

SIMPLICITY PLAN: Tennessee

A health plan with no surprises. Seriously, not even one!

With Simplicity, you'll know exactly what you'll pay before getting care and there's no in-network deductible. It's that simple! For people who want to better manage their expenses, this is the plan for them.

Every plan includes

- **No in-network deductible**
- **Straightforward, simple copays** for services
- **Preventive care covered at 100%** with in-network providers (no additional costs to members)
- **Accolade Health Assistants®** help guide members at any stage in their healthcare journey through mobile and online messaging, or by phone
- **Advanced provider search tool and cost-of-care estimator** help members find the right fit for their needs
- **Virtual visits with board-certified doctors** 24/7 with Doctor On Demand®
- **Go365® rewards for healthy behaviors:** Rewards like Target and Amazon gift cards

Example of what you pay

Pay a simple copay for in-network services. Here are some examples.	Preventive care visits	\$0
	Sick visits	\$40
	Specialist visits	\$80
	Virtual visits	\$20
	Urgent care	\$100
	Advanced imaging	\$425
	Emergency room	\$425
	Outpatient surgery	\$1,500
	Inpatient hospital	\$1,500 /day (first 3 days, then covered in full)
Pay nothing after the out-of-pocket maximum	During the calendar year, once your in-network copays add up to the maximum out-of-pocket dollar amount, you pay nothing for in-network healthcare services for the rest of the calendar year.	

Plan option costs vary depending on plan chosen.



Good fit for

Monica is 38 with two kids and wants an easier way to budget for healthcare expenses.

Simplicity plan is a great fit because it's affordable and allows her to know all her upfront costs before going to the doctor.

Humana®

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Humana group medical plans are offered by Humana Health Plan, Inc. and/or insured by Humana Insurance Company

Statements in languages other than English contained in the advertisement do not necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. 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, refer to the plan document or call or write Humana, or your Humana insurance agent or broker. In the event of any disagreement between this communication and the plan document, the plan document will control.

Go365 is not an insurance product. Not available with all Humana health plans.

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

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. 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.

Note that gift cards may present federal, state and local tax consequences to you. Any related taxes are solely your responsibility. Please consult your tax adviser.

