



Simply the right plan for you

HUMANA  
*one*



# Choose the plan that's right for you



## The right blend of features and benefits

- › Choice of deductibles to ensure you get the coverage you need at a price you can afford
- › Large network so you're covered when you're at home or traveling
- › Portability if you move to another state
- › Discounts on eye care and vision services
- › Optional dental, life, and prescription drug coverage available on select plans
- › Unique plan designs, like Short Term Medical are available to meet your specific needs

Whether you're self-employed, an early retiree, or work for a company that doesn't offer group health insurance, look to HumanaOne for you and your family's individual insurance needs.

Our plans make it possible to find the right coverage at a price that fits your budget.

## You can also expect:

- › Friendly service every time you need answers on claims, benefits, or payments
- › 12-month initial rate guarantee if you stay in the same area and keep the same benefits (on select plans)
- › Convenient application process over the phone or online (applications are subject to approval)

# HumanaOne PPO plans

## Portrait: Share 80 Plus Rx Unlimited

		Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers								
<b>Deductible options<sup>1</sup></b>	<ul style="list-style-type: none"> <li>individual</li> </ul>	\$1,000/\$2,500	\$2,000/\$5,000								
<ul style="list-style-type: none"> <li>per calendar year</li> <li>copayments do not apply</li> </ul>	<ul style="list-style-type: none"> <li>family (two family members must each meet their individual deductible)</li> </ul>	\$2,000/\$5,000	\$4,000/\$10,000								
<b>Deductible carryover</b>	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.										
<b>Office visit copayment</b>		\$35 primary care/\$50 specialist unlimited visits for illness or injury	Not applicable								
<b>Coinsurance out-of-pocket limit<sup>1</sup></b>	<ul style="list-style-type: none"> <li>individual</li> </ul>	\$2,000	\$8,000								
<ul style="list-style-type: none"> <li>per calendar year</li> <li>deductibles and copayments do not apply</li> </ul>	<ul style="list-style-type: none"> <li>family</li> </ul>	\$4,000	\$16,000								
<b>Preventive care</b>	<ul style="list-style-type: none"> <li>preventive office visits<sup>2</sup></li> <li>child immunizations (age 5 to age 18)<sup>2</sup></li> <li>newborn hearing screening</li> <li>Pap smear and mammogram</li> <li>prostate screening and colorectal exams</li> <li>preventive lab and X-ray<sup>2</sup></li> <li>child immunizations (birth to age 5)</li> </ul>	100%	70% after deductible								
		100%	100%								
<b>Physician services</b>	<ul style="list-style-type: none"> <li>office visits (including allergy injections)</li> </ul>	100% after office visit copayment	60% after deductible								
	<ul style="list-style-type: none"> <li>diagnostic lab and X-ray<sup>3</sup></li> <li>allergy testing</li> <li>allergy serum</li> <li>inpatient and outpatient services</li> <li>surgery<sup>4</sup></li> </ul>	First \$200 per calendar year 100% then 80% after deductible	60% after deductible								
		80% after deductible	60% after deductible								
<b>Facility services</b>	<ul style="list-style-type: none"> <li>inpatient and outpatient services</li> <li>outpatient surgery<sup>4</sup></li> <li>emergency services (copayment waived if admitted)</li> </ul>	80% after deductible	60% after deductible								
		80% after \$75 copayment per visit and deductible	80% after \$75 copayment per visit and deductible								
<b>Rx4 prescription drug<sup>5</sup></b>	<ul style="list-style-type: none"> <li>deductible per individual</li> <li>copayment for each prescription or refill (up to 90-day supply; with applicable copayment for each 30 day supply)</li> </ul>	Separate \$500 deductible* <table> <tr> <th>Level 1</th><th>Level 2</th><th>Level 3</th><th>Level 4</th></tr> <tr> <td>\$15*</td><td>\$35</td><td>\$55</td><td>25%</td></tr> </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%								
<ul style="list-style-type: none"> <li>medical out-of-pocket maximum does not apply</li> </ul>	<ul style="list-style-type: none"> <li>copayment maximum (applies to Level 4 drugs only)</li> <li>benefit per prescription or refill</li> <li>mail order (up to 90-day supply)</li> </ul>	*Level 1 drugs subject to copayment, no deductible \$2,500 per individual per calendar year 100% after prescription copayment	70% after prescription copayment 70% after three times retail copayment								
<b>Other medical services</b>	<ul style="list-style-type: none"> <li>skilled nursing facility (up to 30 days per calendar year)</li> <li>hospice<sup>6</sup></li> <li>home health care (up to 60 visits per calendar year)</li> <li>durable medical equipment</li> <li>pregnancy complications and sick baby services</li> <li>transplant services</li> </ul>	80% after deductible	60% after deductible								
		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								
<b>Lifetime maximum benefit</b>		Unlimited									
<b>Mental health, chemical and alcohol dependency</b>	<ul style="list-style-type: none"> <li>mental disorders<sup>7</sup></li> <li>chemical and alcohol dependence<sup>8</sup></li> </ul>	80% after deductible	60% after deductible								
<ul style="list-style-type: none"> <li>medical out-of-pocket maximum does not apply</li> </ul>											
<b>Optional benefits</b>	<ul style="list-style-type: none"> <li>prescription drug deductible</li> <li>supplemental accident benefit (\$500 or \$1,000) (treatment must be provided within 90 days of the injury)</li> </ul>	With this option no deductible is required before Rx benefits are payable First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply									
<ul style="list-style-type: none"> <li>these are available to add for an additional cost</li> <li>medical out-of-pocket maximum does not apply to drug coverage</li> </ul>											

Autograph: Share 80 Plus Rx		Monogram: Total Plus Rx																	
Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers	Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers																
\$5,000/\$6,000	\$10,000/\$12,000	\$7,500	\$15,000																
\$10,000/\$12,000	\$20,000/\$24,000	\$15,000	\$30,000																
\$35 primary care/\$50 specialist limited to 6 combined primary and specialty care visits	Not applicable	Not applicable	Not applicable																
\$2,000	\$8,000	\$0	\$5,000																
\$4,000	\$16,000	\$0	\$10,000																
100%	70% after deductible	100%	75% after deductible																
100%	100%	100%	100%																
100% after office visit copayment up to 6 combined primary care and specialty care visits, then 80% after deductible	60% after deductible	100% after deductible	75% after deductible																
First \$200 per calendar year 100% then 80% after deductible	60% after deductible																		
80% after deductible	60% after deductible																		
80% after deductible	60% after deductible	100% after deductible	75% after deductible																
80% after \$75 copayment per visit and deductible	80% after \$75 copayment per visit and deductible	100% after \$125 copayment per visit and deductible	100% after \$125 copayment per visit and deductible																
Separate \$1,000 deductible* <table> <tr> <th>Level 1</th><th>Level 2</th><th>Level 3</th><th>Level 4</th></tr> <tr> <td>\$15*</td><td>\$35</td><td>\$55</td><td>25%</td></tr> </table> *Level 1 drugs subject to copayment, no deductible		Level 1	Level 2	Level 3	Level 4	\$15*	\$35	\$55	25%	Separate \$1,000 deductible* <table> <tr> <th>Level 1</th><th>Level 2</th><th>Level 3</th><th>Level 4</th></tr> <tr> <td>\$15*</td><td>\$40</td><td>\$65</td><td>25%</td></tr> </table> *Level 1 drugs subject to copayment, no deductible		Level 1	Level 2	Level 3	Level 4	\$15*	\$40	\$65	25%
Level 1	Level 2	Level 3	Level 4																
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\$2,500 per individual per calendar year		\$2,500 per individual per calendar year																	
100% after prescription copayment	70% after prescription copayment	100% after prescription copayment	70% after prescription copayment																
100% after three times retail copayment	70% after three times retail copayment	100% after three times retail copayment	70% after three times retail copayment																
80% after deductible	60% after deductible	100% after deductible	75% after deductible																
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	100% after deductible when services are received from a Humana Transplant Network provider	75% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant																
Unlimited		Unlimited																	
80% after deductible	60% after deductible	100% after deductible	75% after deductible																
With this option \$500 deductible is required before Rx benefits are payable		Not available with this plan																	
First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply		First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply																	

**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.
- 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.
- Counseling for the hospice patient and immediate family is limited to 15 visits per family per lifetime. Medical Social Services limited to \$100 per family per lifetime.
- Assessment (two visits per calendar year); inpatient hospital care (up to 90 days per calendar year); residential treatment, outpatient care and office therapy.
- Lifetime maximum of 10 episodes of treatment, except for emergency detox. Each episode must be separated by at least a 30-day treatment free period. Inpatient care/residential treatment (up to 21 days per calendar year); Outpatient care and office therapy (up to 26 days per calendar year); detoxification (six days per calendar year).

# HumanaOne HSA–qualified HDHP plans

## Autograph: Total Plus Rx / HSA

		Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers
<b>Deductible options<sup>1</sup></b> • per calendar year	<ul style="list-style-type: none"> <li>individual</li> <li>family<sup>2</sup></li> </ul>	\$1,500/\$2,500/\$3,500/\$5,000 \$3,000/\$5,000/\$7,000/\$10,000	\$3,000/\$5,000/\$7,000/\$10,000 \$6,000/\$10,000/\$14,000/\$20,000
<b>Coinsurance out-of-pocket limit<sup>1</sup></b> • deductibles do not apply	<ul style="list-style-type: none"> <li>individual</li> <li>family</li> </ul>	Not applicable Not applicable	\$6,000 \$12,000
<b>Preventive care</b>	<ul style="list-style-type: none"> <li>preventive office visits<sup>3</sup></li> <li>child immunizations (age 5 to age 18)<sup>3</sup></li> <li>newborn hearing screenings</li> <li>Pap smear and mammogram</li> <li>prostate screening and colorectal exams</li> <li>preventive lab and X-ray<sup>3</sup></li> <li>child immunizations (birth to age 5)</li> </ul>	100%      100%	70% after deductible      100%
<b>Physician services</b>	<ul style="list-style-type: none"> <li>office visits</li> <li>diagnostic lab and X-ray</li> <li>allergy injections, testing and serum</li> <li>inpatient and outpatient services</li> <li>surgery<sup>4</sup></li> </ul>	100% after deductible	70% after deductible
<b>Facility services</b>	<ul style="list-style-type: none"> <li>inpatient and outpatient services</li> <li>outpatient surgery<sup>4</sup></li> <li>emergency services</li> </ul>	100% after deductible  100% after deductible	70% after deductible  100% after deductible
<b>Prescription drug</b>	<ul style="list-style-type: none"> <li>retail or mail order benefit for each prescription or refill</li> </ul>	100% after deductible	70% after deductible <sup>5</sup>
<b>Other medical services</b> • Prior authorization required in order to be eligible for these benefits	<ul style="list-style-type: none"> <li>skilled nursing facility (up to 30 days per calendar year)</li> <li>hospice<sup>7</sup></li> <li>home health care (up to 60 visits per calendar year)</li> <li>durable medical equipment</li> <li>pregnancy complications and sick baby services</li> <li>transplant services</li> </ul>	100% after deductible      100% after deductible when services are received from a Humana Transplant Network provider	70% after deductible      70% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant
<b>Lifetime maximum benefit</b>			Unlimited
<b>Mental health, chemical and alcohol dependency</b> • medical out-of-pocket maximum does not apply	<ul style="list-style-type: none"> <li>mental disorders<sup>8</sup></li> <li>chemical and alcohol dependence<sup>9</sup></li> </ul>	100% after deductible	70% after deductible
<b>Optional benefits</b> • these are available to add for an additional cost	<ul style="list-style-type: none"> <li>supplemental accident benefit (\$500 or \$1,000) (treatment must be provided within 90 days of the injury)</li> </ul>	First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply	

**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.
- For other than single coverage, the family deductible applies. The single deductible applies to single coverage policies only.
- Benefit payable after 90-day waiting period for preventive care.
- 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.
- This value-added feature is not insurance. There is no coverage for retail and/or mail order prescription drugs unless stated in the policy.
- Counseling for the hospice patient and immediate family is limited to 15 visits per family per lifetime. Medical Social Services limited to \$100 per family per lifetime.
- Assessment (two visits per calendar year); inpatient hospital care (up to 90 days per calendar year); residential treatment, outpatient care and office therapy.
- Lifetime maximum of 10 episodes of treatment, except for emergency detox. Each episode must be separated by at least a 30-day treatment free period. Inpatient care/residential treatment (up to 21 days per calendar year); Outpatient care and office therapy (up to 26 days per calendar year); detoxification (six days per calendar year).

## Autograph: Total / HSA

Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers
\$2,000/\$3,000/\$4,000/\$5,200	\$4,000/\$6,000/\$8,000/\$10,400
\$4,000/\$6,000/\$8,000/\$10,400	\$8,000/\$12,000/\$16,000/\$20,800
Not applicable	\$6,000
Not applicable	\$12,000
100%	70% after deductible
100%	100%
100% after deductible	70% after deductible
100% after deductible	70% after deductible
100% after deductible	100% after deductible
Discounts available <sup>6</sup>	Not covered
100% after deductible	70% after deductible
100% after deductible when services are received from a Humana Transplant Network provider	70% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant
	Unlimited
100% after deductible	70% after deductible
First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply	

## HSA-qualified plans

When you select a HSA-qualified High Deductible Health Plan (HDHP), you can open a Health Savings Account (HSA), a personal fund in which you set aside money for qualified healthcare expenses.

A HSA is a tax-free\* way to budget and pay for your deductible and other qualified medical expenses. Even if you don't use any healthcare services now, your HSA funds will be there if you need them in the future. Unused funds roll-over year to year.

And, it's easy to use. HumanaOne can provide convenient access to banking partners where you can establish your HSA account. Or, if you prefer, you can select your own bank.

\* Varies by state, please contact your tax advisor for tax deductibility.



# HumanaOne Short Term Medical plans

## Short Term 100/75

This plan is available for a minimum of 30 days and a maximum of six months  
Pre-existing conditions are not covered under this plan

		Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers
<b>Deductible options<sup>1</sup></b> • per benefit period	<ul style="list-style-type: none"> <li>individual</li> <li>family (two family members must each meet their individual deductible)</li> </ul>	\$1,000/\$2,500/\$5,000 \$2,000/\$5,000/\$10,000	\$2,000/\$5,000/\$10,000 \$4,000/\$10,000/\$20,000
<b>Coinsurance out-of-pocket limit<sup>1</sup></b> • per benefit period • deductibles do not apply	<ul style="list-style-type: none"> <li>individual</li> <li>family</li> </ul>	Not applicable Not applicable	\$5,000 \$10,000
<b>Preventive care</b>	<ul style="list-style-type: none"> <li>preventive office visits</li> <li>child immunizations to age 18</li> <li>Pap smear</li> <li>prostate screening</li> <li>preventive lab and X-ray</li> <li>mammogram</li> <li>colorectal cancer screening (includes exam and lab tests)</li> </ul>	Not covered     100% after deductible 100% after deductible	Not covered     70% after deductible 75% after deductible
<b>Physician services</b>	<ul style="list-style-type: none"> <li>office visits (including allergy injections)</li> <li>diagnostic lab and X-ray<sup>3</sup></li> <li>allergy testing</li> <li>allergy serum</li> <li>inpatient and outpatient services</li> <li>surgery</li> </ul>	100% after deductible	75% after deductible
<b>Facility services</b>	<ul style="list-style-type: none"> <li>inpatient and outpatient services</li> <li>outpatient surgery</li> <li>emergency services</li> </ul>	100% after deductible 100% after deductible	75% after deductible 100% after deductible
<b>Prescription drug<sup>4</sup></b> • mail order not available	<ul style="list-style-type: none"> <li>deductible per individual</li> <li>benefit per prescription or refill</li> </ul>	Integrated with medical 100% after deductible	Integrated with medical 75% after deductible
<b>Other medical services</b> • prior authorization required in order to be eligible for these benefits	<ul style="list-style-type: none"> <li>skilled nursing facility (up to 30 days per benefit period)</li> <li>home health care (up to 40 visits per benefit period)</li> <li>durable medical equipment</li> <li>pregnancy complications and sick baby services</li> <li>hospice</li> <li>transplant services</li> </ul>	100% after deductible    Not covered 100% after deductible when services are received from a Humana Transplant Network provider	75% after deductible    Not covered 75% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant
<b>Lifetime maximum benefit</b>		\$2,000,000 per covered person	
<b>Mental health, chemical dependency</b>	<ul style="list-style-type: none"> <li>inpatient services</li> <li>outpatient and office therapy sessions</li> </ul>	Not covered	Not covered

**Your certificate is not renewable and does not include a 12-month rate guarantee.**

**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.**

- When you obtain care from non-network providers:
  - your payment toward the deductible is NOT credited to the deductible for network providers
  - your out-of-pocket costs are NOT credited to the out-of-pocket maximum for network providers
- Only available for plans six months or less in duration.
- MRI, CAT, EEG, EKG, ECG, cardiac catheterization or pulmonary function studies are subject to applicable coinsurance after deductible.
- If a non-network pharmacy is used you must pay 100 percent of the actual charges and file a claim with Humana for reimbursement.



## Short Term 80/60

Plan pays for services from <b>NETWORK</b> providers	Plan pays for services from <b>NON-NETWORK</b> providers
\$500 <sup>2</sup> /\$1,000/\$2,500/\$5,000	\$1,000/\$2,000/\$5,000/\$10,000
\$1,000/\$2,000/\$5,000/\$10,000	\$2,000/\$4,000/\$10,000/\$20,000
\$2,000	\$8,000
\$4,000	\$16,000
Not covered	Not covered
80% after deductible	50% after deductible
80% after deductible	60% after deductible
80% after deductible	60% after deductible
80% after deductible	60% after deductible
80% after deductible	80% after deductible
80% after deductible	80% after deductible
Integrated with medical	Integrated with medical
80% after deductible	60% after deductible
80% after deductible	60% after deductible
Not covered	Not covered
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
\$2,000,000 per covered person	
Not covered	Not covered

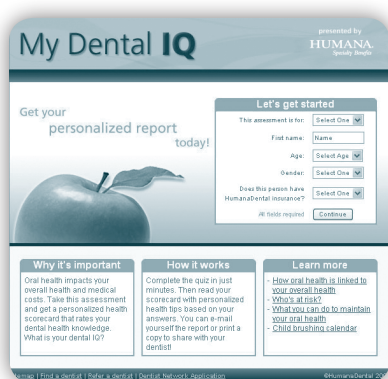
HumanaOne's Short Term Medical plans can help protect you and your family if you find yourself without health insurance. You can choose the plan you need and have coverage for unexpected illness, injuries and accidents until you receive permanent coverage.

### It's an ideal choice if you're:

- > a student or recent graduate
- > between jobs
- > waiting for employer benefits to begin
- > without coverage due to job or life changes
- > a part-time, temporary or seasonal employee
- > retired and waiting for Medicare eligibility

And the best part is that if you are eligible you can receive coverage as quickly as the day after applying. You don't have to wait weeks for the coverage you need today.

# HumanaOne Individual Dental Insurance



Visit **MyDentalIQ.com** to find out how to improve your oral health. Following a few simple steps could possibly help lower your total healthcare costs over time.

You can choose any dentist, but you can save up to 30 percent on out-of-pocket costs when you visit one of more than 130,000 dentist locations in the PPO network. Visit **Humana.com** to find a dentist.

<b>Annual deductible</b>	\$50 individual / \$150 family	
<b>Preventive services</b>	<ul style="list-style-type: none"> <li>oral examinations</li> <li>routine cleanings</li> <li>x-Rays</li> <li>sealants</li> <li>topical fluoride treatment</li> </ul>	100% no deductible
<b>Basic services</b> <ul style="list-style-type: none"> <li>six month waiting period applies</li> </ul>	<ul style="list-style-type: none"> <li>emergency care for pain relief</li> <li>thumb sucking and harmful habit appliances</li> <li>space maintainers</li> <li>amalgam, composite fillings (front/anterior teeth only)</li> <li>oral surgery</li> <li>routine extractions</li> <li>non-cast stainless steel crowns</li> <li>partial or complete denture repairs/adjustments</li> </ul>	50% after deductible
<b>Major services</b> <ul style="list-style-type: none"> <li>twelve month waiting period applies</li> </ul>	<ul style="list-style-type: none"> <li>endodontics (root canals)</li> <li>periodontics</li> <li>crowns</li> <li>inlays and onlays</li> <li>partial or complete dentures</li> <li>denture relines/rebases</li> <li>removable or fixed bridgework</li> </ul>	50% after deductible
<b>Teeth whitening</b> <ul style="list-style-type: none"> <li>six month waiting period applies</li> </ul>	<ul style="list-style-type: none"> <li>\$200 lifetime maximum</li> </ul>	50% after deductible
<b>Orthodontia</b>	Members can receive up to 20 percent discount if they visit an orthodontist from the HumanaDental PPO Network and ask for the discount.	
<b>Annual maximum</b>	\$1,000 per covered person	

# HumanaOne Individual Term Life Insurance

With HumanaOne term life, you can buy a higher amount of insurance protection at a lower cost. You own the policy and maintain control, providing more flexibility for your family.

<b>Coverage amounts<sup>1</sup></b>	<ul style="list-style-type: none"><li>• Amounts start at \$25,000 and can go up to a maximum of \$150,000</li></ul>
<b>Term levels</b>	<ul style="list-style-type: none"><li>• Ages 18-65 for a 10-year level premium term</li><li>• Ages 18-60 for a 15-year level premium term</li><li>• Ages 18-55 for a 20-year level premium term</li></ul>
<b>Rate guarantee</b>	<ul style="list-style-type: none"><li>• Rates are guaranteed for the full term of the policy</li></ul>
<b>Renewals</b>	<ul style="list-style-type: none"><li>• HumanaOne Term Life Insurance is guaranteed renewable to age 95. Premiums after the initial level premium period will increase annually, but are also guaranteed.</li></ul>

<sup>1</sup> By applying for life insurance and health insurance simultaneously you will automatically be approved for up to \$150,000 in life insurance coverage if you are approved for health insurance coverage.

## How much life insurance do you need?

One rule of thumb for recommended coverage is a life insurance amount equal to up to 10 times annual income, according to the American Council for Life Insurers. No one guideline applies to everyone, however, because financial situations and goals vary from person to person, and family to family.

To estimate the amount of life insurance you may need, you can use our online life insurance calculator at [www.humana-one.com/life-insurance/term-life-insurance.asp](http://www.humana-one.com/life-insurance/term-life-insurance.asp) and select "life insurance calculator."

# Medical limitations and exclusions

This is an outline of the limitations and exclusions for HumanaOne individual health plans. 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 which was diagnosed or treated, or which produced signs or symptoms that would cause an ordinarily prudent person to seek treatment, during the five-year 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; dental exams.
12. Hearing (unless service is for a newborn screening) 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. Temporomandibular joint disorder, craniomaxillary disorder, craniomandibular disorders and any treatment for jaw, joint or head and neck neuromuscular disorder.
24. 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.
25. Attempted suicide or intentionally self-inflicted injury, when sane.
26. Charges covered by other medical payments insurance.
27. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
28. 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.

## Additional expenses not covered in the following HumanaOne plans:

**Autograph: Share 80 Plus Rx, Portrait: Share 80 Plus Rx Unlimited, Monogram: Total Plus Rx, and Autograph: Total Plus Rx / HSA**

1. Any drug, medicine or device which is not FDA approved.
2. Loss due to being intoxicated or under the influence of any narcotic unless administered on the advice of a healthcare practitioner.
3. Medications, drugs or hormones to stimulate growth.
4. Legend drugs not recommended or deemed necessary by a healthcare practitioner or drugs prescribed for a noncovered injury or sickness.
5. 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.
6. Over the counter drugs (except insulin) or drugs available in prescription strength without a prescription.
7. Drugs used in treatment of nail fungus.
8. Prescription refills exceeding the number specified by the healthcare practitioner or dispensed more than one year from the date of the original order.
9. Vitamins, dietary products and any other nonprescription supplements.
10. 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.

## Additional expenses not covered in the following HumanaOne plans:

**Autograph: Total / HSA**

1. Spinal manipulations and spinal adjustment modalities.
2. Prescription drugs except drugs provided or administered while confined in a hospital or skilled nursing facility, by a home health agency or by a healthcare practitioner during an office visit or as stated in the policy.
3. 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.

# Short Term Medical limitations and exclusions

This is an outline of the limitations and exclusions for HumanaOne Short Term Medical plans. It is designed for convenient reference. Consult the certificate for a complete list of limitations and exclusions. Your certificate is not renewable.

## Eligibility

The issue ages for HumanaOne individual health plans are 30 days to 64 years 11 months. A dependent child must be less than 26 years of age to apply.

## Pre-existing conditions

A pre-existing condition is a sickness or bodily injury which was diagnosed or treated, or which produced signs or symptoms during the 5-year period before the covered person's effective date of coverage. No benefits are payable for any pre-existing condition.

## HIPAA eligibility

If you recently lost group coverage through your employer and you have a pre-existing medical condition, a short term plan may not be ideal for you. If you purchase a short term plan instead of electing COBRA, you'll become ineligible for other guarantee-issue plans that are available through your state.

## Other expenses not covered

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

1. Conditions which first manifested during a prior Short Term Medical policy or certificate issued by us.
2. Services for a condition for which claims were submitted under a prior Short Term Medical policy or certificate issued by us.
3. Services not medically necessary or which are experimental, investigational or for research purposes.
4. Services not authorized or prescribed by a healthcare practitioner or for which no charge is made.
5. 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 certificate.
6. Charges in excess of the maximum allowable fee or which exceed any benefit maximum.
7. Hospice services.
8. Expenses incurred before the effective date.
9. Expense incurred after the date coverage is terminated except as provided under the Extension of Benefits.
10. Cosmetic procedures and any related complications except as stated in the certificate.
11. Custodial or maintenance care.
12. Preventive care services except as stated in the certificate.
13. Any drug, medicine or device which is not FDA approved.
14. Medications, drugs or hormones to stimulate growth.
15. Legend drugs not recommended or deemed necessary by us or drugs prescribed for a non-covered bodily injury or sickness.
16. 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.
17. Over the counter drugs (except insulin) or drugs available in prescription strength without a prescription.
18. Drugs used in treatment of nail fungus.
19. Prescription refills exceeding the number specified by the healthcare practitioner or dispensed more than 1 year from the date of the original order.
20. Vitamins, dietary products and any other non-prescription supplements.
21. Infertility services.
22. Pregnancy and well-baby expenses.
23. Elective medical or surgical procedures; sterilization, including tubal ligation and vasectomy; reversal of sterilization; abortion; gender change or sexual dysfunction.
24. Vision therapy; all types of refractive keratoplastics or any other procedures, treatments or devices for refractive correction; eyeglasses; contact lenses; hearing aids; dental exams.
25. Hearing and eye exams; routine physical examinations for occupation, employment, school, travel, purchase of insurance or premarital tests.
26. Services received at an emergency room unless required because of emergency care.
27. Dental services (except for dental injury), appliances or supplies.
28. War or any act of war, whether declared or not, commission or attempt to commit a civil or criminal battery or felony.
29. Standby physician or assistant surgeon, unless medically necessary; private duty nursing; communication or travel time; lodging or transportation except as stated in the certificate.
30. Any treatment for the purpose of reducing obesity or any use of obesity reduction procedures to treat sickness or bodily injury caused by complicated by or exacerbated by obesity, including but not limited to surgical procedures.
31. Nicotine habit or addiction; educational or vocational 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.
32. Foot care services.
33. Any treatment for mental health, including but not limited to prescription drugs.
34. Charges for non-medical purposes or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner).
35. 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.
36. Hair prosthesis, hair transplants or wigs.
37. Temporomandibular joint disorder, craniomaxillary disorder, craniomandibular disorders and any treatment for jaw, joint or head and neck.
38. Surgical treatment for hernia or removal of tonsils and/or adenoids unless the condition requires emergency care.
39. Surgical treatment for bunions, varicose veins or hemorrhoids.
40. Bodily injury and sickness arising out of the course of any occupation, employment or activity for compensation, profit or gain, whether or not benefits are available under Workers' Compensation.
41. Inpatient services when in an observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions.
42. Attempted suicide or intentionally self-inflicted injury, whether sane or insane.
43. Charges covered by other medical payments insurance.
44. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
45. 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.

## Extension of Benefits:

Extension of Benefits provision will apply (for no additional premium) with Short Term Medical plans under the following conditions:

1. You have met your deductible and are totally disabled, coverage for the disabling condition continues, but not beyond the earliest of the following dates: a) The date on which you are no longer continuously confined in a hospital; b) the date your provider certifies you are no longer totally disabled; c) the date any maximum benefit or your individual lifetime maximum is met; d) the last day of a 12 consecutive month period following the expiration of your plan; e) the earliest date permitted by law.
2. You have met your deductible and are being treated for complications of, or need follow-up treatment for, a sickness that commenced or a bodily injury sustained while the certificate was in effect. A \$1,000 maximum benefit may be available for expenses incurred during a period of not more than 60 days beyond the expiration date of coverage.

# Dental limitations and exclusions

This is an outline of the limitations and exclusions for the HumanaOne individual dental plan. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions.

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

1. The course of any occupation or employment for compensation, profit or gain, for which benefits are provided or payable under any Workers' Compensation or Occupational Disease Act or Law; or where such coverage was available, regardless of whether the coverage was actually applied for.
2. Services and supplies for which no charge is made, or for which the covered person would not be required to pay in the absence of insurance.
3. Services furnished by or payable under any plan or law through any Government or any political subdivision.
4. Furnished while you are confined in a hospital or institution owned or operated by the United States Government or any of its agencies for any service-connected sickness or bodily injury, unless you are legally required to pay in the absence of insurance
5. War or any act of war, whether declared or not; or any act of international armed conflict or any conflict involving armed forces of any international authority.
6. Completion of forms or failure to keep an appointment with a dentist.
7. Cosmetic dentistry, except as stated in the policy.
8. Any service related to altering vertical dimension; restoration or maintenance of occlusion; splinting teeth; replacing tooth structures lost as a result of abrasion, attrition or erosion; or bite registration or bite analysis.
9. Bone grafts, regeneration, augmentation or preservative procedures in edentulous sites.
10. Implants, including any crowns or prosthetic device attached to it; precision or semi-precision attachments; overdentures and any endodontic treatment associated with it; or other customized attachments.
11. Infection control.
12. Fees for treatment by other than a dentist, except as stated in the policy.
13. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
14. Prescription drugs or pre-medications, whether dispensed or prescribed.
15. Any service not listed as a covered expense.
16. Any service not considered a dental necessity, does not offer a favorable prognosis, does not have uniform professional endorsement, or is experimental or investigational in nature.
17. Expenses incurred prior to the effective date or after the date coverage is terminated, except for any extension of benefits.
18. Services provided by a person who ordinarily resides in the covered person's home or who is a family member.
19. Charges in excess of the reimbursement limit for the service or supply.
20. Treatment as a result of an intentionally self-inflicted injury or bodily illness, while sane or insane.
21. Local anesthetics, irrigation, nitrous oxide, bases, pulp caps, temporary dental services, study models, treatment plans, occlusal adjustments, or tissue preparation associated with impression or placement of a restoration, charged as a separate service.
22. Repair and replacement of orthodontic appliances.

**Payments (medical and dental)**—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.

**Important information about Association plans - only applies to Short Term Medical plans** – The Association, Peoples' Benefit Alliance, is a membership organization that provides educational information and discounts on goods and services to its members. Membership in the Peoples' Benefit Alliance is required, at an additional cost, in order to be eligible to apply for a Short Term health plan.







Insured by Humana Insurance Company or HumanaDental Insurance Company  
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/certificate 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.**