



Indiana

**Portrait™ Share 80
Plus Rx and Unlimited
Office Visit Copay**



HUMANA
one

Benefits similar to those provided by big employers

This plan is designed to meet your needs with benefits and features including:

- Two deductible options
- 80% coverage for most covered in-network medical costs after deductible
- A prescription drug benefit
- Coverage for annual exams and physicals
- A large network you can rely on
- Unlimited in-network office visits
- Optional benefits like life at an additional cost

HumanaOne INDIANA

Portrait Share 80 Plus Rx and Unlimited Office Visit Copay

Portrait Share 80 Plus Rx and Unlimited Office Visit Copay		Plan pays for services at NETWORK providers	Plan pays for services at NON-NETWORK providers
Annual Deductible (1), (2) • Annual amount <i>(does not apply to maximum out-of-pocket expense)</i> • Deductible Carryover	Single Deductible \$ 1,000 2,500 Family Deductible (3) \$ 2,000 5,000 Covered expenses incurred in the last three months of the calendar year and applied to the deductible will be credited to the next calendar year deductible.	Single Deductible \$ 2,000 5,000 Family Deductible (3) \$ 4,000 10,000	
Maximum Out-of-Pocket Expense Limit (1), (2) • Individual • Family	\$2,000 \$4,000	\$8,000 \$16,000	
Lifetime Maximum Benefit	\$5,000,000 per covered person		
Preventive Care • Routine annual physical exam (4) • Routine immunizations <i>(to age 18)</i> (4) • Routine Pap smears and PSA (4), (5) • Routine mammograms (5) • Routine lab, pathology and X-ray (4)	80% 80% after deductible	Not Covered Not Covered	
Physician Services Office visits: (2), (11), (12) • Primary Care <i>(unlimited visits)</i> <i>(includes allergy injections)</i> • Specialty Care <i>(unlimited visits)</i> <i>(includes allergy injections)</i> • Diagnostic lab, X-ray and allergy testing (10), (12) • Allergy serum • Inpatient services • Outpatient services <i>(includes surgery)</i>	\$35 copayment \$50 copayment First \$200 per calendar year at 100% then 80% after deductible 80% after deductible	60% after deductible 60% after deductible 60% after deductible 60% after deductible	
Hospital Services • Inpatient care • Outpatient surgery – facility • Outpatient nonsurgical • Emergency room <i>(including physician visits)</i>	80% after deductible 80% after \$75 copayment per visit and deductible <i>(copayment waived if admitted)</i>	60% after deductible 60% after \$75 copayment per visit and deductible <i>(copayment waived if admitted)</i>	
Prescription Drugs (6) • Prescription drug deductible <i>(Covered prescription drugs are assigned to one of four different levels with corresponding copayment amounts.)</i> (2) • Benefit for each prescription or refill <i>(up to 30-day supply)</i> – Level One - lowest copayment for lowest cost generic and brand-name drugs – Level Two - higher copayment for higher cost generic and brand-name drugs – Level Three - higher copayment than Level Two for higher cost, mostly brand-name drugs that may have generic or therapeutic equivalents in Levels One or Two	 		

This document contains a general summary of 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 govern.

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Plan pays for services at
NETWORK providers

Plan pays for services at
NON-NETWORK providers

Prescription Drugs (6) (continued)

- Level Four - highest copayment for high-technology drugs (*certain brand-name drugs, biotechnology drugs and self-administered injectable medications*)

- Mail order (*90-day supply*)

25% copayment after prescription deductible up to \$2,500 maximum out-of-pocket per calendar year

100% after three times the retail copayment

25% copayment after prescription deductible up to \$2,500 maximum out-of-pocket per calendar year

70% after three times the retail copayment

Other Medical Services

- Skilled nursing facility (*up to 30 days per calendar year*) (7)
- Home healthcare (*up to 60 visits per calendar year*) (7)
- Durable medical equipment (7)
- Hospice (7), (8)
- Complications of pregnancy and sick baby services
- Transplant services (*organ*) (7)

80% after deductible

80% after deductible
(*when services are performed at a National Transplant Network provider*)

60% after deductible

60% after deductible
(*limited to \$35,000 per covered transplant*)

Alcohol and Chemical Dependence (services other than for treatment of a mental illness)

- Inpatient and Outpatient care (*Combined \$2,500 per calendar year maximum. Outpatient care not to exceed \$500 of the \$2,500 calendar year maximum.*)

50% after deductible

50% after deductible

Mental Disorders (13)

- Inpatient
- Outpatient

80% after deductible

60% after deductible

Optional Benefits (9)

- Prescription drug, no deductible
- Lifetime maximum benefit
- \$500 Supplemental Accident Benefit (*Treatment must be provided within 90 days of the injury.*)
- \$1,000 Supplemental Accident Benefit (*Treatment must be provided within 90 days of the injury.*)

Under this option, no deductible is required to be met before plan benefits are payable.

\$8,000,000 per covered person

First \$500 per accident at **100%**, then base plan benefits apply

First \$1,000 per accident at **100%**, then base plan benefits apply

To be covered, expenses must be medically necessary and specified as covered. Please see your policy for more information on medical necessity and other specific plan benefits.

- (1) When you obtain care from non-network providers:
 - 50 percent of your payment toward the deductible is credited to the deductible for network providers.
 - 50 percent of your out-of-pocket costs are credited to the out-of-pocket maximum for network providers.Once you meet your deductible and out-of-pocket expense limits, the plan pays 100 percent for covered services.
- (2) Copayments do not apply to the deductible or out-of-pocket maximum. The medical out-of-pocket maximum does not apply to prescription drugs or mental health services.

- (3) Two family members must meet their individual deductible.
- (4) \$300 of covered expenses per person per calendar year, subject to applicable coinsurance.
- (5) Age and/or frequency limits apply.
- (6) If a non-network pharmacy is used you must pay 100 percent of the actual charges and file a claim with Humana for reimbursement.
- (7) Prior authorization required in order to be eligible for these benefits.
- (8) Counseling for the hospice patient and immediate family is limited to 15 visits per family per lifetime. Medical Social Services limited to \$100 per family per lifetime.
- (9) These benefits are optional and can be added to your plan for an additional cost. Optional benefits may not be available in all areas.
- (10) This benefit does not cover MRI, CAT, EEG, EKG, ECG, cardiac catheterization or pulmonary function studies.

- (11) Primary care physicians include family practitioner, general practitioner, gynecologist, pediatrician or internist; specialist contains any other network physician. Please contact Customer Service for details.
- (12) Does not apply to preventive/routine care.
- (13) Including Chemical and Alcohol Dependence when services are required in the treatment of a mental illness.

Payments - Network providers agree to accept amounts negotiated with Humana as payment in full. The member is responsible for any required deductible, coinsurance, or other copayments. Plan benefits paid to non-network providers are based on maximum allowable fees, as defined in your policy.

Non-network providers may balance bill you for charges in excess of the maximum allowable fee.

You will be responsible for charges in excess of the maximum allowable fee in addition to any applicable deductible, coinsurance, or copayment. Additionally, any amount you pay the provider in excess of the maximum allowable fee will not apply to your out-of-pocket limit or deductible.

Network primary care and specialist physicians and other providers in Humana's networks are not the agents,

employees or partners of Humana or any of its affiliates or subsidiaries. They are independent contractors. Humana is not a provider of medical services. Humana does not endorse or control the clinical judgement or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.

Medical Limitations and Exclusions

This is an outline of the limitations and exclusions for the HumanaOne Individual Health Plan. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions.

Pre-existing conditions

A pre-existing condition is a sickness or injury which was diagnosed or treated, or which produced signs or symptoms that would cause an ordinarily prudent person to seek treatment, during the 12-month period before the covered person's effective date of coverage. Benefits for pre-existing conditions are not payable until the covered person's coverage has been in force for 12 consecutive months with us. We will waive the pre-existing conditions limitation for those conditions disclosed on the application provided benefits relating to those conditions are not excluded. Conditions specifically excluded by rider are never covered.

Other expenses not covered

Unless stated otherwise no benefits are payable for expenses arising from:

1. Services not medically necessary or which are experimental, investigational or for research purposes.
2. Services not authorized or prescribed by a healthcare practitioner or for which no charge is made.
3. Services while confined in a hospital or other facility owned or operated by the United States government, provided by a person who ordinarily resides in the covered person's home or who is a family member, or that are performed in association with a service that is not covered under the policy.
4. Charges in excess of the maximum allowable fee or which exceed any policy benefit maximum.
5. Expenses incurred before the effective date or after the date coverage terminated. Termination of the policy will not prejudice an existing claim that commenced prior to date of termination.
6. Cosmetic procedures and any related complications except as stated in the policy.
7. Custodial or maintenance care.
8. Any drug, medicine or device which is not FDA approved.
9. Contraceptives other than oral, including implant systems and devices regardless of the purpose for which prescribed.
10. Medications, drugs or hormones to stimulate growth.
11. Legend drugs not recommended or deemed necessary by a healthcare practitioner or drugs prescribed for a non-covered injury or sickness.
12. Drugs prescribed for intended use other than for indications approved by the FDA or recognized off-label indications through peer-reviewed medical literature; experimental or investigational use drugs.
13. Over the counter drugs (except insulin) or drugs available in prescription strength without a prescription.
14. Drugs used in treatment of nail fungus.
15. Prescription refills exceeding the number specified by the healthcare practitioner or dispensed more than one year from the date of the original order.
16. Vitamins, dietary products and any other nonprescription supplements.
17. Infertility services.
18. Pregnancy and well-baby expenses.
19. Elective medical or surgical procedures; sterilization, including tubal ligation and vasectomy; reversal of sterilization; abortion; gender change or sexual dysfunction.
20. Vision therapy; all types of refractive keratoplasties or any other procedures, treatments or devices for refractive correction; eyeglasses; contact lenses; hearing aids; dental exams.
21. Hearing and eye exams; routine physical examinations for occupation, employment, school, travel, purchase of insurance or premarital tests.
22. Services received in an emergency room unless required because of emergency care.
23. Dental services (except for dental injury), appliances or supplies.
24. War or any act of war, whether declared or not; commission or attempt to commit a civil or criminal battery or felony.
25. Standby physician or assistant surgeon, unless medically necessary; private duty nursing; communication or travel time; lodging or transportation, except as stated in the policy.
26. Any treatment for the purpose of reducing obesity, or any use of obesity reduction procedures to treat sickness or injury caused by, complicated by, or exacerbated by obesity, including but not limited to surgical procedures.
27. Nicotine habit or addiction; educational or vocation therapy, services and schools; light treatment for Seasonal Affective Disorder (S.A.D.); alternative medicine; marital counseling; genetic testing, counseling or services; sleep therapy or services rendered in a premenstrual syndrome clinic or holistic medicine clinic.
28. Foot care services.
29. Charges for nonmedical purposes or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner).
30. Health clubs or health spas, aerobic and strength conditioning, work hardening programs and related material and products for these programs; personal computers and related or similar equipment; communication devices other than due to surgical removal of the larynx or permanent lack of function of the larynx.
31. Hair prosthesis, hair transplants or implants and wigs.
32. Temporomandibular joint disorder, craniomaxillary disorder, craniomandibular disorders and any treatment for jaw, joint or head and neck neuromuscular disorder.
33. Injury or sickness arising out of or in the course of any occupation, employment or activity for compensation, profit or gain, whether or not benefits are available under Workers' Compensation. This exclusion does not apply to a covered person qualifying as a sole proprietor, officer or partner under state law, and such benefits are not covered under any Workers' Compensation plan, provided the covered person is not covered under a Workers' Compensation plan, except for certain professions or activities as stated in the policy.
34. Inpatient services when in an observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions not a result of a mental disorder.
35. Attempted suicide or intentionally self-inflicted injury, whether sane or insane.
36. Charges covered by other medical payments insurance.
37. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
38. Charges incurred for a hospital stay beginning on a Friday or Saturday unless due to emergency care or surgery is performed on the day admitted.

Notes

HumanaOne plans at a glance¹

	In-Network Coinsurance		In-Network Plan Deductible		HSA-Qualified	Separate Prescription Deductible (copays apply)	In-Network Office Visit Copayment	Lifetime Maximum (per individual)
	Health Plan Pays (copays may apply)	You Pay	Single	Family				
Portrait Share 80 Plus Rx and Copay	80%	20%	\$1,000 or \$2,500	\$2,000 or \$5,000	N/A	\$500 (per individual)	unlimited	\$5 million
Autograph Total Plus Rx/HSA	100%	0%	\$1,500, \$2,500, \$3,500 or \$5,000	\$3,000, \$5,000, \$7,000 or \$10,000	✓	Rx applies to medical deductible	N/A	\$5 million
Autograph Total/HSA	100%	0%	\$2,000, \$3,000, \$4,000 or \$5,200	\$4,000, \$6,000, \$8,000 or \$10,400	✓	N/A	N/A	\$2 million
Autograph Share 80/HSA	80%	20%	\$2,000 or \$3,000	\$4,000 or \$6,000	✓	N/A	N/A	\$2 million
Autograph Share 80 Plus Rx and Copay	80%	20%	\$5,000 or \$6,000	\$10,000 or \$12,000	N/A	\$1,000 (per individual)	6 visits per year	\$5 million
Autograph Share 70 Plus Rx	70%	30%	\$2,500 or \$5,000	\$5,000 or \$10,000	N/A	\$1,000 (per individual)	N/A	\$2 million
monogram Total Plus Rx	100%	0%	\$7,500	\$15,000	N/A	\$1,000 (per individual)	N/A	\$2 million

¹ The above chart is not all-inclusive. Limitations, exclusions and waiting periods apply. For a list of covered benefits including out-of-network coverage please refer to page 3 & 4 of this booklet.

Shape your plan with these optional benefits²:

- Decreased Prescription Deductible
- Supplemental Accident Benefit
- Term Life Insurance
- Increased Lifetime Maximum

² Optional benefits can vary by state and/or plan, and are available at an additional cost.

This document contains a general summary of 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, terms and conditions of the policy will govern. All applications are subject to approval. Waiting periods, limitations and exclusions apply.

Policy Number:
IN-70129 8/2002, et al
IN-70141-HD et al



IN46168HH