

# HumanaHDHP 10 National POS



## Louisiana

Humana, in partnership with your agent, will help you find the best plans to fit your needs and budget, help your employees protect their personal and financial health, and help you control your healthcare costs.

### Here are some reasons to choose Humana:

- › A variety of plans to choose from: medical, dental, vision, life, disability, and workplace voluntary benefits
- › A personal welcome call shortly after you choose Humana
- › A custom report, Humana Health Plan Guide, shows you how your employees are using their medical benefits
- › A quarterly newsletter, *HealthMatters*, gives you tips on how to control costs and provides updates on new products and services
- › Wellness, clinical, and employee assistance programs included with your medical plan
- › Access to more than 540,000 providers and almost 4,000 hospitals nationwide
- › Online tools to help employees estimate costs for common procedures and prescription drugs
- › Resources for Spanish-speaking employees
- › Friendly, personal service

**HUMANA**®

# HumanaHDHP 10 National POS plans

## HSA qualified plans

		100/70 copay plan		80/50 coinsurance plan	
		Plan pays for services from <b>PARTICIPATING</b> providers	Plan pays for services from <b>NONPARTICIPATING</b> providers	Plan pays for services from <b>PARTICIPATING</b> providers	Plan pays for services from <b>NONPARTICIPATING</b> providers
<b>Optional Health Savings Account (HSA)</b>					
<b>Office visit and urgent care copay</b>		• \$30 primary care/\$55 specialist/\$55 urgent care	Not applicable	Not applicable	Not applicable
<b>Aggregate deductible and out-of-pocket maximum options</b>		<b>Individual deductible</b>	\$2,500/\$3,000/\$4,000	\$7,500/\$9,000/\$12,000	\$1,500/\$2,000/\$2,500/\$3,000/\$4,000
<ul style="list-style-type: none"> <li>per calendar year</li> <li>deductibles and copays apply to out-of-pocket maximum</li> </ul>		<b>Family deductible</b>	\$5,000/\$6,000/\$8,000	\$15,000/\$18,000/\$24,000	\$4,500/\$6,000/\$7,500/\$9,000/\$12,000
When plans have Aggregate deductibles and out-of-pockets, all medical and pharmacy benefits of the family members covered under the plan accumulate to a collective family deductible and a family out-of-pocket maximum. The entire family deductible must be satisfied before coinsurance benefits are payable for a member on the plan.		<b>Individual out-of-pocket maximum</b>	\$5,950	\$17,850	\$5,950
		<b>Family out-of-pocket maximum</b>	\$11,900	\$35,700	\$11,900
<b>Preventive care</b>					
<ul style="list-style-type: none"> <li>preventive office visits</li> <li>preventive lab and X-ray</li> <li>child immunizations age 6 to 18</li> <li>flu and pneumonia immunizations</li> <li>endoscopic services (including, but not limited to colonoscopy)</li> </ul>		100%	70% after deductible	100%	50% after deductible
<ul style="list-style-type: none"> <li>Pap smear and mammogram</li> <li>prostate screening</li> <li>child immunizations to age 6</li> </ul>		100%	70%	100%	50%
<b>Physician services</b>					
<ul style="list-style-type: none"> <li>office visits</li> </ul>		100% after deductible and office visit copay	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>diagnostic lab and X-ray (performed in office and billed by physician)</li> <li>allergy testing</li> </ul>		100% after deductible	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>injections (including allergy)</li> </ul>		100% after deductible and \$5 copay	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>inpatient services</li> <li>outpatient services</li> <li>surgery</li> </ul>		100% after deductible	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>emergency room visits</li> </ul>		100% after deductible	100% after participating deductible	80% after deductible	80% after participating deductible
<b>Facility services</b>					
<ul style="list-style-type: none"> <li>inpatient services</li> <li>outpatient services</li> <li>outpatient diagnostic lab and X-ray</li> <li>outpatient surgery</li> </ul>		100% after deductible	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>emergency services</li> </ul>		100% after deductible and \$200 copay (copay waived if admitted)	100% after participating deductible and \$200 copay (copay waived if admitted)	80% after deductible	80% after participating deductible
<b>Prescription drugs</b>					
<ul style="list-style-type: none"> <li>retail or mail order benefit per prescription or refill</li> </ul>		See pharmacy	See pharmacy	80% after deductible	50% after deductible
<b>Other medical services</b>					
<ul style="list-style-type: none"> <li>retail clinic</li> </ul>		100% after deductible and primary care copay	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>urgent care</li> </ul>		100% after deductible and urgent care copay	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>spinal manipulations, adjustments, modalities, physical, occupational, cognitive, speech and audiology therapy (combined limit to 30 visits per calendar year)<sup>1</sup></li> </ul>		100% after deductible and specialist copay	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>advanced imaging (PET, MRI, MRA, CAT, SPECT)</li> <li>hospice</li> <li>home health care (limited to 100 visits per calendar year)</li> <li>skilled nursing facility (limited to 60 days per calendar year)</li> </ul>		100% after deductible	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>ambulance</li> </ul>		100% after deductible	100% after participating deductible	80% after deductible	80% after participating deductible
<ul style="list-style-type: none"> <li>maternity</li> </ul>		Same as any other illness	Same as any other illness	Same as any other illness	Same as any other illness
<ul style="list-style-type: none"> <li>transplant services</li> </ul>		Same as any other illness when services are received from a Humana Transplant Network provider	Same as any other illness. Benefits payable will not exceed the non-network benefit limit of \$35,000 per covered organ transplant	Same as any other illness when services are received from a Humana Transplant Network provider	Same as any other illness. Benefits payable will not exceed the non-network benefit limit of \$35,000 per covered organ transplant
<b>Mental health, chemical, and alcohol dependency<sup>2</sup></b>					
<ul style="list-style-type: none"> <li>inpatient services (combined limit to 10 days per calendar year)</li> </ul>		100% after deductible	70% after deductible	80% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>outpatient and office therapy sessions (combined limit to 15 visits per calendar year)</li> </ul>		100% after deductible and specialist copay	70% after deductible	80% after deductible	50% after deductible

<sup>1</sup> Nonparticipating limited to 10 of the 30 visits.

<sup>2</sup> For groups with 51 or more employees, no limits apply to inpatient and outpatient services; benefit is covered the same as any other illness.

## Providers

### National POS—Open Access

Humana National POS—Open Access is one of our largest provider offerings and is growing daily. It combines the best of Humana’s fee-for-service provider contracts, providing improved discounts while maintaining broad provider scope. It offers nationwide reciprocity and flexibility in plan design. Humana National POS—Open Access enables members to seek care from any provider without a referral.

**NOTICE: HEALTH CARE SERVICES MAY BE PROVIDED TO YOU AT A NETWORK HEALTH CARE FACILITY BY FACILITY-BASED PHYSICIANS WHO ARE NOT IN YOUR HEALTH PLAN. YOU MAY BE RESPONSIBLE FOR PAYMENT OF ALL OR PART OF THE FEES FOR THOSE OUT-OF-NETWORK SERVICES, IN ADDITION TO APPLICABLE AMOUNTS DUE FOR CO-PAYMENTS, COINSURANCE, DEDUCTIBLES AND NON-COVERED SERVICES.**

**SPECIFIC INFORMATION ABOUT IN-NETWORK AND OUT-OF-NETWORK FACILITY-BASED PHYSICIANS CAN BE FOUND AT THE WEBSITE ADDRESS OF YOUR HEALTH PLAN OR BY CALLING THE CUSTOMER SERVICE TELEPHONE NUMBER OF YOUR HEALTH PLAN.**

## Health Savings Account option

The Health Savings Account (HSA) is a tax-exempt bank account. Employees use the account to pay deductibles, coinsurance, and qualified health care expenses, as well as save for post-retirement expenses. If employees don’t use the money in their account, it’s theirs to keep!

Our banking partner, UMB Bank, makes it easy to set up HSA accounts for you and your employees. However, you can use UMB Bank or the bank of your choice.

- › Funds contributed are pretax dollars (this applies to federal tax and most state taxes)
- › Funds roll over from year to year
- › Funds earn interest and grow tax-free
- › Employees own the accounts, so they stay with them regardless of employment
- › HumanaAccess Visa<sup>SM</sup> card gives employees an easy way to use HSA funds\*
- › Funds can be used to pay for qualified health care expenses, such as medical, dental, vision, and prescription drugs

\* Available only to groups using UMB Bank

## Pharmacy

Detailed drug lists are available at **Humana.com** for each pharmacy plan and level.

**Rx4:** Prescription drugs are assigned to one of four levels with corresponding copayment amounts or a discount. Rx services are combined with the medical deductible and out-of-pocket maximum.

Retail (30-day supply)	Level 1	Level 2	Level 3	Level 4
	\$10	\$30	\$50	25%
Mail order (up to 90-day supply)	1.5 times the retail copayment	2.5 times the retail copayment	3 times the retail copayment	3 times the retail copayment

NOTE: Deductible needs to be met before benefits apply. If a nonparticipating pharmacy is used, the claim is covered at 70 percent after combined non-participating deductible and applicable copayment.

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Offered by Humana Health Benefit Plan of Louisiana, Inc.

Health Savings Accounts are not insured benefits.

Health Savings Accounts are a service administered by Humana Insurance Company.

This plan imposes a pre-existing condition exclusion. This is not a complete disclosure of plan qualifications and limitations. Before applying for coverage, please refer to the Regulatory Pre-enrollment Disclosure Guide for a description of plan provisions which may exclude, limit, reduce, modify or terminate your coverage. This guide is available at [www.disclosure.humana.com](http://www.disclosure.humana.com) or through your sales representative. Premiums and benefits vary based on the plan selected.