

# Welcome

to your HumanaOne medical plan





# Welcome

You will be well-taken care of at HumanaOne. This guide contains information about how your plan works, helping you get the most from your coverage.

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## Important numbers:

- **Customer care:** 1-800-833-6917
- **Billing and Enrollment:** 1-800-458-1354
- **Claims:** 1-800-833-6917
- **Lost ID cards:** 1-800-458-1354

# Get started with HumanaOne



## Carefully review your policy/certificate

To get the most from your health plan and to avoid any unexpected expense, carefully read your enclosed medical policy/certificate. Make sure you understand what is covered by your plan and how it works.



## Keep your ID cards with you

When you receive services, simply present your HumanaOne identification card. If you lose your card, you're still covered. You can order a replacement ID card or policy/certificate by calling 1-800-458-1354 or signing in to *MyHumana.com*..



## Register for *MyHumana*

*MyHumana* is your secure member page. Simply go to **Humana.com** select "Register for *MyHumana*," and enter the requested information. You'll need to have your member ID card to register. Once registered, you can view claims, compare hospitals, research prescription drug costs, and complete a health assessment.



## Choose a doctor from Humana's in-network providers

Make informed choices about doctors, hospitals, and pharmacies using Humana's online provider tools. Go to **Humana.com**, select "Enter Member Site," and look under "Provider Search" to find in-network providers in your area.

For questions, call Customer Care at 1-800-833-6917.

# Use your plan

## Fill your prescriptions

### › Local pharmacy

Humana has negotiated discounts with our in-network pharmacies. Go to **Humana.com**, select "Enter Member Site" and "Pharmacy" under "Provider Search." Or call Customer Care to find in-network pharmacies in your area.

### › Prescription home-delivery service

If your plan includes prescription drug coverage, use *RightSourceRx<sup>SM</sup>*, Humana's prescription home-delivery service, and get prescriptions delivered right to you. Depending on your plan, you may be able to go to **RightSourceRx.com** or call 1-800-379-0092 to get details. Representatives are available Monday through Friday, 8 a.m. to 11 p.m., and Saturday, 8 a.m. to 6:30 p.m., Eastern time.

The screenshot shows the homepage of the Humana RightSourceRx website. At the top, there's a navigation bar with links for "Home", "RightSourceRx", "RightSourceRx Mail", "News & Highlights", and "Tools & Resources". A "Log In Now!" button is prominently displayed on the right side. The main content area features a large photo of a doctor and a patient looking at a laptop screen. Below the photo, there are several sections: "RightSourceRx<sup>SM</sup>" (with a sub-section for "Prescription Home Delivery"), "News & Highlights" (with a "Highlights" section showing a photo of a smiling woman), and "Prescription Orders" (with a "Find Out More" link). On the left, there's a "Tools & Resources" section. At the bottom, there's a footer with contact information and legal disclaimers.

# Use your plan

## Get medical care

- › **Your doctor:** Your doctor or primary care physician is often your best option for routine care.
- › **Urgent care center:** Urgent care centers usually don't require appointments, are open later than most doctors' offices, and typically provide faster, more affordable care than a hospital emergency room.
- › **Hospital emergency room:** If you need immediate medical care, go to the nearest urgent care center or emergency room, depending on the situation. Your plan covers true medical emergencies no matter which provider you use.
- › **Ambulatory care centers and surgery centers:** Ambulatory care centers provide a range of outpatient services, including imaging tests and surgery. Facilities that specialize in outpatient surgery are called surgery centers and can be a less expensive alternative to a hospital. If your doctor recommends tests or surgery for you, ask if the procedures can be done at an ambulatory care or surgery center.
- › **Inpatient hospital care:** Some medical conditions may require an inpatient hospital stay. This type of care is typically the most expensive and costs you the most out of your own pocket. Discuss your situation with your doctor.
- › **Care away from home:** For easy traveling and cost savings, find in-network doctors and hospitals in the area you are visiting before you travel.

## Explanation of Benefits (EOB)

Your EOB details claim information, including services received, how much the provider charged, how much your plan covers, and how much you owe. It also tracks your copayments, deductibles, and coinsurance. It is not a bill. You'll receive an EOB in the mail after each claim. You also can sign up to receive electronic EOBS at [MyHumana.com](#).

# Understand your plan

## Deductibles

A deductible is the amount you pay for covered services before benefits are paid at your coinsurance amount. By keeping tabs on your spending and deductible, you can plan ahead for the next time you visit the doctor's office.

Be sure to register at *MyHumana* on **Humana.com** for tracking and budgeting tools that can save you time and money. You can also go to **www.familyhealthbudget.com** to estimate annual expenses for healthcare products, services, and activities.

### Here are a few other important details about your deductible:

- Deductibles for most HumanaOne plans reset every Jan. 1. See your policy/certificate for details
- You may have purchased a plan with deductible carry-over credit. If so, any covered medical expense, that applies to your deductible, incurred during the last three months of the calendar year (Oct. 1 – Dec. 31) will be credited toward your deductible for the following year.
- If your plan has out-of-network benefits, your deductible will be higher if you choose to see an out-of-network physician. See your policy for additional details.
- Make sure you understand how your family deductible is met:
  - **For non-qualifying HSA plans:** To meet your family deductible, two or three family members, depending on the plan, must each meet his or her individual deductible.
  - **For HSA-qualified plans:** Each family member contributes to the total family deductible. The deductible can be met by two or more members in a family and does not require individual deductibles be met.
- See your policy for information about condition-specific deductibles and mental health deductibles.

You can get details about coverage estimates and authorizations for upcoming services at *MyHumana* on **Humana.com**. Go to "Claims & Spending" and select "Estimates & Authorizations," or call Customer Care at 1-800-833-6917.

# Understand your plan

## Waiting periods

Your plan may require waiting periods for certain services, if included in your plan. If you obtain services before the waiting period is over, you'll be responsible for covering the cost. Check your policy/certificate and pay close attention to the following waiting periods in your state:

- Preventive care
- Non-emergency removal of tonsils and/or adenoids
- Non-emergency surgical treatment for hernia, bunions, varicose veins, or hemorrhoids
- Mental health

Coverage begins on the first day after the waiting period. For example, if the waiting period is 90 days, coverage will start on the 91st day after your plan's effective date.

## Plan changes

To make plan or policy/certificate changes, such as adding a newborn or increasing the deductible for the same plan, call 1-800-458-1354, option 6.

## Relocation

Call 1-800-458-1354, option 6 if you are planning to relocate. Your HumanaOne plan may go with you if you move – even out of state. Your premium rate may change depending on your new location.

## Premium rates

A premium is your cost for your health, life, vision, or dental plan and any optional benefits you select. Premium rates vary by age, gender, location, benefits selected, smoking status, and effective date. Unless you change your benefits or relocate, your premium rate for most HumanaOne plans is guaranteed to remain the same for the first 12 months of your health and/or dental policy/certificate.

Your rate may change after the first 12 months of the policy/certificate. In addition to the factors listed above, changes may vary by other factors such as the rising cost of medical care. However, increases are not based on individual claim experience.

## Copayments, Access Fees and Coverage Levels

Take a few minutes to review the copayments, access fees and coverage levels for the various types of services covered under your plan. Coverage levels may vary by service.

**For billing questions, such as your current balance due, recent payments, or adjustments, call 1-800-458-1354, option 3.**

# Manage your plan

## Use MyHumana

MyHumana can help you understand and manage your plan, take charge of your health, and manage your healthcare costs.

### › Plans and coverage

Get information about your benefits, when the plan is in effect, and who is covered under your plan. Or track your deductible, and out-of-pocket costs. To view details of your medical plan, log in to **MyHumana** at **Humana.com**, go to “Plans and Coverage” and select “Details.”

### › Doctors and Rx

Find in-network providers, compare doctors and facilities, estimate costs for common procedures using Humana’s MyChoice Tools<sup>SM</sup>, review what you have spent on prescriptions, estimate prescription drug costs, and review details about *RightSourceRx*, Humana’s prescription home-delivery service.

### › Claims and spending

Review the status of your claims and get details about coverage estimates and authorizations for future expenses.

### › Health and wellness

Find out more about getting healthy and staying healthy. You can complete a questionnaire to know your health score, find out about health programs for all members of your family, and get the latest information on medical conditions.



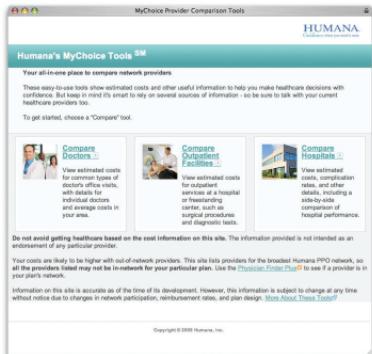
# MyHumana: more useful tools

## › MyChoice Tools

You can compare hospitals, doctors, and outpatient facilities. Also, estimate costs for common procedures and doctor's office visits.

## › Communications Center

Send and receive secure messages from your *MyHumana* home page. The Communications Center provides an easy way to communicate with Humana anytime. Select "Messages" on your *MyHumana* home page to send and receive secure message.



## Resources you can access

### › HumanaFirst® Nurse Advice Line

For immediate health concerns or questions, speak by phone with a registered nurse. You can discuss your situation by calling 1-800-622-9529.

### › HumanaBeginnings®

Offers support and education for women during pregnancy through the first month of birth. Call 1-888-847-9960.

If you would like health-related support but don't know which program or service is right for you, call the HumanaFirst Nurse Advice Line at 1-800-622-9529.

# Additional resources

Whether you're dealing with a specific health issue or just trying to prevent any problems, we offer information and support. Here's an overview of additional resources. Go to the "Health & Wellness" section of *MyHumana* at **Humana.com** for details.

## › **Personal Nurse®**

Registered nurses contact members with acute and chronic health conditions to offer ongoing, personal support and help in finding the resources they need.

## › **Maximize Your Benefit<sup>SM</sup>**

This service alerts you about less expensive medication alternatives you can discuss with your doctor.

## › **Preventive Reminders**

In some cases, we'll send you a confidential reminder when you or a covered family member is due for a health screening or service.

## › **Disease Management**

These specialized groups of programs and services help members with specific illnesses manage their conditions.

## › **Case Management**

Nurses provide assistance for those facing a crisis or major medical procedure.

## › **Transplant Management**

We offer a dedicated team of professionals to help individuals facing a transplant during what can be a frightening and confusing time.

# Live healthy

Small changes in your daily habits can add up to big improvements in your health, lowering your chances for heart disease, cancer, and other chronic conditions. Access a wide range of information and tools by going to the “Health & Wellness” section of *MyHumana* at **Humana.com**.

- › **Health assessment:** Take the Health Assessment to help you better understand and manage your health.
- › **Health Centers:** Find out how to stay healthy and prevent conditions.
- › **My Health Record:** Create and print your Health Record by listing your medicines, family medical history, and doctors' names and phone numbers.
- › **Health programs:** Find out more about the programs HumanaOne makes available to members, such as heart and asthma programs.
- › **Wellness:** An ounce of prevention can lead to a longer life and a healthier lifestyle.
- › **Condition Centers:** To make the best healthcare decisions, find information on how to prevent, treat, and manage conditions.

## Know your health score

Find out your health score by taking the Humana Health Assessment, a confidential lifestyle questionnaire. It's easy to complete. Log in to *MyHumana* at **Humana.com** and click “Health Assessment” in the Health & Wellness section. You'll receive a personalized action plan for improving your health. Or call 1-866-444-6096 to take the assessment by phone, and receive your confidential profile by mail.

# Savings Center

With HumanaOne, you can take advantage of several discount programs that could save you hundreds of dollars a year. Go to the "Savings Center" in the "Health & Wellness" section of MyHumana at **Humana.com**.

- › **Up to 25 percent savings on over-the-counter and prescription medication:** Find information about ways to save money on prescription drugs and many popular over-the-counter options.
- › **Health and wellness savings up to 20 percent:** Explore opportunities for savings on vision care services, and health and wellness products such as Olay®, Crest®, and Weight Watchers®.
- › **Alternative medicine savings up to 30 percent:** Find out how you can save money on treatments such as chiropractic, acupuncture, and massage therapy services.
- › **Save up to 35 percent on eye and vision services:** EyeMed Vision Care provides reduced rates for HumanaOne members at thousands of locations, including LensCrafters®. Save up to 15 percent off Lasik procedures from the U.S. Laser Network.

The screenshot shows the 'Savings Center' page of the MyHumana website. At the top, there's a navigation bar with links for 'MyHumana Home', 'My Profile', 'My Messages', and 'Log out'. Below that is a sub-navigation bar with links for 'MyHumana Home', 'Health & Wellness', and 'Savings Center'. The main content area has a title 'Savings Center' with a sub-instruction 'The Savings Center is a great resource to find out how you can lower the cost of staying healthy.' There are four main sections: 'TruVision Discount' (with a photo of a smiling man), 'Medication Savings' (with a photo of a piggy bank), 'Alternative Medicine Savings' (with a photo of a hand holding a small object), and 'EyeMed Discount' (with a photo of a woman wearing glasses). A sidebar on the left lists 'Health & Wellness' categories: My Health Record, Health Assessment, Health Centers, Condition Centers, Savings Center, Health Programs, Wellness, and Healthy Lifestyle Questionnaire.





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For Arizona residents: Insured by Humana Insurance Company. For Texas residents:  
Insured by Humana Insurance Company.