

Colorado

**HumanaOne Short Term Medical plans:
Right plan, right time**

HumanaOne's Short Term Medical plans can help protect you and your family if you find yourself without health insurance. You can choose the plan you need and have coverage for unexpected illness, injuries and accidents until you receive permanent coverage.

It's an ideal choice if you're:

- › a student or recent graduate
- › between jobs
- › waiting for employer benefits to begin
- › without coverage due to job or life changes
- › a part-time, temporary or seasonal employee
- › retired and waiting for Medicare eligibility

And the best part is that if you are eligible you can receive coverage as quickly as the day after applying. You don't have to wait weeks for the coverage you need today.

HumanaOne Short Term Medical plans offer:**› Coverage you need:**

All of HumanaOne's Short Term Medical plans include coverage for doctor office visits (for illness and injury), inpatient and outpatient procedures, emergency services, and prescription drugs.

› Choice of deductibles:

We offer a range of deductibles on our Short Term Medical plans to ensure you get the coverage you need at a price you can afford.

› Network Savings:

With these short term plans, you have access to a large network of doctors, whether you are at home or traveling. It's likely the physicians you currently use are already among our network providers. Keep in mind that you'll receive the most savings when visiting network providers, but you're still covered for most services if you choose to visit a non-network provider.

› Service you can rely on:

You will be well-taken care of at HumanaOne. Every step of the way has been designed to provide you with a simple and hassle-free experience.

Colorado Short Term Medical 80/60 plan

This plan is available for a minimum of 30 days and maximum of six months Pre-existing conditions are not covered under this plan		Plan pays for services from NETWORK providers ⁴	Plan pays for services from NON-NETWORK providers ⁵
Deductible options¹ • per benefit period	• individual	\$1,000/\$2,500/\$5,000	\$2,000/\$5,000/\$10,000
	• family (two family members must each meet their individual deductible)	\$2,000/\$5,000/\$10,000	\$4,000/\$10,000/\$20,000
Coinsurance out-of-pocket limit¹ • per benefit period • deductibles do not apply	• individual	\$2,000	\$8,000
	• family	\$4,000	\$16,000
Preventive care	• preventive office visits (age 13 and over)	Not covered	Not covered
	• preventive lab (age 13 and over) (except as listed)		
	• preventive X-ray		
	• child health supervision services birth to age 13 (includes exams and labs)	80%	60%
Physician services	• child immunizations (birth to age 18)	100%	100%
	• Pap smear and mammogram		
	• colorectal cancer screening (including exam and lab tests)		
	• cholesterol screening for lipid disorders		
Facility services	• prostate screening and digital rectal exam		
	• office visits (including allergy injections)	80% after deductible	60% after deductible
	• diagnostic lab and X-ray		
	• allergy testing		
Prescription drug² • mail order not available	• allergy serum		
	• inpatient and outpatient services		
	• surgery		
	• inpatient and outpatient services	80% after deductible	60% after deductible
Other medical services • prior authorization required in order to be eligible for these benefits	• outpatient surgery	80% after deductible	60% after deductible
	• emergency services	80% after deductible	80% after deductible
	• deductible per individual	Integrated with medical	Integrated with medical
	• benefit per prescription or refill	80% after deductible	60% after deductible
Behavioral helath (mental health and chemical dependency) • excludes treatment for alcohol misuse, age 18 and older	• skilled nursing facility (up to 30 days per benefit period)	80% after deductible	60% after deductible
	• home health care (up to 60 visits per benefit period)		
	• durable medical equipment		
	• hospice ³		
Behavioral helath (alcohol misuse behavior counseling intervention, age 18 and older) • excludes treatment for mental illness and chemical dependency	• maternity	Same as any other illness	Same as any other illness
	• transplant services	80% after deductible when services are received from a Humana Transplant Network provider	60% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant
Lifetime maximum benefit		\$2,000,000 per covered person	
Behavioral helath (alcohol misuse behavior counseling intervention, age 18 and older) • excludes treatment for mental illness and chemical dependency	• inpatient services	Not covered	Not covered
	• outpatient and office therapy sessions		
Behavioral helath (alcohol misuse behavior counseling intervention, age 18 and older) • excludes treatment for mental illness and chemical dependency	• inpatient services	80% after deductible	60% after deductible
	• outpatient and office therapy sessions		

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.

- When you obtain care from non-network providers:
 - your payment toward the deductible is NOT credited to the deductible for network providers
 - your out-of-pocket costs are NOT credited to the out-of-pocket maximum for network providers
- If a non-network pharmacy is used you must pay 100 percent of the actual charges and file a claim with Humana for reimbursement.
- Bereavement limited to \$1,400 per family for the 12-month period following death. Nursing, social/counseling services, and certified nurses aid or delegated nursing services, limited to \$13,650 per member per benefit period.
- The Preferred Provider Organization (PPO) Network has an inadequate number of providers in the following counties in Colorado: Dolores, Gunnison, Hinsdale, Mineral, Ouray, Saguache, San Juan, San Miguel.**
- Non-network providers may balance bill you for the difference between the amount paid by us and the non-network providers billed charges if:**
 - You are required to travel no more than a reasonable distance beyond the plan's service area in order to receive services from a network provider**
 - The covered person knowingly seeks services from a non-network provider; and**
 - The non-network provider is reimbursed for an amount less than the billed charge.**

Colorado Short Term Medical 80/60 plan

Payments

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

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 plan listed above. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions. Your policy is not renewable.

Eligibility

The issue ages for HumanaOne individual health plans are 30 days to 64 years 11 months. A dependent child must be less than 26 years of age to apply.

Pre-existing conditions

A pre-existing condition exists if a covered person had a sickness, bodily injury or pregnancy for which they incurred charges, received medical treatment, consulted a health care practitioner, or took prescription drugs within 12 months prior to this policy's effective date. No benefits are payable for any pre-existing condition or any complication of a pre-existing condition.

HIPAA eligibility

If you recently lost group coverage through your employer and you have a pre-existing medical condition, a short term plan may not be ideal for you. If you purchase a short term plan instead of electing COBRA, you'll become ineligible for other guarantee-issue plans that are available through your state.

Other expenses not covered

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

1. Conditions which first manifested during a prior Short Term Medical policy or certificate issued by us.
2. Services for a condition for which claims were submitted under a prior Short Term Medical policy or certificate issued by us.
3. Services not medically necessary or which are experimental, investigational or for research purposes.
4. Services not authorized or prescribed by a healthcare practitioner or for which no charge is made.
5. 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.
6. Charges in excess of the maximum allowable fee or which exceed any benefit maximum.
7. Hospice services except as stated in the policy.
8. Expenses incurred before the effective date.
9. Expense incurred after the date coverage is terminated except as provided under the Extension of Benefits.
10. Cosmetic procedures and any related complications except as stated in the policy.
11. Custodial or maintenance care.
12. Preventive care service.
13. Any drug, medicine or device which is not FDA approved.
14. Medications, drugs or hormones to stimulate growth.
15. Legend drugs not recommended or deemed necessary by us or drugs prescribed for a non-covered bodily injury or sickness.
16. 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.
17. Over the counter drugs (except insulin) or drugs available in prescription strength without a prescription.
18. Drugs used in treatment of nail fungus.
19. Prescription refills exceeding the number specified by the healthcare practitioner or dispensed more than 1 year from the date of the original order.
20. Vitamins, dietary products and any other non-prescription supplements.
21. Infertility services.
22. Elective medical or surgical procedures; sterilization, including tubal ligation and vasectomy; reversal of sterilization; abortion; gender change or sexual dysfunction.
23. Vision therapy; all types of refractive keratoplastics or any other procedures, treatments or devices for refractive correction; eyeglasses; contact lenses; hearing aids; dental exams.
24. Hearing and eye exams; routine physical examinations for occupation, employment, school, travel, purchase of insurance or premarital tests except as stated in the policy.
25. Services received at an emergency room unless required because of emergency care.
26. Dental services (except for dental injury or cleft lip or cleft palate), appliances or supplies.
27. War or any act of war, whether declared or not, commission or attempt to commit a civil or criminal battery or felony.
28. Standby physician or assistant surgeon, unless medically necessary; private duty nursing; communication or travel time; lodging or transportation except as stated in the policy.
29. Any treatment for the purpose of reducing obesity or any use of obesity reduction procedures to treat sickness or bodily injury caused by, complicated by or exacerbated by obesity, including but not limited to surgical procedures.
30. Nicotine habit or addiction; educational or vocational 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.
31. Foot care services.
32. Any treatment for mental health, including but not limited to prescription drugs except as stated in the policy.
33. Charges for non-medical purposes or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner).
34. 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.
35. Hair prosthesis; hair transplants or wigs.
36. Temporomandibular joint disorder, craniomaxillary disorder, craniomandibular disorders and any treatment for jaw, joint or head and neck.
37. Surgical treatment for hernia or removal of tonsils and/or adenoids unless the condition requires emergency care.
38. Surgical treatment for bunions, varicose veins or hemorrhoids.
39. Bodily injury and sickness arising out of the course of any occupation employment or activity for compensation profit or gain, whether or not benefits are available under Workers' Compensation.

continued >

Colorado Short Term Medical 80/60 plan

- 40. Inpatient services when in an observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions.
- 41. Attempted suicide or intentionally self-inflicted injury, whether sane or insane.
- 42. Charges covered by other medical payments insurance.
- 43. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
- 44. 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.
- 45. Treatment of complications of a non-covered procedure or service.

Extension of Benefits:

Extension of Benefits provision will apply (for no additional premium) with Short Term Medical plans under the following conditions:

- 1. You have met your deductible and are totally disabled, coverage for the disabling condition continues, but not beyond the earliest of the following dates: a) The date on which you are no longer continuously confined in a hospital; b) the date your provider certifies you are no longer totally disabled; c) the date any maximum benefit or your individual lifetime maximum is met; d) the last day of a 12 consecutive month period following the expiration of your plan; e) the earliest date permitted by law.
- 2. You have met your deductible and are being treated for complications of, or need follow-up treatment for, a sickness that commenced or a bodily injury sustained while the policy was in effect. A \$1,000 maximum benefit may be available for expenses incurred during a period of not more than 60 days beyond the expiration date of coverage.

Colorado law required carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan or who has selected the plan as a finalist from which the ultimate selection will be made. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health plan of the carrier.

A copy of the Colorado Network Access plan can be provided upon request.



Insured by Humana Insurance Company
Applications are subject to approval. Limitations and exclusions apply.

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.

CO51542HO 811

Policy number: GN-71008-01 1/2008, et al.