

COPAY PLAN

Better manage your family’s healthcare when you know the cost for routine healthcare expenses

Copay plans are great for those who visit the doctor more frequently, like families with children. Members pay a set dollar amount, or copay, for routine services in-network like office visits and prescriptions. Members are also incentivized to choose the appropriate level of care to get the most out of their plan when they need non-routine care.

EVERY PLAN INCLUDES

- **Preventive care covered at 100%** with in-network providers (no additional cost to members)
- **Virtual visits for urgent and mental healthcare with board-certified doctors** 24/7 with Doctor On Demand®
- **Go365® rewards for healthy behaviors:** Earn rewards like Target and Amazon gift cards

EXAMPLE OF WHAT YOU PAY

Deductible, maximum out-of-pocket & coinsurance	Individual* deductible	\$1,000
	Individual* maximum out-of-pocket	\$4,000
	Coinsurance	20% in-network
For most-used services	Primary care visits	\$35
	Specialist visits	\$70
	Virtual visits with Doctor On Demand†	\$0
	Retail clinic	\$20
	Urgent care	\$70
	Emergency care	\$550 + deductible/coinsurance
	Advanced imaging	Deductible then coinsurance
	Outpatient surgery facility	\$275 + deductible/coinsurance
	Ambulatory surgical center	Deductible then coinsurance
	Inpatient services	Deductible then coinsurance
For when life happens	Pharmacy	Rx5: \$5 / \$15 / \$100 / 20% / 35%
	All other services, like outpatient hospital labs and X-rays (when not part of preventive care), you pay coinsurance after deductible.	

Example based on 2022 Level Funded Premium AZ plan option 17. This is an example only and may not be available in your area. All costs are for in-network providers. Plan option costs vary depending on plan chosen.



GOOD FIT FOR

Sarah is 35 with three kids and is looking for a simple way to pay for routine healthcare expenses.

The Copay plan is a great fit because she knows exactly how much her monthly prescriptions will cost, and can easily predict how much a trip to the doctor for her kids will cost.

For illustrative purposes only.

\* Family maximum out-of-pocket is twice the individual amounts.  
† All other virtual visits (with other providers) will be equal to the cost associated with the same in-person/face-to-face site of care.



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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 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.

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.

Doctor on Demand is not available in Puerto Rico or outside the United States.

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