# **Humana National POS**



#### Ohio 100/70 Copay plan

Plan pays for services from **PARTICIPATING** providers

Plan pays for services from **NONPARTICIPATING** providers

Office visit copayment			
Deductible	• individual		
<ul> <li>per calendar year</li> <li>copayments do not apply</li> </ul>	• family		
Out-of-pocket maximum • per calendar year • deductibles do not apply	individual		
<ul> <li>copayments do apply</li> </ul>	• family		
Preventive care	preventive office visits	100% after office visit copayment	70% after deductible
	<ul> <li>preventive lab and X-ray</li> <li>Pap smear and mammogram</li> <li>prostate screening</li> <li>child immunizations to age 18</li> <li>flu and pneumonia immunizations</li> </ul>	100%	70% after deductible
	endoscopic services (including, but not limited to colonoscopy)	100% after deductible	70% after deductible
Physician services	office visits	100% after office visit copayment	70% after deductible
	<ul><li>diagnostic lab and X-ray</li><li>allergy testing</li></ul>	100%	70% after deductible
	allergy injections and serums	100% after \$5 copayment per visit	70% after deductible
	<ul><li>inpatient and outpatient services</li><li>surgery</li></ul>	100% after deductible	70% after deductible
	emergency room visits	100%	100%
Facility services	<ul> <li>inpatient and outpatient services</li> <li>outpatient advanced imaging (PET, MRI, MRA, CAT, SPECT) —hospital, freestanding facility and clinic</li> </ul>	100% after deductible	70% after deductible
	• emergency services (copayment waived if admitted)	100% after \$150 copayment	100% after \$150 copayment
Other medical services	<ul> <li>skilled nursing facility (up to 60 days per calendar year)</li> <li>hospice</li> <li>home health care (up to 100 visits per calendar year)</li> <li>physical, occupational, cognitive, speech and audiology therapy (combined limit up to 25 visits per calendar year)</li> </ul>	100% after deductible	70% after deductible
	<ul> <li>urgent care facility</li> <li>spinal manipulations, adjustments and modalities (combined limit up to 20 visits per calendar year)</li> </ul>	100% after specialist copayment per visit	70% after deductible
	<ul> <li>durable medical equipment (limited to \$2,500 of covered services per calendar year)</li> </ul>	100% after deductible	70% after participating deductible
	• ambulance	100% after deductible	100% after participating deductible
	• maternity	Same as any other illness	Same as any other illness
	transplant services	Same as any other illness when services are received from a Humana Transplant Network provider	Covered expenses are limited to a maximum benefit of \$35,000 per transplant
Lifetime maximum benefit		Unlimited	
Mental health, chemical and alcohol dependency	• inpatient services	100% after deductible	70% after deductible
and alcohol dependency	(combined limit up to 10 days per calendar year) <sup>1</sup>		

<sup>1</sup> After limit is reached an additional benefit of \$550 per calendar year for alcohol dependency is available

### Ohio Humana National POS 100/70 Copay plan

## Network

#### National POS—Open Access network

Humana National POS—Open Access network is one of our largest and is growing daily. The network combines the best of Humana's fee-for-service provider contracts, providing improved discounts while maintaining broad network provider scope.

# Pharmacy

Detailed drug lists are available at www.humana.com for each pharmacy plan and level.



Guidance when you need it most

Offered by Humana Health Plan of Ohio, Inc or Insured by Humana Insurance Company

This is not a complete disclosure of plan qualifications and limitations. Your group may have specific limitations and exclusions not included on this list. Please check your Certificate of Coverage for this complete listing. The Certificate of Coverage is the document upon which benefit payment will be determined. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.