

Autograph: Share 80 Plus Rx



Kentucky

		Plan pays for services from NETWORK providers	Plan pays for services from NON-NETWORK providers								
Deductible options¹ • per calendar year • copayments do not apply	• individual	\$3,500/\$5,000/\$6,000	\$7,000/\$10,000/\$12,000								
	• family (two family members must each meet their individual deductible)	\$7,000/\$10,000/\$12,000	\$14,000/\$20,000/\$24,000								
Deductible carryover	Covered expenses incurred in the last three months of the calendar year and applied to the deductible will be credited to the next calendar year deductible.										
Office visit copayment		\$35 primary care/\$50 specialist limited to 6 combined primary and specialty care visits	Not applicable								
Coinsurance out-of-pocket limit¹ • per calendar year • deductibles and copayments do not apply	• individual	\$2,000	\$8,000								
	• family	\$4,000	\$16,000								
Preventive care	<ul style="list-style-type: none"> preventive office visits² child immunizations to age 18² Pap smear² prostate screening² preventive lab and X-ray² 	100%	Not covered								
	<ul style="list-style-type: none"> mammogram colorectal cancer screening 	100%	60% after deductible								
Physician services	• office visits (including allergy injections)	100% after office visit copayment up to 6 combined primary care and specialty care visits, then 80% after deductible	60% after deductible								
	<ul style="list-style-type: none"> diagnostic lab and X-ray³ allergy testing 	First \$200 per calendar year 100% then 80% after deductible	60% after deductible								
	<ul style="list-style-type: none"> allergy serum inpatient and outpatient services surgery⁴ 	80% after deductible	60% after deductible								
Facility services	<ul style="list-style-type: none"> inpatient and outpatient services outpatient surgery⁴ 	80% after deductible	60% after deductible								
	<ul style="list-style-type: none"> emergency services (copayment waived if admitted) 	80% after \$75 copayment per visit and deductible	80% after \$75 copayment per visit and deductible								
Rx4 prescription drug⁵ • medical out-of-pocket maximum does not apply	<ul style="list-style-type: none"> deductible per individual copay for each prescription or refill (up to 90-day supply; with applicable copay for each 30 day supply) 		Separate \$1,000 deductible* <table border="1"> <thead> <tr> <th>Level 1</th> <th>Level 2</th> <th>Level 3</th> <th>Level 4</th> </tr> </thead> <tbody> <tr> <td>\$15*</td> <td>\$35</td> <td>\$55</td> <td>25%</td> </tr> </tbody> </table>	Level 1	Level 2	Level 3	Level 4	\$15*	\$35	\$55	25%
	Level 1	Level 2	Level 3	Level 4							
	\$15*	\$35	\$55	25%							
	• copayment maximum (applies to Level 4 drugs only)			\$2,500 per individual per calendar year							
• benefit per prescription or refill	100% after prescription copayment	70% after prescription copayment									
• mail order (up to 90-day supply)	100% after three times retail copay	70% after three times retail copay									
Other medical services • prior authorization required in order to be eligible for these benefits	<ul style="list-style-type: none"> skilled nursing facility (up to 30 days per calendar year) home health care (up to 60 visits per calendar year) durable medical equipment pregnancy complications and sick baby services 	80% after deductible	60% after deductible								
	• hospice	100%	100%								
	• transplant services	80% after deductible when services are received from a Humana Transplant Network provider	60% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant								
Lifetime maximum benefit			Unlimited								
Mental health, chemical and alcohol dependency² • medical out-of-pocket maximum does not apply	<ul style="list-style-type: none"> inpatient services outpatient and office therapy sessions 	50% after deductible	50% after deductible								
	<ul style="list-style-type: none"> autism (ages 2 thru 21)⁶ \$500 monthly benefit for therapeutic, respite and rehabilitative care 	80% after deductible	60% after deductible								

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<p>Optional benefits</p> <ul style="list-style-type: none"> • these are available to add for an additional cost • medical out-of-pocket maximum does not apply to drug coverage 	<ul style="list-style-type: none"> • prescription drug deductible • supplemental accident benefit (\$500 or \$1,000) (treatment must be provided within 90 days of the injury) • mental health (no waiting periods) 	<p>With this option \$500 deductible is required before Rx benefits are payable</p> <p>First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply</p> <p>80% after deductible 60% after deductible</p>
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To be covered, expenses must be medically necessary and specified as covered. Please see your policy for more information on medical necessity and other specific plan benefits.

- When you obtain care from non-network providers:
 - 50 percent of your payment toward the deductible is credited to the deductible for network providers
 - 50 percent of your out-of-pocket costs are credited to the out-of-pocket maximum for network providers

Once you meet your deductible and out-of-pocket expense limits, the plan pays 100 percent for covered services.
- Benefit payable after 90-day waiting period for preventive care and 12-month waiting period for mental health.
- MRI, CAT, EEG, EKG, ECG, cardiac catheterization or pulmonary function studies are subject to applicable coinsurance after deductible.
- Outpatient benefits payable after 90-day waiting period for nonemergency removal of tonsils and/or adenoids, and after 180-day waiting period for nonemergency surgical treatment for bunions, varicose veins, hemorrhoids or hernia (does not apply to strangulated or incarcerated hernia).
- If a non-network pharmacy is used you must pay 100 percent of the actual charges and file a claim with Humana for reimbursement. The covered person will also be responsible for 30% of the actual charge made by the dispensing pharmacy, after the applicable copayment.
- Not subject to mental health maximum or waiting period.

Payments

Network providers agree to accept amounts negotiated with Humana as payment in full. The member is responsible for any required deductible, coinsurance, or other copayments. Plan benefits paid to non-network providers are based on maximum allowable fees, as defined in your policy.

Non-network providers may balance bill you for charges in excess of the maximum allowable fee. You will be responsible for charges in excess of the maximum allowable fee in addition to any applicable deductible, coinsurance, or copayment. Additionally, any amount you pay the provider in excess of the maximum allowable fee will not apply to your out-of-pocket limit or deductible.

Network primary care and specialist physicians and other providers in Humana's networks are not the agents, employees or partners of Humana or any of its affiliates or subsidiaries. They are independent contractors. Humana is not a provider of medical services. Humana does not endorse or control the clinical judgement or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.

Medical limitations and exclusions

This is an outline of the limitations and exclusions for the HumanaOne individual health plan listed above. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions. Your policy is guaranteed renewable as long as premiums are paid. Other termination provisions apply as listed in the policy.

Eligibility

The issue ages for HumanaOne individual health plans are two weeks to 64.5 years. A dependent child must be less than 26 years of age to apply.

Pre-existing conditions

A pre-existing condition is a sickness or injury, regardless of cause, for which medical advice, diagnosis, care or treatment was recommended or received during the six-month period before the covered person's effective date of coverage. Benefits for pre-existing conditions are not payable until the covered person's coverage has been in force for 12 consecutive months with us. We will waive the pre-existing conditions limitation for those conditions disclosed on the application, provided benefits relating to those conditions are not excluded. Conditions specifically excluded by rider are never covered. The pre-existing condition limitation does not apply to a covered person who is under the age of 19.

Other expenses not covered

Unless stated otherwise no benefits are payable for expenses arising from:

1. Services not medically necessary or which are experimental, investigational or for research purposes.
2. Services not authorized or prescribed by a healthcare practitioner or for which no charge is made.
3. Services while confined in a hospital or other facility owned or operated by the United States government, provided by a person who ordinarily resides in the covered person's home or who is a family member, or that are performed in association with a service that is not covered under the policy.
4. Charges in excess of the maximum allowable fee or which exceed any policy benefit maximum.
5. Expenses incurred before the effective date or after the date coverage terminated.
6. Cosmetic procedures and any related complications except as stated in the policy.
7. Custodial or maintenance care.
8. Infertility services.
9. Pregnancy and well-baby expenses.
10. Elective medical or surgical procedures; sterilization, including tubal ligation and vasectomy; reversal of sterilization; abortion; gender change or sexual dysfunction.
11. Vision therapy; all types of refractive keratoplasties or any other procedures, treatments or devices for refractive correction; eyeglasses; contact lenses; hearing aids except as stated in policy; dental exams, except as stated in the policy.
12. Hearing and eye exams; routine physical examinations for occupation, employment, school, travel, purchase of insurance or premarital tests.
13. Services received in an emergency room unless required because of emergency care.
14. Dental services (except for dental injury), appliances or supplies.
15. War or any act of war, whether declared or not; commission or attempt to commit a civil or criminal battery or felony.
16. Standby physician or assistant surgeon, unless medically necessary; private duty nursing; communication or travel time; lodging or transportation, except as stated in the policy.
17. Any treatment for the purpose of reducing obesity, or any use of obesity reduction procedures to treat sickness or injury caused by, complicated by, or exacerbated by obesity, including but not limited to surgical procedures.
18. Nicotine habit or addiction; educational or vocation therapy, services and schools; light treatment for Seasonal Affective Disorder (S.A.D.); alternative medicine; marital counseling; genetic testing, counseling or services; sleep therapy or services rendered in a premenstrual syndrome clinic or holistic medicine clinic.
19. Foot care services.
20. Charges for nonmedical purposes or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner).
21. Health clubs or health spas, aerobic and strength conditioning, work hardening programs and related material and products for these programs; personal computers and related or similar equipment; communication devices other than due to surgical removal of the larynx or permanent lack of function of the larynx.
22. Hair prosthesis, hair transplants or implants and wigs.
23. Injury or sickness arising out of or in the course of any occupation, employment or activity for compensation, profit or gain, whether or not benefits are available under Workers' Compensation. This exclusion does not apply to a covered person qualifying as a sole proprietor, officer or partner under state law, and such benefits are not covered under any Workers' Compensation plan, provided the covered person is not covered under a Workers' Compensation plan, except for certain professions or activities as stated in the policy.
24. Attempted suicide or intentionally self-inflicted injury, whether sane or insane.
25. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
26. Charges incurred for a hospital stay beginning on a Friday or Saturday unless due to emergency care or surgery is performed on the day admitted.
27. Any drug, medicine or device which is not FDA approved.
28. Contraceptives other than oral, including implant systems and devices regardless of the purpose for which prescribed.
29. Medications, drugs or hormones to stimulate growth.
30. Legend drugs not recommended or deemed necessary by a healthcare practitioner or drugs prescribed for a noncovered injury or sickness.
31. Drugs prescribed for intended use other than for indications approved by the FDA or recognized off-label indications through peer-reviewed medical literature; experimental or investigational use drugs.
32. Over the counter drugs (except insulin) or drugs available in prescription strength without a prescription.
33. Drugs used in treatment of nail fungus.
34. Prescription refills exceeding the number specified by the healthcare practitioner or dispensed more than one year from the date of the original order.
35. Vitamins, dietary products and any other nonprescription supplements.
36. Inpatient services when in an observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions not a result of a mental disorder.



Insured by Humana Health Plan Inc.

Applications are subject to approval. Waiting periods, limitations and exclusions apply.

This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event there are discrepancies with the information given in this document, the terms and conditions of the policy will govern.