

## Louisiana 100/70 plan

## Example

	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	
<b>Aggregate deductible and out-of-pocket maximum</b> <ul style="list-style-type: none"> <li>per calendar year</li> <li>deductibles and copays apply to out-of-pocket maximum</li> </ul> <p>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.</p>	<b>Individual deductible</b>	\$2,500	
	<b>Family deductible</b>	\$5,000	\$15,000
	<b>Individual out-of-pocket maximum</b>	\$5,950	\$17,850
	<b>Family out-of-pocket maximum</b>	\$11,900	\$35,700
<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	
<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%	
<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	
<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	
<ul style="list-style-type: none"> <li>injections (including allergy)</li> </ul>	100% after deductible and \$5 copay	70% 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	
<ul style="list-style-type: none"> <li>emergency room visits</li> </ul>	100% after deductible	100% 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	
<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)	
<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	
<ul style="list-style-type: none"> <li>urgent care</li> </ul>	100% after deductible and urgent care copay	70% 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)</li> </ul>	100% after deductible and specialist copay	70% 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	
<ul style="list-style-type: none"> <li>ambulance</li> </ul>	100% after deductible	100% after participating deductible	
<ul style="list-style-type: none"> <li>maternity</li> </ul>	Same as any other illness	Same as any other illness	

## Louisiana HumanaHDHP 10 PPO 100/70 plan

	Plan pays for services from <b>PARTICIPATING</b> providers	Plan pays for services from <b>NONPARTICIPATING</b> providers
<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
<b>Mental health, chemical, and alcohol dependency<sup>1</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
<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

<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.

## Network

### Humana/ChoiceCare Network

Humana's ChoiceCare Network is one of the largest, most cost-effective physician and hospital networks in the nation, and it's growing daily. This PPO network gives employees coast-to-coast access to favorably priced health care. Plus, Humana maintains strong provider relationships with local PPO networks for added coverage.

## Pharmacy

Detailed drug lists are available at [Humana.com](http://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.

## 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 healthcare 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

# HUMANA<sup>®</sup>

Insured 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.



Good news! Beginning July 1, HumanaVitality is available with new and renewing Humana medical plans.

Please share the information below with your employees so they can learn more about HumanaVitality and how to get started.

# What if we made getting healthy fun and rewarding?

We just did.

You want to be healthier. You want to live longer. And you want better quality out of that life. HumanaVitality<sup>SM</sup> is here to help you do that. It's a groundbreaking program you can voluntarily use to really take charge of your health.

When you register, you begin changing your life, working with HumanaVitality to understand your health today and find out what your risks are for tomorrow — all in a safe, secure, and confidential manner. You get advice on what to eat and what kind of exercise makes sense for you. And the best part is, you are rewarded not only in health and happiness, but in perks you choose.

With HumanaVitality, once you know where you stand, you set goals. We help you form good habits, like picking up fruits and vegetables at the market instead of chips. Or taking a walk instead of sitting on your couch.

Healthy choices are recorded and earn you Vitality Points<sup>TM</sup>. And those points earn you rewards, like name-brand products, travel, and resort stays. It's just that simple. No matter what stage of life or health you're in, HumanaVitality is for you.

HumanaVitality: A fun, rewarding wellness program that puts YOU front and center.

## Getting started is easy.

Beginning July 1, you can start exploring all the benefits of HumanaVitality by logging in to your secure member page at **Humana.com**.

If you are not registered, go to **Humana.com**, choose "Register" in the log-in box, and follow the instructions.

**HUMANA** Vitality<sup>TM</sup>

Program details are subject to change.

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For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company or insured or administered by Humana Insurance Company.

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