

# Humana Insurance Company

## Humana Silver 3800/Knoxville PPOx

Coverage Period: 01/01/2016 - 12/31/2016

### Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | Plan Type: PPO



#### This is only a summary.

If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.humana.com](http://www.humana.com) or by calling 1-800-833-6917.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-network: <b>\$3,800 Individual / \$7,600 Family</b> Out-of-network: <b>\$7,600 Individual / \$15,200 Family</b> Doesn't apply to preventive care. Coinsurance and copayments don't count toward the <u>deductible</u> .	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. Prescription Drugs: Out-of-network: <b>\$4,500 Individual / \$9,000 Family</b> There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. In-network: <b>\$6,300 Individual / \$12,600 Family</b> Out-of-network: <b>\$25,200 Individual / \$50,400 Family</b>	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, Penalties and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. See <a href="http://www.humana.com">www.humana.com</a> or call 1-800-833-6917 for a list of Network <u>providers</u> .	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .

**Questions:** Call 800-833-6917 or visit us at [www.humana.com](http://www.humana.com).

If you aren't clear about any of the underlined terms in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 800-833-6917 to request a copy.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a <b>specialist</b> ?	No. You don't need a referral to see a specialist.	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount** you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$20 copay/visit	40% coinsurance after deductible	---none---
	Specialist visit	\$40 copay/visit	40% coinsurance after deductible	
	Other practitioner office visit	Chiropractor Exam: 20% coinsurance after deductible Retail Clinic: \$30 copay/visit	40% coinsurance after deductible	Acupuncture not covered.
	Preventive care/screening/immunization	No charge	40% coinsurance after deductible	---none---
If you have a test	Diagnostic test (x-ray, blood work)	\$500/calendar year paid at 100%; then 20% coinsurance after ded.	40% coinsurance after deductible	---none---
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at:  <a href="http://www.humana.com/2016-Rx5-Plus">www.humana.com/2016-Rx5-Plus</a> or <a href="#">click here</a>	Level 1 - Preferred generics	\$10 copay (Retail) \$25 copay (Mail order)	30% coinsurance after network copay	Preauthorization may be required, penalty will be 40% or \$2,500 for certain prescription drugs, whichever is less.  30 day supply (Retail) 90 day supply (Mail Order)
	Level 2 - Non-preferred generics	\$20 copay (Retail) \$50 copay (Mail order)	30% coinsurance after network copay	
	Level 3 - Preferred brands	\$50 copay (Retail) \$125 copay (Mail order)	30% coinsurance after network copay	
	Level 4 - Non-preferred brands	50% coinsurance	30% coinsurance after network coinsurance	<b>Specialty Drugs:</b> 40% coinsurance when filled via a preferred network pharmacy.
	Level 5 - Specialty drugs	50% coinsurance	30% coinsurance after network coinsurance	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	40% coinsurance after deductible	---none---
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	---none---
<b>If you need immediate medical attention</b>	Emergency room services	\$250 copay/visit. Deductible, then 20% coinsurance	\$250 copay/visit. Deductible, then 20% coinsurance	---none---
	Emergency medical transportation	20% coinsurance after deductible	20% coinsurance after deductible	---none---
	Urgent care	\$40 copay/visit	Not Covered	---none---
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500.
	Physician/surgeon fee	20% coinsurance after deductible	40% coinsurance after deductible	---none---

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$20 copay/visit and 20% coinsurance for other outpatient services	40% coinsurance after deductible	---none---
	Mental/Behavioral health inpatient services	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500.
	Substance use disorder outpatient services	\$20 copay/visit and 20% coinsurance for other outpatient services	40% coinsurance after deductible	---none---
	Substance use disorder inpatient services	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required.
<b>If you are pregnant</b>	Prenatal and postnatal care	20% coinsurance after deductible	40% coinsurance after deductible	---none---
	Delivery and all inpatient services	20% coinsurance after deductible	40% coinsurance after deductible	---none---
<b>If you need help recovering or have other special health needs</b>	Home health care	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500. 60 visits per year
	Rehabilitation services	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500. - 20 separate visits per calendar year for Physical and Occupational Therapy and Spinal manipulations, adjustments, modalities. 36 separate visits per calendar year for Cardiac and Respiratory Therapy. Any limits for Habilitation services and Rehabilitation services are combined.
	Habilitation services	20% coinsurance after deductible	40% coinsurance after deductible	
	Skilled nursing care	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500. 60 days per year.
	Durable medical equipment	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500.
	Hospice service	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization may be required. Penalty will be \$500.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	50% coinsurance after deductible	50% coinsurance after deductible	1 exam per year.
	Glasses	50% coinsurance after deductible	50% coinsurance after deductible	1 pair of glasses/frames per year.
	Dental check-up	Not covered	Not covered	---none---

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Infertility treatment
- Weight loss programs
- Bariatric surgery
- Long-term care
- Cosmetic surgery
- Non-emergency care when traveling outside the U.S.
- Dental care (Adult)
- Private-duty nursing (home health care)

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Hearing aids
- Routine eye care (Adult) when in treatment for diabetes
- Routine foot care when in treatment for diabetes

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 800-833-6917. You may also contact your state insurance department at Tennessee Department of Commerce and Insurance, 500 James Robertson Parkway Davy Crockett Tower, Nashville, TN 37243-0565 - Phone: 800-342-4029 - Website: [tn.gov/commerce](http://tn.gov/commerce).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact your state insurance department at Tennessee Department of Commerce and Insurance, 500 James Robertson Parkway Davy Crockett Tower, Nashville, TN 37243-0565 - Phone: 800-342-4029 - Website: [tn.gov/commerce](http://tn.gov/commerce)

Additionally, a consumer assistance program can help you file your appeal. Contact the Tennessee Department of Commerce and Insurance, 500 James Robertson Parkway Davy Crockett Tower, Nashville, TN 37243-0574 - Phone: 800-342-4029 - Website: [tn.gov/commerce](http://tn.gov/commerce).

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage". **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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*To see examples of how this plan might cover costs for a sample medical situation, see the next page*

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# About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



## This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

## Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,480
- Patient pays \$4,060

### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

### Patient pays:

Deductibles	\$3,800
Copays	\$20
Coinsurance	\$90
Limits or exclusions	\$150
Total	\$4,060

## Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$1,430
- Patient pays \$3,970

### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

### Patient pays:

Deductibles	\$3,800
Copays	\$60
Coinsurance	\$30
Limits or exclusions	\$80
Total	\$3,970



## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

### Can I use the Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs), or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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