

Humana ChoicePOS 10 Copay



Illinois

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[®]
Guidance when you need it most

Humana ChoicePOS 10 Copay plans

100/70 copay plan

		Plan pays for services from PARTICIPATING providers	Plan pays for services from NONPARTICIPATING providers
Office visit and urgent care copay options		<ul style="list-style-type: none"> \$25 primary care/\$55 specialist/\$75 urgent care \$35 primary care/\$75 specialist/\$100 urgent care 	Not applicable
Deductible options	Individual	\$1,000/\$1,500/\$2,000/\$2,500/\$3,000/\$5,000	\$3,000/\$4,500/\$6,000/\$7,900/\$15,000
	Family	\$2,000/\$3,000/\$4,000/\$5,000/\$6,000/\$10,000	\$6,000/\$9,000/\$12,000/\$18,000/\$30,000
Out-of-pocket maximum	Individual	Not applicable	\$9,000
	Family	Not applicable	\$27,000
Preventive care			
<ul style="list-style-type: none"> preventive office visits preventive lab and X-ray Pap smear and mammogram prostate screening child immunizations to age 18 flu and pneumonia immunizations endoscopic services (including, but not limited to colonoscopy) 		100%	70% after deductible
Physician services			
<ul style="list-style-type: none"> office visits 		100% after office visit copay	70% after deductible
<ul style="list-style-type: none"> diagnostic lab and X-ray (performed in office and billed by physician) allergy testing 		100%	70% after deductible
<ul style="list-style-type: none"> injections (including allergy) 		100% after \$5 copay	70% after deductible
<ul style="list-style-type: none"> inpatient services outpatient services surgery 		100% after deductible	70% after deductible
<ul style="list-style-type: none"> emergency room visits 		100%	100%
Facility services			
<ul style="list-style-type: none"> inpatient services outpatient services outpatient diagnostic lab and X-ray outpatient surgery 		100% after deductible	70% after deductible
<ul style="list-style-type: none"> emergency services (copay waived if admitted) 		100% after \$250 copay	100% after \$250 copay
Other medical services			
<ul style="list-style-type: none"> retail clinic urgent care spinal manipulations, adjustments, and modalities (combined limit to 20 visits per calendar year) physical, occupational, cognitive, speech and audiology therapy (combined limit to 80 visits per calendar year) advanced imaging (PET, MRI, MRA, CAT, SPECT) hospice home health care (limited to 100 visits per calendar year) skilled nursing facility (limited to 60 days per calendar year) 		100% after primary care copay 100% after urgent care copay 100% after specialist copay 100% after deductible	70% after deductible 70% after deductible 70% after deductible 70% after deductible
<ul style="list-style-type: none"> ambulance maternity transplant services 		100% after deductible Same as any other illness Same as any other illness when services are received from a Humana Transplant Network provider	100% after participating de Same as any other illness Same as any other illness. B payable will not exceed the benefit limit of \$35,000 per organ transplant
Mental health and chemical dependency¹			
<ul style="list-style-type: none"> inpatient services (combined mental health and chemical dependency limit to 10 days per calendar year) outpatient and office therapy sessions (combined mental health, chemical and alcohol dependency limit to 15 visits per calendar year) 		100% after deductible 100% after specialist copay	70% after deductible 70% after deductible
Alcohol dependency			
<ul style="list-style-type: none"> inpatient services 		Same as any other illness	Same as any other illness

¹ For groups with 51 or more employees, no limits apply to inpatient and outpatient services; benefit is covered the same as any other illness.

	90/60 copay plan		80/50 copay plan	
Members	Plan pays for services from PARTICIPATING providers	Plan pays for services from NONPARTICIPATING providers	Plan pays for services from PARTICIPATING providers	Plan pays for services from NONPARTICIPATING providers
	<ul style="list-style-type: none"> \$25 primary care/\$55 specialist/\$75 urgent care \$35 primary care/\$75 specialist/\$100 urgent care 	Not applicable	<ul style="list-style-type: none"> \$25 primary care/\$55 specialist/\$75 urgent care \$35 primary care/\$75 specialist/\$100 urgent care 	Not applicable
500/ 15,000/ \$2,000/\$4,000	\$500/\$1,000/\$1,500/\$2,000/ \$2,500/\$3,000/\$5,000	\$1,500/\$3,000/\$4,500/\$6,000/ \$7,500/\$9,000/\$15,000	\$500/\$1,000/\$1,500/\$2,000/ \$2,500/\$3,000/\$5,000	\$1,500/\$3,000/\$4,500/\$6,000/ \$7,500/\$9,000/\$15,000
\$4,000/\$8,000	\$1,000/\$2,000/\$3,000/\$4,000/ \$5,000/\$6,000/\$10,000	\$3,000/\$6,000/\$9,000/\$12,000/ \$15,000/\$18,000/\$30,000	\$1,000/\$2,000/\$3,000/\$4,000/ \$5,000/\$6,000/\$10,000	\$3,000/\$6,000/\$9,000/\$12,000/ \$15,000/\$18,000/\$30,000
	\$2,000/\$4,000	\$6,000/\$12,000	\$2,000/\$4,000	\$6,000/\$12,000
	\$4,000/\$8,000	\$12,000/\$24,000	\$4,000/\$8,000	\$12,000/\$24,000
	100%	60% after deductible	100%	50% after deductible
	100% after office visit copay 100%	60% after deductible 60% after deductible	100% after office visit copay 100%	50% after deductible 50% after deductible
	100% after \$5 copay 90% after deductible	60% after deductible 60% after deductible	100% after \$5 copay 80% after deductible	50% after deductible 50% after deductible
	100%	100%	100%	100%
	90% after deductible	60% after deductible	80% after deductible	50% after deductible
	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay
	100% after primary care copay 100% after urgent care copay 100% after specialist copay 90% after deductible	60% after deductible 60% after deductible 60% after deductible 60% after deductible	100% after primary care copay 100% after urgent care copay 100% after specialist copay 80% after deductible	50% after deductible 50% after deductible 50% after deductible 50% after deductible
Deductible	90% after deductible Same as any other illness	90% after participating deductible Same as any other illness	80% after deductible Same as any other illness	80% after participating deductible Same as any other illness
Benefits non-network member covered	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
	90% after deductible 100% after specialist copay	60% after deductible 60% after deductible	80% after deductible 100% after specialist copay	50% after deductible 50% after deductible
	Same as any other illness	Same as any other illness	Same as any other illness	Same as any other illness

Network

Humana ChoicePOS Network

Humana's ChoicePOS Network is a local network of physicians and hospitals in the Chicago metropolitan area, and also includes access to Humana's ChoiceCare® Network. The ChoiceCare Network is one of the nation's largest, most cost-effective physician and hospital networks with more than 544,000 providers and 4,000 hospitals – and it's growing daily. This network gives employees coast-to-coast access to favorably priced healthcare.

Pharmacy options

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.

Retail (30-day supply)	Level 1	Level 2	Level 3	Level 4*	Mail order (up to 90-day supply)
	\$10	\$45	\$70	25%	2.5 times the retail copayment

NOTE: If a nonparticipating pharmacy is used, the claim is covered at 70 percent after applicable copayment.

* Copayment maximum (applies to level 4 drugs only): \$2,500 per member per calendar year

Rx3: Prescription drugs are assigned to one of three levels with corresponding copayment amounts.

Retail (30-day supply)	Level 1	Level 2	Level 3	Mail order (up to 90-day supply)
	\$10	\$40	\$60	2.5 times the retail copayment

NOTE: If a nonparticipating pharmacy is used, the claim is covered at 70 percent after applicable copayment.



Insured 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 or through your sales representative. Premiums and benefits vary based on the plan selected.