

Humana National POS-HDHP

New Albany Floyd County Consolidated School Corp

Indiana

NATIONAL POS HIGH DEDUCTIBLE HEALTH PLAN (HDHP) 100/70 PLAN HSA COMPATIBLE

PLAN PAYS FOR SERVICES FROM PARTICIPATING PROVIDERS

PLAN PAYS FOR SERVICES FROM NONPARTICIPATING PROVIDERS

Embedded Deductible and Out-of-Pocket Maximum

Options (per calendar year; deductibles apply to out-of-pocket maximum) (4)

	Individual Deductible	Family Deductible	Individual Deductible	Family Deductible
	\$2,650	\$5,250	\$5,300	\$10,600
Out-of-Pocket Maximum	\$2,650	\$5,250	\$10,600	\$21,200

Preventive Care

- Routine immunizations
- Routine lab test / X-ray
- Routine exams
- Routine child exams
- Routine mammogram
- Routine Pap smears
- Preventive endoscopy (includes colonoscopy, proctosigmoidoscopy and sigmoidoscopy)

100%

70% after deductible

Physician Services

- Office visits
- Diagnostic tests, lab and X-rays
- Allergy testing and injections
- Inpatient services
- Outpatient services
- Office surgery
- Emergency room physician visits (1)

100% after deductible

70% after deductible

100% after deductible

100% after participating deductible

Hospital Services

- Inpatient care (semiprivate room, ancillary services, nursing care, and ICU)
- Outpatient surgery
- Outpatient nonsurgical care
- Hospital emergency services (facility charge only) (1)

100% after deductible

70% after deductible

100% after deductible

100% after participating deductible

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Prescription Drugs (includes oral contraceptives)

- | | PLAN PAYS FOR SERVICES FROM PARTICIPATING PROVIDERS | PLAN PAYS FOR SERVICES FROM NONPARTICIPATING PROVIDERS |
|--|---|--|
| • Benefit per prescription or refill (2) | 100% after deductible | 70% after deductible |

Other Medical Services (3)

- | | | |
|---|--|---|
| • Skilled nursing facility (up to 90 days per calendar year) | 100% after deductible | 70% after deductible |
| • Home health care (up to 90 visits per calendar year) | | |
| • Physical, occupational, cognitive, speech and audiology therapy (limit to 20 visits each per calendar year) | | |
| • Urgent care | | |
| • Chiropractic services (up to 12 visits per calendar year) | | |
| • Durable medical equipment | | |
| • Ambulance (1) | 100% after deductible | 100% after participating deductible |
| • Transplant services | 100% after deductible (when services are received from a Humana Transplant Network provider) | 70% after deductible (covered expenses are limited to a maximum benefit of \$35,000 per transplant) |

Lifetime Maximum Benefit

Unlimited

Behavioral Health (mental health and substance abuse)

- | | | |
|---------------------------------|-----------------------|----------------------|
| • Inpatient services | 100% after deductible | 70% after deductible |
| • Outpatient and office therapy | | |

Prior authorization - Humana sometimes requires preauthorization for some services and procedures your physician or other provider may recommend for you. Humana does this solely to determine whether the service or procedure qualifies for payment under your benefit plan. You and your health care provider decide whether you should have such services or procedures. Humana's preauthorization determination relates solely to payment by Humana. To find a list of services and supplies that require preauthorization for coverage, please visit our Website at Humana.com/members/tools/ or call Customer Service.

Failure to obtain necessary preauthorization when required may result in a reduction of otherwise payable benefits. Your health care practitioner should call Customer Service to obtain preauthorization.

Payments - Participating 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 nonparticipating providers are based on maximum allowable fees, as defined in your Certificate of Insurance.

Nonparticipating 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.

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 judgment or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.

To be covered, expenses must be medically necessary and specified as covered. Please see your Certificate for more information on medical necessity and other specific plan benefits.

- (1) Ambulance transportation and/or services received in an emergency room are not covered unless required because of emergency care, as defined in your Certificate.
- (2) Coverage is limited to drugs included in the Humana HDHP Drug List. Coverage for some drugs may be subject to dispensing limitations. Additionally, some drugs may need prior authorization in order to be covered.
- (3) Day/visit limits are combined for participating and nonparticipating providers.
- (4) Deductible and out-of-pocket limits for participating and nonparticipating benefits calculate separately.

Before applying for coverage, please refer to the Regulatory Pre-enrollment Disclosure Guide for a description of plan provisions which may exclude, limit, reduce, modify or terminate your coverage. Limitations and exclusions to coverage apply even if a health care practitioner has performed or prescribed a medically appropriate procedure, treatment or supply. This does not prevent your health care practitioner from providing or performing any procedure, treatment or supply. This guide is available at Humana.com/members/enrollment-center/pre-enrollment-disclosures or through your sales representative.

PRE-EXISTING CONDITION EXCLUSION

If the plan imposes a pre-existing condition exclusion, and you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within a 6-month period. Generally, this 6-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the 6-month period ends on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy; genetic information in the absence of a diagnosis of the condition related to the information; or to a child who is enrolled in the plan within 31 days after birth, adoption, or placement for adoption.

This exclusion may last up to 9 months (15 months if you are a late enrollee) from your first day of coverage, or if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage". Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the 9-month (or 15-month) exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.

All questions about pre-existing condition exclusion and credible coverage should be directed to Humana Enrollment at 2432 Fortune Drive, Lexington, KY 40509 or 1-800-872-7207.

Offered by Humana Health Plan, Inc. and insured by Humana Insurance Company



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