

# Humana National POS 16

For groups 101+

Effective dates starting 4/1/21

## Georgia Canopy Plan

**Coinsurance options:**  
**100/70, 80/60, 60/60**

**If you use in-network providers**

**If you use out-of-network providers**

### Annual deductible

- The annual deductible is based upon a calendar or plan year
- In-network and out-of-network deductibles accumulate separately

#### Individual

#### Family

#### Individual

#### Family

\$1,000	\$2,000	\$3,000	\$6,000
\$2,000	\$4,000	\$6,000	\$12,000
\$3,000	\$6,000	\$9,000	\$18,000
\$3,500	\$7,000	\$10,500	\$21,000
\$4,000	\$8,000	\$12,000	\$24,000
\$5,000	\$10,000	\$15,000	\$30,000
\$6,500	\$13,000	\$19,500	\$39,000

### Maximum out-of-pocket limit

- The maximum out-of-pocket limit is calculated on a calendar or plan year
- Includes medical and pharmacy deductibles, copays and/or coinsurance

#### Individual

#### Family

#### Individual

#### Family

\$5,000*	\$10,000	\$15,000	\$30,000
\$6,500*	\$13,000	\$19,500	\$39,000
\$7,900*	\$15,800	\$23,700	\$47,400
\$8,550*	\$17,100	\$25,650	\$51,300

\* Maximum out-of-pocket limits available with deductible options:

- **\$5,000:** available with \$1,000, \$2,000, \$3,000, \$3,500, and \$4,000 deductibles
- **\$6,500:** available with \$1,000, \$2,000, \$3,000, \$3,500, \$4,000, and \$5,000 deductibles
- **\$7,900:** available with \$1,000, \$2,000, \$3,000, \$3,500, \$4,000, \$5,000 and \$6,500 deductibles
- **\$8,550:** available with \$1,000, \$2,000, \$3,000, \$3,500, \$4,000, \$5,000, and \$6,500 deductibles

### Physician services

- Office visits

100% after  
\$20 primary care/\$50 specialist  
\$20 primary care/\$70 specialist

70% after deductible

- Retail clinic visits

100% after \$20 copay

70% after deductible

- Urgent care visits

100% after \$100 copay

70% after deductible

### Facility services

- Inpatient services
- Outpatient and ambulatory surgery

Coinsurance after deductible

Coinsurance after deductible

- Urgent care

100%

70% after deductible

- Emergency room

Coinsurance after deductible

Coinsurance after  
in-network deductible



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your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.