

Humana Basic 6850/National POS – OpenAccess

About this plan

Humana Basic 6850/National POS – OpenAccess is a Point of Service (POS) health plan. You have a large network of healthcare providers to choose any primary care physician (PCP) to help you maintain your health and well-being. You have the freedom to visit any doctor, specialist or hospital. However, your out-of-pocket costs are lower when you choose an in-network provider.

- › This plan is a Qualified Health Plan insured by Humana Employers Health Plan of Georgia, Inc.
- › This plan covers inpatient and outpatient medical services, and includes prescription drug coverage. It also provides all preventive services and includes most essential health benefits, like maternity and childbirth. It does not include children's dental. Talk with your agent to learn about the Humana Dental Smart Choice Plan for children. Information can also be found at **Humana.com** or on the Health Insurance Marketplace (also known as "Exchange").

Selecting your healthcare providers – When you enroll in this plan, you can receive care from any doctor, specialist or hospital you choose, but you will save more money by choosing a provider within a select group of healthcare providers in the network. You should choose a PCP from this group with whom you can build a trusting relationship as they are your first point of contact to maintain your health and well-being. You can receive healthcare services from any PCP in this group, and you can use any specialist or hospital of your choice within the network without a referral from your PCP.

- › To search for a PCP in your area, visit **Humana.com/FindADoctor**. Use your plan's network name to locate a PCP close to home.
- The network name is **National POS – OpenAccess**

The pharmacy network – The pharmacy network name is "**National Rx Network**." This plan also gives you access to Humana's prescription mail delivery service, Humana Pharmacy®. Visit **HumanaPharmacy.com** to learn more.

- › To find an in-network pharmacy near you, visit **Humana.com/PharmacyLocator**.

Who can apply for this plan – People who are under the age of 30 before the plan year begins, or those who have received certification from the Health Insurance Marketplace or a State Exchange that they are exempt from the individual mandate because they qualify for a hardship exemption. Families can purchase this plan if each individual enrolled in the coverage meets the three eligibility requirements for enrollment: You must live in the U.S., you must be a U.S. citizen or national (or lawfully present), and you cannot be currently incarcerated. (**healthcare.gov**)

Congratulations!

When you enroll in this plan you have access to HumanaVitality® – a wellness and rewards program for everyone, no matter your age or health status. Making small changes in your everyday life can add up to healthy long-term rewards – and can save you up to \$600 a year on Great For You™ healthier food purchases at Walmart®.

Start by taking a short Health Assessment that focuses on your daily routines – and then let HumanaVitality help lead you on a path to better health by receiving personalized goals and activity recommendation that can help you earn rewards and make healthier choices. Visit **HumanaVitality.com** to learn more.

This plan is available in the following counties: Appling, Banks, Barrow, Bartow, Bibb, Bleckley, Brantley, Bryan, Bulloch, Burke, Butts, Camden, Candler, Carroll, Chatham, Chattahoochee, Cherokee, Clarke, Clayton, Cobb, Coffee, Columbia, Coweta, Crawford, Dawson, DeKalb, Douglas, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Fulton, Gilmer, Glascock, Glynn, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Jackson, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Laurens, Liberty, Lincoln, Long, Lumpkin, Madison, Marion, McDuffie, McIntosh, Monroe, Montgomery, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Polk, Rockdale, Richmond, Screven, Spalding, Stewart, Talbot, Taliaferro, Tattnall, Toombs, Treutlen, Troup, Twiggs, Union, Walton, Warren, Washington, Wayne, Webster, Wheeler, White, Wilkes, and Wilkinson



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Date the plan starts – The initial Open Enrollment period for 2016 coverage is November 1, 2015 to January 31, 2016. Coverage can start as early as January 1, 2016. After Open Enrollment you can enroll in individual or family coverage if you have a qualifying life event. Examples of qualifying life events are moving to a new state, certain changes in your income and changes to your family size (e.g. if you marry, divorce or have a baby). (healthcare.gov)

Out-of-network coverage – This plan gives you the freedom to receive care from any doctor, specialist or hospital you choose, but you will save more money by using in-network healthcare providers. In addition, you will save more money by having your prescriptions filled at in-network pharmacies. This includes Humana's prescription mail delivery service, Humana Pharmacy.

Insurance terms you should know:

Coinsurance – A percentage of your medical and drug costs that you pay out of your pocket

Copay – The fixed dollar amount you pay when you receive medical services or have a prescription filled

Deductible – The amount you pay for medical services or prescriptions before your plan pays for your benefits

Network – A group of healthcare providers or pharmacies who are contracted with Humana to provide medical services or prescription drugs at a discounted rate; often referred to as “in-network”

Maximum out-of-pocket – The most you could pay toward covered expenses including deductibles, copays and coinsurance

This document is for information only and contains a general summary of covered benefits, exclusions, and limitations. Please refer to the plan's medical insurance policy for a full list of benefits covered.

The medical insurance policy is a document that details the benefits and provisions of the plan, as well as limitations and services that are not covered. Please see the “Limitations and exclusions” that are included in this document. If there are discrepancies with the information given in this document, the terms and conditions of the medical insurance policy will apply.

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		In-network		Out-of-network	
		Individual	Family	Individual	Family
Combined medical, prescription drug and children’s vision care deductible*	The amount of covered expenses you’ll pay out of your pocket before the plan pays for covered services	\$6,850	\$13,700	\$13,700	\$27,400
Annual out-of-pocket maximum*	The most you pay toward the covered cost of your healthcare for the calendar year; includes copays, deductibles, coinsurance and pharmacy charges; does not include the premium › Once you reach your out-of-pocket maximum, the plan pays 100% of all covered expenses › Copays do not accumulate toward the deductible but they do accumulate to the out-of-pocket maximum › Deductible and out-of-pocket maximum start over each new calendar year	\$6,850	\$13,700	\$27,400	\$54,800
Coinsurance*	The percentage you pay for covered medical services	This plan pays 100% of covered expenses after you pay your deductible		You pay 25% of covered expenses after you pay your deductible	
* If your family is covered, the individual deductible and out-of-pocket maximum accumulate to the medical and prescription drug individual and family maximum. An individual covered family member will receive coinsurance benefits once they have met their individual deductible. The rest of the covered family members will receive coinsurance benefits once they have satisfied their individual deductible or when the entire family deductible has been satisfied.					
Lifetime maximum	The total amount this plan will pay for covered expenses in your lifetime	Unlimited			
Preventive care	Child Wellness Services, birth thru age 5, includes well office visit, lab tests, child immunizations, including flu and pneumonia, preventive hearing and vision screening.	This plan pays 100%		You pay 25%	
	Includes preventive office visits, lab tests, X-rays, child immunizations (age 6-18), flu and pneumonia immunizations (age 6 and older), Pap tests, mammograms, prostate screening, certain endoscopic services and more	This plan pays 100%		You pay 25% after you pay your deductible	

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		In-network	Out-of-network
Diagnostic visits	Includes, but not limited to maternity and mental health services › Primary Care Physician (PCP) › Retail Clinic › Urgent Care › Specialist To search for a Primary Care Physician (PCP), Retail Clinic, Urgent Care or Specialist, go to Humana.com/FindADoctor . Use the plan's network name to locate a provider close to home. The network name for this plan is National POS – OpenAccess	This plan pays 100% after you pay a \$25 copay per visit for the first 3 visits; then this plan pays 100% after you pay your deductible This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible You pay 25% after you pay your deductible
Diagnostic lab and X-rays	› Includes allergy testing › Includes maternity and mental health services	This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible
Emergency room	Emergencies are life-threatening illnesses or injuries › Includes, but is not limited to, major head trauma, chest pain, severe abdominal pain, loss of consciousness, amputation of a body part, severe break or bone fracture and signs or symptoms of stroke or heart attack Non-emergency emergency room visits › Costs incurred will not apply toward your deductible or maximum out-of-pocket	This plan pays 100% after you pay your deductible Not covered	
Ambulance		This plan pays 100% after you pay your deductible	
Hospital stay	Inpatient › Facility fee (e.g. hospital room) › Physician/surgeon fees Outpatient › Facility fee (e.g. ambulatory surgery center) › Physician/surgeon fees	This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible
Maternity	Delivery and related inpatient and outpatient services	This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible
Transplants		This plan pays 100% when services are received from a Humana National Transplant Network provider after you pay your deductible	You pay 25% after you pay your deductible; this plan pays up to \$35,000 per transplant
Mental health	Mental illness and chemical/alcohol dependency › Includes inpatient and outpatient services	This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible

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		In-network	Out-of-network
Durable medical equipment	Items that are prescribed by a healthcare provider for use in a patient's home. Including, but not limited to: <ul style="list-style-type: none"> › Hospital beds › Nebulizers › Oxygen equipment › Wheelchairs. 	This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible
Other medical services	Including, but not limited to: <ul style="list-style-type: none"> › Skilled nursing facility – up to 30 days per calendar year › Physical and occupational therapy – combined, up to 20 visits per calendar year › Speech therapy – up to 20 visits per calendar year › Respiratory therapy – up to 30 visits per calendar year › Cognitive, audiology, and cardiac therapy – visit limits do not apply › Spinal manipulations, adjustments, and modalities – up to 20 visits per calendar year › Home healthcare services – up to 120 visits per calendar year › Hospice Care 	This plan pays 100% after you pay your deductible	You pay 25% after you pay your deductible
Prescription drugs	The pharmacy network name is “National Rx Network” <ul style="list-style-type: none"> › If you use an out-of-network pharmacy, you'll need to pay the full cost up front and then ask Humana to pay you back by submitting a claim › This plan also gives you access to Humana's prescription mail delivery service, Humana Pharmacy <ul style="list-style-type: none"> • Visit HumanaPharmacy.com to learn more • Mail delivery through Humana Pharmacy covers up to a 90 day supply at 100% after you pay your deductible › Prescription drug plan name is HDHP Plus <ul style="list-style-type: none"> • Use the Rx drug list search tool at Humana.com/DrugLookup to find out what drugs are included; or • Visit www.humana.com/2016-HDHP-Plus for a comprehensive listing of covered drugs 	This plan pays 100% after you pay your deductible	This plan pays 100% of it's required portion, after you pay your deductible. You are responsible for 100% of additional charges.

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		In-network	Out-of-network
Children's vision care	Children are covered through age 19 <ul style="list-style-type: none">› Exam with dilation as necessary (limit 1 per year)› Medically necessary eyeglass lenses with covered frames or contact lenses (limit 1 per year)<ul style="list-style-type: none">• Eyeglass lens options – standard polycarbonate and/or standard scratch coating› Low vision<ul style="list-style-type: none">• Supplemental testing (limit 1 every 2 years)› Vision aids (limit 1 every 3 years)<ul style="list-style-type: none">• Video magnification aids (1 every 5 years)› If you buy a frame outside of the selection, the plan provides a benefit up to the amount that would have been paid if you chose a frame from the selection; additional discounts may be available with network providers› The above services are not all inclusive; see the plan's medical insurance policy for more details	This plan pays 100% after you pay your deductible	This plan pays 100% after you pay your deductible

Health Insurance Marketplace

- › If coverage was purchased through the Health Insurance Marketplace and an Advance Premium Tax credit was received, any deductible, copay, coinsurance and/or out-of-pocket coinsurance maximum may change without notice. The Health Insurance Marketplace will determine if a change is to be made. We will make the change as directed.

Network agreements

Network providers (also called in-network providers) agree to accept an agreed-upon amount as payment in full. Your policy explains your share of the cost of services rendered by network providers. The plan may include a deductible, a set amount (copay), and a percent of the costs (coinsurance).

When you go to an in-network provider:

- The amount you pay is based on the agreed-upon amount.
- The provider can't "balance bill" you for charges greater than that amount.

When you go to an out-of-network provider:

- The amount you pay for health benefits is based on Humana's maximum allowable fee.
- The amount you pay for dental and vision benefits is based on Humana's reimbursement limit.
- The provider can "balance bill" you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, you are responsible for the remaining \$30.

Limitations and exclusions (things that are not covered)

This is an outline of the limitations and exclusions for the Humana individual health plan listed above. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions. Certain medical services require preauthorization before services are rendered. Certain prescription drugs, including specialty drugs, require prior authorization and may also require step therapy. Please visit [humana.com/individual-and-family](https://www.humana.com/individual-and-family) for a detailed list. Unless specifically stated otherwise, no benefits will be provided for, or on account of, the following items:

Service and billing exclusions

- Services provided by a family member or person who resides with the covered person.
- Services incurred before the effective date, after the termination date, or when premium is past due.
- Charges in excess of the maximum allowable fee, default rate or reimbursement limit.
- Charges in excess of any benefit maximum.
- Services not authorized, furnished, or prescribed by a healthcare provider.
- Services for which no charge is made.
- Services which are not rendered by the billing provider.
- Services which are not substantiated in the medical records by the billing provider.
- Services rendered by a standby physician, surgical assistant, assistant surgeon, physician assistant, nurse or certified operating room technician unless medically necessary.
- Services not medically necessary, or that do not meet our medical and pharmacy coverage policies, claim payment policies or benefit policy guidelines except for routine preventive medical services as stated in the policy.

Elective and cosmetic services

- Cosmetic services, or any related complication.
- Elective medical or surgical procedures except elective tubal ligation and vasectomy.
- Hair prosthesis, hair transplants, or hair implants.
- Prophylactic services other than a prophylactic mastectomy.

Immunizations

- Immunizations except as stated in the policy.

Dental, foot care, hearing, and vision services

- Dental services (except for dental injury and certain oral surgical procedures), appliances, or supplies.
- Foot care services.
- Hearing care that is routine except as stated in the policy; any artificial hearing device, cochlear implants, auditory prostheses or other means of auditory comprehension.
- Vision examinations or testing, eyeglasses, contact lenses, eye exercises, or any surgery or procedure to change or correct vision except as stated in the policy.

Pregnancy and sexuality services

- Elective medical or surgical abortion except as stated in the policy.
- Immunotherapy for recurrent abortion.
- Home uterine activity monitoring.
- Reversal of sterilization.
- Infertility services.
- Sex change services and sexual dysfunction.
- Services rendered in a premenstrual syndrome or holistic medicine clinic.

Obesity-related services

- Any treatment for obesity.
- Surgical procedures for the removal of excess skin and/or fat due to weight loss.

Illness/injury circumstances

- Services or supplies provided in connection with a sickness or bodily injury arising out of, or sustained in the course of, any occupation, employment or activity for compensation, profit or gain, only when benefits are available under Workers' Compensation except as stated in the policy.
- Sickness or bodily injury as a result of war, armed conflict, participation in a riot, being intoxicated or under the Influence of an Illegal narcotic or a controlled substance, or engaging in an illegal occupation.

Care in certain settings

- Private duty nursing.
- Custodial or maintenance care.
- Care furnished while confined in a hospital or institution owned or operated by the United States government or any of its agencies for any service connected sickness or bodily injury.

Hospital services

- Pre-surgical/procedural testing duplicated during a hospital confinement.
- Services received in an emergency room unless required because of emergency care.
- Charges for a hospital stay that begins on a Friday or Saturday unless due to emergency care or surgery is performed on the day admitted.
- Hospital inpatient services, including physician services, when the covered person is in observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions which are not the result of mental health.

Mental health services

- Court-ordered mental health services unless medically necessary.
- Services and supplies that are rendered in connection with mental illnesses not classified in the International Classification of Diseases of the U.S. Department of Health and Human Services.
- Services and supplies that extend beyond the period necessary for evaluation and diagnosis of learning and behavioral disabilities or for mental retardation.
- Marriage counseling.

Other payment available

- Services furnished by or payable under any plan or law through a government or any political subdivision, unless prohibited by law.
- Charges for which any other insurance providing medical payments exists.

Services not considered medical

- Charges for non-medical items that are used for environmental control or enhancement whether or not prescribed by a healthcare practitioner.

Other

- Any expense incurred for services received outside of the United States except as required by law for emergency care services.
- Biliary lithotripsy; Chemonucleolysis.
- Charges for growth hormones except as stated in the policy.
- Educational or vocational training or therapy, services, and schools.
- Expense for employment, school, sports or camp physical examinations or for the purpose of obtaining insurance, premarital tests/examinations.
- Genetic testing, counseling, or services except for BRCA screening, counseling, and testing recommended by the HRSA.
- Hyperhidrosis.
- Immunotherapy for food allergy.
- Light treatment for Seasonal Affective Disorder (S.A.D.).
- Living expenses, travel, transportation, except as stated in the policy.
- Prolotherapy; Sensory integration therapy.
- Services for care or treatment of non-covered procedures, or any related complication.
- Alternative medicine including but not limited to holistic medicine and naturopathy.

- Services that are experimental, investigational, or for research purposes.
- Sleep therapy.
- Treatment for TMJ, CMJ, any jaw joint problem or any orthognathic surgery.
- Treatment of nicotine habit or addiction except for smoking cessation drugs on our Preventive Medication Coverage drug list.
- Any drug and/or ingredient which is not FDA approved including bulk compounding ingredients.
- Legend drugs not recommended or deemed necessary by us or drugs prescribed for a non-covered bodily injury or sickness.
- Drugs prescribed for intended use other than for indications approved by the FDA or recognized off label indications through peer reviewed medical literature.
- Prescription fills or refills exceeding the number specified by the healthcare practitioner or dispensed more than one year from the date of the original order.
- Vitamins, herbs, minerals, dietary supplements, nutritional products, and any other nonprescription supplements.
- Over the counter medical items, supplies, or drugs that are available without a prescription except for insulin or drugs on our Preventive Medication Coverage drug list.
- Prescription fills or refills that exceed our drug or dispensing specific limits or are refilled early.
- Drugs for which prior authorization is required if prior authorization was not obtained from us.
- Anorectic or any drug used for weight control, abortifacients, allergen extracts, or any drug not included on our drug list.
- Costs related to mailing, sending or delivery of a drug or drugs that are lost, stolen, spilled, spoiled or damaged.

Additional expenses not covered for the following benefits:

**Pediatric Vision
(for plans on and off marketplace)**

- Orthoptic or vision training and any associated testing.
- Multiple pair of glasses in lieu of bifocals or trifocals.
- Pre-and post-operative services; medical or surgical treatment of the eye(s) or supporting structure.
- Services or materials required by an employer; safety lenses and frames.
- Contact lenses when benefits are paid for frames and lenses.
- Separate fees for pre and post-operative services.
- Oversized 61 and above lens or lenses; artistically painted lenses; premium lens options.
- Treatment related to or caused by disease.
- Charges for missed appointments or completion of claim forms.
- Non-prescription materials or vision devices.
- Costs for securing materials; routine maintenance of materials.
- Refitting or change in lens design after initial fitting.
- Orthokeratology.

**Pediatric Dental
(for plans off Marketplace)**

- Charges for precision or semi-precision attachments, overdentures and any associated endodontic treatment, any customized attachments, temporary and interim dental services, charges related to materials or equipment used in delivery of dental care, or services for 3D imaging (cone beam images).
- Orthognathic surgery; destruction of lesions; tooth transplantation; removal of a foreign body from the oral tissue or bone; reconstruction of facial bones.
- Elective removal of non-pathologic impacted teeth; replacement of fillings in place less than two years.
- Infection control including but not limited to sterilization techniques.
- Charges for missed appointments or completion of claim forms.
- Charges related to altering vertical dimension of teeth or changing the spacing and/or shape of the teeth, restoration or maintenance of occlusion, splinting teeth, including multiple abutments or any service to stabilize periodontally weakened teeth, replacing tooth structures lost resulting from abrasion, attrition, erosion or abfraction, or bite registration or analysis.

- Hospital, surgical or treatment facility or for services of an anesthesiologist or anesthetist.
- Prescription drugs or pre-mediations.
- Orthodontic services or repair and replacement of orthodontic appliances.
- Preventive control programs including but not limited to oral hygiene instructions, plaque control, take-home items, or dietary planning.
- Replacement of any lost, stolen, damaged, misplaced or duplicate major restoration, prosthesis or appliance.
- Caries susceptibility testing, laboratory tests, saliva samples, anaerobic cultures, sensitivity testing or charges for oral pathology procedures.
- Services performed by other than a dentist except as stated in the policy.
- Services not eligible for benefits based on a clinical review, does not offer a favorable prognosis, or does not have uniform professional acceptance.

Offered by Humana Employers Health Plan of Georgia, Inc. and insured by Humana Insurance Company. Applications are subject to eligibility requirements. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage call or write your Humana insurance agent or broker.

Add Humana Dental Smart Choice to protect a healthy smile

The following dental policies are available to you at an extra cost

Make your Humana plan fit your needs even better. This extra benefit is an easy and affordable way to get the coverage you need.

Dental

Good health starts with a healthy mouth. You can protect your healthy smile with cost-effective, easy-to-use dental benefits from one of the nation's largest dental insurers. Regular dental exams and cleanings can lower the risk of gum disease, which is linked to heart disease, diabetes, stroke, and other serious conditions.

The Humana Dental Smart Choice plan is designed for individuals and families who believe in the importance of regular dental care. With no office visit copays for diagnostic and preventive services, the plan offers immediate and affordable benefits for children; for adults, there is a 6 month waiting period for basic services. Children through the age of 19 can be covered under an individual or family policy and no one will be turned away from pre-existing conditions. The plan is a Qualified Dental Health Plan in the Health Insurance Marketplace and your plan year starts with the first month of eligibility.

More than 225,000 dentist locations are included in the Humana Dental PPO network. To find dentists in your area, visit **Humana.com**.

These plans have limitations and exclusions, waiting periods, and terms under which the plans may be continued in force or discontinued.

For more information, go to Humana.com or contact your sales agent.

Insured or offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., CompBenefits Insurance Company, CompBenefits Company, CompBenefits Dental, Inc., CompBenefits of Georgia, Inc., Humana Health Benefit Plan of Louisiana, Inc., DentiCare, Inc. (d/b/a CompBenefits), Discount plans offered by Texas Dental Plans, Inc.

Notes

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