

Humana Insurance Company

Name of Carrier

**HumanaOne Enhanced HSA 100%**

Name of Individual Health Plan

**Part A: Type of Coverage**

1. Type of plan	Preferred Provider Plan
2. Out-of-network care covered? (1)	Yes, but the patient pays more for out-of-network care
3. Areas of Colorado where plan is available	<b>Plan is available throughout Colorado</b>

**Part B: Summary of Benefits**

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage.

**Coinsurance and copayment options reflect the amount the covered person will pay**

	<b>In-Network</b>	<b>Out-of-Network</b>
4. Deductible Type (2)	Calendar Year	Calendar Year
4A. Annual deductible (2a)		
a. Individual (2b)		
b. Family (2c)		
5. Out-of-pocket annual maximum (3)		
a. Individual	Same as deductible	
b. Family	Same as deductible	
c. Is deductible included in the out-of-pocket maximum?	Does include deductible	
6. Lifetime benefit maximum paid by the plan for all care	Unlimited	
7A. Covered providers	Humana/ChoiceCare® network See provider directory for complete list of current providers.	All providers licensed or certified to provide covered benefits.
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	Not applicable	Not applicable
8. Medical office visits (4)		

	In-Network	Out-of-Network
a. Primary care providers Primary care providers include family practitioner, general practitioner, gynecologist, pediatrician, internist, nurse practitioner, Physician Assistant or Registered Nurse; Please contact Customer Service for details.	0% after deductible	30% after deductible
b. Specialists Specialist contains any other participating physician. Please contact Customer Service for details.	0% after deductible	30% after deductible
9. Preventive care		
a. Children's services		
1. Exams and labs (birth to age 13)	0% no deductible	30% no deductible
2. Exams and labs (age 13 to age 18)	0% no deductible	30% after deductible
3. Preventive X-ray (birth to age 18)	0% no deductible	30% after deductible
4. Immunizations (birth to age 18)	0% no deductible	0% no deductible
b. Adult services		
1. Preventive lab, pathology and X-ray (EXCEPT cholesterol screening for lipid disorders)	0% no deductible	30% after deductible
2. Cholesterol screening for lipid disorders	0% no deductible	0% no deductible
3. Routine Pap (Cervical cancer screening)	0% no deductible	0% no deductible
4. Routine mammogram	0% no deductible	0% no deductible
5. Annual routine PSA and digital rectal exam (up to age 40)	0% no deductible	30% after deductible
6. Annual routine PSA and digital rectal exam (age 40 and older)	0% no deductible	30% no deductible
7. Adult preventive flu/pneumonia immunization	0% no deductible	0% no deductible
c. Colorectal screening services		
1. Preventive endoscopic services (preventive colonoscopy, sigmoidoscopy and proctosigmoidoscopy)	0% no deductible	0% no deductible
2. Colorectal cancer screening	0% no deductible	0% no deductible
10. Maternity		
a. Prenatal care	0% after deductible	30% after deductible
b. Delivery and inpatient well-baby care (5)	0% after deductible	30% after deductible
11. Prescriptions drugs (6)		
a. Each prescription or refill (up to 30-day supply)	0% after deductible	30% after deductible
b. Mail order (90-day supply)	0% after deductible	30% after deductible
12. Inpatient hospital	0% after deductible	30% after deductible
13. Outpatient hospital/ambulatory surgery	0% after deductible	30% after deductible

	In-Network	Out-of-Network
14. Diagnostics		
a. Laboratory and X-ray - includes interpretation excludes MRI, CAT, EEG, EKG, ECG, cardiac catheterization, endoscopic services, and pulmonary function studies	0% after deductible	30% after deductible
b. MRI, nuclear medicine, and other high-tech services	0% after deductible	30% after deductible
15. Emergency room (7), (8)	0% after deductible	0% after deductible
16. Ambulance	0% after deductible	0% after deductible
17. Urgent, non routine after hours care	0% after deductible	30% after deductible
18. Biologically based mental illness care (9)	See #19, Other mental health care	
19. Other mental health care (Mental disorders, chemical & detoxification) There is a separate Mental Health (combined with Alcohol Dependence) deductible from the plan deductible. The value is equal to the plan single/family, In-network/Out-of-network deductible values. The Mental Health (combined with Alcohol Dependence) deductible does not accumulate to the In-network or Out-of-network plan deductible or out-of-pocket.		
a. Inpatient care	0% after separate mental health deductible	30% after separate mental health deductible
b. Outpatient care	0% after separate mental health deductible	30% after separate mental health deductible
20. Alcohol and substance abuse (Alcohol dependence to include Alcohol misuse behavioral counseling interventions for adults - age 18 and older.) There is a separate Mental Health deductible from the plan deductible. The value is equal to the plan single/family, In network/Out-of-network deductible values. The Mental Health deductible does not accumulate to the In network or Out-of-network plan deductible or out-of-pocket.		
a. Inpatient care	0% after separate mental health deductible	30% after separate mental health deductible
b. Outpatient care	0% after separate mental health deductible	30% after separate mental health deductible
21. Physical, occupational, and speech therapy	0% after deductible	30% after deductible
	30 visit limit combined with cognitive, respiratory, cardiac, and audiology therapy	
22. Durable medical equipment	0% after deductible	30% after deductible
23. Oxygen	0% after deductible	30% after deductible
24. Organ transplants	0% after deductible (when services are at a National Transplant Network provider)	30% after deductible (limited to \$35,000 per covered transplant)
25. Home health care	0% after deductible	30% after deductible
	Limited to 60 visits per calendar year	
26. Hospice care	0% after deductible	30% after deductible
	Bereavement limited to \$1,150 per family for the 12 month period following death; counseling for hospice patient and immediate family is limited to 15 visits per family per lifetime; medical social services limited to \$100 per family per lifetime	
27. Skilled nursing facility care	0% after deductible	30% after deductible
	Up to 30 days per calendar year	
28. Dental care	0% after deductible	30% after deductible
	For injury and for outpatient hospital and anesthesia for a covered dependent	
29. Vision care	No coverage	No coverage

	In-Network	Out-of-Network
30. Spinal manipulations, modalities, & adjustments	0% after deductible	30% after deductible
	10 visits per calendar year	
31. Significant additional covered services		
a. Cure and treatment of cleft lip and palate	Same as any other illness	Same as any other illness
b. Diabetes equipment and supplies and treatment/self management training and education	0% after deductible	30% after deductible
c. Hearing aids (under age 18)	Same as any other illness	Same as any other illness
d. Optional supplemental accident benefit (treatment must be provided within 90 days of the injury)		

## Part C: Limitations and Exclusions

32. Period during which pre-existing conditions are not covered. (10)	Twelve months for all pre-existing conditions unless the covered person is a HIPAA eligible individual as defined under federal and state law, in which case there are no pre-existing condition exclusions. The pre-existence condition limitation does not apply to a covered person who is under the age of 19.
33. Exclusionary riders. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	Yes, unless the individual is a HIPAA eligible individual as defined under federal and state law.
34. How does the policy define a "pre-existing condition"?	A pre-existing condition is an injury, sickness or pregnancy for which a person incurred charges, received medical treatment, consulted a health care professional, or took prescription drugs within 12 months immediately preceding the effective date of coverage.
35. What treatments and conditions are excluded under this policy?	Exclusions vary by policy. List of exclusions is available immediately upon request from your carrier, agent or plan sponsor (e.g., employer). Review the list to see if a service or treatment you may need is excluded from the policy.

## Part D: Using the Plan

	In-Network	Out-of-Network
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No	No
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes	Yes
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes
39. What is the main Customer Service number?	1-800-833-6917	
40. Whom do I write/call if I have a complaint or want to file a grievance? (11)	Write to: Humana Grievance & Appeals Office P.O. Box 14616 Lexington, KY 40512-4616 Phone: 1-800-833-6917	
41. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850 Denver, CO 80202	
42. To assist in filing a grievance, indicate the form number of this policy whether it is individual, small group, or large group and if it is a short-term policy.	Policy form # GN-71037-01 4/2010, et al., individual	
43. Does this plan have a binding arbitration clause?	No	

## **Endnotes:**

- (1) "Network" refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).
- (2) "Deductible Type" indicates whether the deductible period is "Calendar Year" (January 1 through December 31) or "Benefit year" (i.e., based on a benefit year beginning on the policy's anniversary date) or if the deductible is based on other requirements such as a "Per Accident or Injury" or "Per Confinement".
- (2a) "Deductible" means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year or benefit year) before the carrier will cover those expenses. The specific expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible should be noted in boxes 8 through 31.
- (2b) "Individual" means the deductible amount you and each individual covered by a non-HSA qualified policy will have to pay for allowable covered expenses before the carrier will cover those expenses. "Single" means the deductible amount you will have to pay for allowable covered expenses under an HSA-qualified health plan when you are the only individual covered by the plan.
- (2c) "Family" is the maximum deductible amount that is required to be met for all family members covered by a non-HSA qualified policy and it may be an aggregated amount (e.g., "\$3,000 per family) or specified as the number of individual deductibles that must be met (e.g., "3 deductibles per family"). "Non-single" is the deductible amount that must be met by one or more family members covered by an HSA-qualified plan before any covered expenses are paid.
- (3) "Out-of-pocket maximum." The maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductible or copayments, depending on the contract for that plan. The specific deductibles or copayments included in the out-of-pocket maximum may vary by policy. Expenses that are applied toward the out-of-pocket maximum should be noted in boxes 8 through 31.
- (4) Medical office visits include physician, mid-level practitioner, and specialist visits.
- (5) Well baby care includes an in-hospital newborn pediatric visit.
- (6) Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or nonpreferred.
- (7) "Emergency care" means all services delivered in an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb threatening emergency existed.
- (8) Nonemergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to the emergency room by his/her carrier or primary care physician.
- (9) "Biologically based mental illnesses" means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive compulsive disorder, and panic disorder.
- (10) Waiver of pre-existing conditions exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.
- (11) Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.



Insured by Humana Insurance Company

Local Contact at Regional Office

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**Colorado law requires carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan. 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 benefit plan of the carrier.**