Non-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	Not Covered	-----none-----
	Mental/Behavioral health inpatient services	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
	Substance use disorder outpatient services	20% coinsurance	Not Covered	-----none-----
	Substance use disorder inpatient services	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
If you are pregnant	Prenatal and postnatal care	20% coinsurance	Not Covered	-----none-----
	Delivery and all inpatient services	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less. 60 visits per calendar year.
	Rehabilitation services	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less. 35 combined PT, OT, ST, CT, AT, RT & Cardiac and Chiro visits per calendar year. Any limits for Habilitation services and Rehabilitation services are combined.
	Habilitation services	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less. 35 combined PT, OT, ST, CT, AT, RT & Cardiac and Chiro visits per calendar year. Any limits for Habilitation services and Rehabilitation services are combined.
	Skilled nursing care	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less. 30 days per calendar year.

Common Medical Event	Services You May Need	Your Cost If You Use an Network Provider	Your Cost If You Use an Non-network Provider	Limitations & Exceptions
	Durable medical equipment	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
	Hospice service	20% coinsurance	Not Covered	Preauthorization may be required, penalty will be 50% or \$500 whichever is less.
If your child needs dental or eye care	Eye exam	50% coinsurance	Not Covered	-----none-----
	Glasses	50% coinsurance	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)			
- Bariatric surgery for morbid obesity - Cosmetic surgery, unless to correct a functional impairment caused by injury, infection, disease.	- Dental care (Adult), unless for dental injury of a sound natural tooth - Dental Check-up (Child) - Infertility treatment	- Long-term care - Non-emergency care when traveling outside the U.S. - Weight loss programs	

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)			
- Chiropractic care – spinal manipulations are covered - Hearing aids	Private-duty nursing while hospital confined or in a home health setting	- Routine eye care (Adult) when in treatment for diabetes - Routine foot care when in treatment for diabetes	

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-800-833-6917. You may also contact your state insurance department at Department of Insurance, PO Box 149104, Austin, TX 78714-9104, Phone: 512-463-6169 or 800-578-4677.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Department of Insurance, PO Box 149104, Austin, TX 78714-9104, Phone: 512-463-6169 or 800-578-4677

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-833-6917

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the “minimum value standard.” **This health coverage does meet the minimum value standard for the benefits it provides.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is
not a cost
estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,040.00
- Patient pays \$1,500.00

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$900.00
Copays	\$0.00
Coinsurance	\$600.00
Limits or exclusions	\$0.00
Total	\$1,500.00

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,080.00
- Patient pays \$1,320.00

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$100.00
Copays	\$1,200.00
Coinsurance	\$0.00
Limits or exclusions	20.00
Total	\$1,320.00

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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