



On Hand: Level Funded Premium

# Preventive and every-day care in a single tap

On Hand is a virtual-first health  
plan to fit the real world needs  
of modern businesses.

**Humana**®

GCHKR5UEN 1021



# Put On Hand to work

On Hand® can make each day easier for your employees and more productive for your business. Instead of waiting weeks for appointments, your employees can get annual exams, review lab work, get prescriptions, and receive specialist referrals without every setting foot in a waiting room.

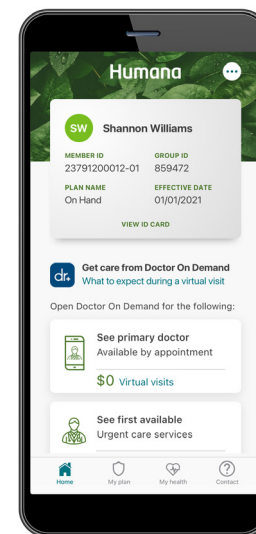
## Unlimited \$0 virtual visits – anytime 24/7

On Hand members have access to unlimited \$0 virtual visits with U.S.-based and board-certified Doctor On Demand® primary care physicians, psychiatrists and therapists. Members video chat with their doctor using the On Hand mobile app, tablet, or computer for primary, everyday and mental healthcare needs – anytime everywhere in the U.S.

## On Hand is one of our lowest cost plans, but it's not a stripped-down plan:

- **Unlimited virtual preventive, routine, urgent, and mental healthcare** for \$0 with Doctor On Demand
- **Chat-based coaching with real-time support** to help members reach their health goals, manage life stressors, improve relationships, and more – for \$0 with Doctor On Demand
- **In-person preventive care at no additional cost** for things like well-child and women's and men's health visits
- **Care kit** with blood pressure cuff, thermometer, and pulse oximeter to help doctors diagnose and manage member health
- **Pay only \$5 for over 1,400 prescriptions and common labs**
- **Comparative prescription pricing** and GoodRx® access
- **Chronic condition management**
- **Full-service care team** that members can request help scheduling appointments including finding a specialist and coordinating care
- **When you need to see a doctor in person**, you pay either a copay, or a percentage of the cost of a covered healthcare service after meeting the deductible, based on the plan.

[Learn more at Humana.com/onhand](https://www.humana.com/onhand)



## Everyday care in a single tap with the On Hand app

Doctor On Demand can support a wide variety of your everyday healthcare and mental health needs like:

- ✓ Annual check-ups
- ✓ Colds, flu & COVID-19
- ✓ Strep throat
- ✓ Stomach ailments
- ✓ Skin conditions
- ✓ UTIs
- ✓ Anxiety and depression
- ✓ Chat-based coaching
- ✓ And more



# Features and benefits of On Hand

Level Funded Premium On Hand is available for groups with 5-99 enrolled employees\*

<b>\$0 virtual doctor visits</b>	<p>Unlimited, \$0 virtual visits with your Doctor On Demand doctor for care needs including:</p> <ul style="list-style-type: none"> <li>• <b>Preventive care:</b> Annual check-ups and other routine care</li> <li>• <b>Urgent care:</b> Diagnostic visits for colds, flu, strep throat, skin conditions, UTIs, stomach ailments, and more</li> <li>• <b>Mental health:</b> Full service psychiatry &amp; psychology visits for mental health support and care – including chat-based coaching for real-time support to help members reach their health goals, manage life stressors, improve relationships, and more</li> </ul>
<b>Care kit</b>	<p>After a member registers on the On Hand app, they receive the care kit in the mail (one per family) with a blood pressure cuff, thermometer, and pulse oximeter to help doctors diagnose and manage their health</p>
<b>In-office doctor visits</b>	<ul style="list-style-type: none"> <li>• Members can get in-person care for preventive services at no additional cost, for services like: well-baby and well-child care, immunizations, mammograms, gynecology, and prostate exams</li> <li>• For non-preventive office visits, members pay either a \$50 copay with certain LFP plans or deductible &amp; coinsurance (similar to an HDHP)</li> </ul>
<b>Full service care team</b>	<p>Members can request help scheduling appointments including finding a specialist and coordinating care</p>
<b>On Hand app</b>	<p><b>Exclusively available to On Hand members, you can:</b></p> <ul style="list-style-type: none"> <li>• See a doctor – begin your scheduled doctor visit, or initiate an urgent care visit anytime 24/7. Members can connect using their phone, tablet or computer.</li> <li>• Start a chat-based mental health coaching session</li> <li>• View and save ID card to photos</li> <li>• View claims history and benefits</li> <li>• View spending account balance</li> <li>• Connect with the care team</li> <li>• Get comparative prescription pricing by pharmacy and GoodRx</li> </ul>
<b>\$5 copay for common prescriptions and labs</b>	<p>For a complete listing of \$5 labs and prescriptions, go to <a href="https://www.humana.com/onhand">Humana.com/onhand</a></p>
<b>Self-funding with Level Funded Premium</b>	<p>Choose plan designs similar to the options you're familiar with—but with lower rates and more financial stability. Plus, you get built-in financial protection from unexpected costs:</p> <ul style="list-style-type: none"> <li>• <b>Fixed premiums:</b> Get predictable and manageable payments without paying claims as they come up like traditional self-funding</li> <li>• <b>Team-based costs:</b> Premiums are solely based on your employees, rather than staffs from other companies</li> <li>• <b>Possible surpluses:</b> Pay for costs you actually incur and you get 100% of the settlement in the form of a credit to fees in the following plan year</li> <li>• <b>Stop-loss coverage:</b> Humana LFP plans protect you against excessively high claims, which limits your financial risk</li> </ul>
<b>Spending account options</b>	<p>Adding an Health Reimbursement Arrangement (HRA) and Flexible Spending Account (FSA) can help employees pay for out-of-pocket healthcare expenses, including deductibles</p> <ul style="list-style-type: none"> <li>• <b>Employers can fund an HRA</b> to help offset the out-of-pocket deductible for members who need it and realize a tax savings when they do</li> <li>• <b>Employees can fund an FSA</b> to help pay for qualified out-of-pocket medical expenses and increase their annual take home pay through the tax savings of funding an FSA</li> </ul>

\* In Utah, available for 51-99 enrolled employees

## Personalized care from anywhere

With a trusted doctor in their pocket, your employees will no longer have to travel for routine checkups. Now, your employees can get annual exams, manage chronic conditions, and have that cough checked out without waiting rooms or scheduling conflicts disrupting their day.

Benefit Type	Description	On Hand	Traditional HDHP w/included virtual visits
Virtual preventive & routine care visits	Virtual visits with Doctor On Demand	\$0 per visit (unlimited)	Not available
Virtual urgent care visits	Urgent care visits with Doctor On Demand	\$0 per visit (unlimited)	\$56 per visit on average
Virtual psychiatry & psychology visits	Mental health visits and chat-based coaching with Doctor On Demand	\$0 per visit (unlimited)	Coinsurance and deductible
Preventive care	Care kit	\$0	Not available
	Vaccines, routine mammograms & prostate exams, well-child visits, chronic condition management, and more	\$0	\$0
	Care team through Doctor On Demand	\$0	Not available

## Full service coverage & straight forward pricing

On Hand includes all the features of a traditional High Deductible Health Plan (HDHP), but with two key cost-saving differences: Pay only \$5 for most common prescriptions and labs.

Benefit Type	Description	On Hand	Traditional HDHP w/included virtual visits
Diagnostic lab & imaging	Common labs like Vitamin D, urinalysis and glucose testing	\$5	Coinsurance after deductible
	MRI, CT scan, PET scan and more	Coinsurance after deductible	Coinsurance after deductible
Prescription drugs	Tier 1 and 2	\$5	Coinsurance after deductible
	Tier 3-5	Coinsurance after deductible	Coinsurance after deductible
In-person services	Office visits	Copay or coinsurance after deductible	Coinsurance after deductible
	Urgent care clinic and emergency room visits	Coinsurance after deductible	Coinsurance after deductible
	In-patient hospital and out-patient surgery	Coinsurance after deductible	Coinsurance after deductible

Examples for illustrative purposes only.

## How On Hand works



### Meet Jennifer

Jennifer, 41, works for a cleaning & restoration company. She registered with On Hand and received her care kit in the mail so she'd be prepared when she needs to see her Doctor On Demand doctor. Here's a look at her healthcare journey using her On Hand plan:

Jennifer's healthcare services	Cost
Scheduled an annual check-up with her Doctor On Demand (DOD) doctor.	\$0
The DOD care team helped her schedule her routine labs and in-person mammogram	\$0
Her labs revealed her blood pressure was borderline high. DOD reached out to her to help her monitor her condition using her blood pressure cuff, guide her on ways to keep her blood pressure in check, and scheduled her follow-up appointment.	\$0
A few months later, she had a UTI and used her On Hand app to initiate an urgent care visit with DOD	\$0
DOD prescribed an antibiotic for her UTI and sent it to her pharmacy for same-day pick up	\$5
The care team checked in with Jennifer three days after her urgent care visit to see if she had any questions or concerns.	\$0
Jennifer was feeling overwhelmed with work and her personal life and needed to talk to someone. She scheduled and had a DOD appointment with a psychologist within three days.	\$0

Level Funded Premium (LFP) plans are administered by Humana Insurance Company or Humana Health Plan, Inc. Stop Loss coverage is insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Insurance Company of Kentucky, or Humana Wisconsin Health Organization Insurance Corporation.

Doctor On Demand services are not available for Humana members in Puerto Rico and outside the U.S.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

This material is provided for informational use only and should not be construed as medical, legal, financial, or other professional advice or used in place of consulting a licensed professional. You should consult with an applicable licensed professional to determine what is right for you.

LFP benefit plans have limitations and exclusions and may have waiting periods and terms under which the coverage may be continued in force or discontinued. For costs and complete details of coverage, call or write your Humana insurance agent or broker.

