

## Major Medical Insurance

Carrier: Humana  
 Effective: 12/01/2016 through 11/30/2017  
 Website: [www.myhumana.com](http://www.myhumana.com)  
 Phone: 866-427-7478



**High Deductible Health Plan (HDHP) with Health Savings Account (HSA)** – Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventative care services are generally paid with only a copayment. For other services, including prescription drugs, no benefits will be paid until you have met your annual deductible.

The HSA is a bank account paired with your HDHP that allows you to save money on a tax-free basis to pay your deductible and other out-of-pocket medical expenses in the current year or in the future. Qualified medical expenses that can be paid using this account include doctor visits, prescription drugs, and even dental and vision expenses. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses.

Benefit Wallet is the administrator of the HSA bank account. For questions, you can contact Benefit Wallet HSA Solution Center by phone at 1.877.472.4200 or visit their website at <https://mybenefitwallet.com/contact-us.html>

You may contribute funds to your HSA. The limit for contributions is:

- \$3,400 - Individual 2017
- \$6,750- Family 2017
- \$3,350 - Individual 2016
- \$6,750- Family 2016
- \$1,000 - Catch-up Provision for those 55+ years of age

Choice of plan options:	HSA
Network	ChoicePOS
Deductible In-Network / Out-of-Network (Individual) In-Network / Out-of-Network (Family)	\$1,500 / \$4,500 \$3,000 / \$9,000
Coinsurance In-Network / Out of Network	100% / 70%
Out-of-Pocket Max In-Network / Out-of-Network (Individual) In-Network / Out-of-Network (Family)	\$1,500 / \$7,000 \$3,000 / \$14,000 <i>Deductible included</i>
Physician Services (In/Out of Network) Well Adult / Well Child Physician Office Visit Specialist X-Rays/Lab Diagnostics	100%, Deductible waived Ded then 100%/ Ded then 70% Ded then 100%/ Ded then 70% Ded then 100%/ Ded then 70%
Inpatient Hospital Deductible (In-Network/Out-of-Network)	Ded then 100% / Ded then 70%
Emergency Room	Deductible then 100%
Prescription Drugs (Generic/Formulary/Non-Formulary)	Ded then 100% / Ded then 70%
Lifetime Maximum	Unlimited

## Dental Insurance

Carrier: Humana  
 Effective: 12/01/2016 through 11/30/2017  
 Website: [www.humana.com](http://www.humana.com)  
 Phone: 800.233.4013



**Preferred Provider Organization (PPO)** – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services—even to non-covered services like cosmetics and adult orthodontia—and to services provided after the annual benefit maximum has been exceeded. Out-of-Network fees are based on the 90th percentile of Reasonable and Customary charges.

Choice of plan options:	DPPO In-Network / Out-of-Network
Individual Deductible (Family = 3x)	\$50 / \$50
Office Visit Copay	None
Preventive Coinsurance	100% / 100%
Basic Coinsurance	90% / 80%
Major Coinsurance	60% / 50%
Annual Plan Maximum	\$1,000
Orthodontia Coinsurance	50% / 50%
Orthodontia Lifetime Maximum	\$1,000

## Vision Insurance

Carrier: Humana  
 Effective: 12/01/2016 through 11/30/2017  
 Website: [www.humana.com](http://www.humana.com)  
 Phone: 866.537.0229



By using eye doctors in the vision network, you can save money on eye exams, glasses, contact lenses and laser surgery.

### Plan details:

- Eye exam and lenses every 12 months / Frames every 24 months
- \$10 eye exam copayment / \$15 copayment for materials
- Contact lens coverage (in lieu of glasses)

## Value Added Benefits with Humana

- » For your medical benefit questions, claims information, or any other Humana benefit related inquiry contact:

877.702.5986 OR Email:

[employerconcegeteam@humana.com](mailto:employerconcegeteam@humana.com)

Register at [www.MyHumana.com](http://www.MyHumana.com) for access to benefit information

- » **MyHumana Health and Wellness:**

Access health and wellness resources that can help you manage your health. Resources include:

- |                           |                   |
|---------------------------|-------------------|
| Online Health Assessments | Health News       |
| Condition Centers         | Personal Nurse    |
| Personal Health Record    | Wellness Calendar |
| Health Coaching           | Fitness Programs  |



### Simple steps to a healthier you



- » **Feeling Under the Weather? See a doctor from the comfort of home:**

If you or a covered family member is not feeling well and doesn't require emergency care, telemedicine, delivered by Doctor On Demand, lets you video visit with a U.S. board-certified physician in minutes using a smartphone, tablet, or computer.

#### With Doctor On Demand, you can:

- Video visit with a physician from one of Doctor On Demand's U.S. board-certified doctors
- Immediately video visit with a doctor 24/7 from any location
- Have a Doctor On Demand send a prescription to a preferred pharmacy, if medically necessary

Visit [thedoctorondemand.com](http://thedoctorondemand.com) for information and promotional offers.

### HumanaVitality®

- Collect Vitality Points for education, prevention, healthy living and physical activities
- When you start earning Vitality Bucks, you'll be able to turn them into rewards at the Humana Vitality Mall. (Earn movie tickets, digital camera, hotel stays, and more!)

**Health Coaching:** With phone-based coaching, you get a specially trained expert to help you with your personalized plan to address weight management, exercise, smoking cessation, nutrition or stress management. Find out more under the "Wellness" tab in the Health & Wellness section on *MyHumana*.

**Healthy Foods:** HumanaVitality® has partnered with Walmart on a first-of-its kind healthier food program. The new HumanaVitality HealthyFood™ program seeks to inspire Americans to eat well by offering a 10% savings on Walmart products that carry the Great for You™ icon.

### Humana Savings Center

If you like discounts, coupons, and exclusive deals, check out the Savings Center section of *MyHumana*. Details can be accessed at [www.myhumana.com](http://www.myhumana.com) under the *MyHumana Health & Wellness* tab, under Savings Center or can be seen below:

The Savings Center links you to health and wellness discounts for Humana members— from great deals on nutritional supplements to discounts on vision care. Here are some examples of the special savings opportunities waiting for you.

### Health and Wellness Savings

- Save up to 30 percent on chiropractic, acupuncture, and massage therapy
- Enjoy special discounts on smoking cessation programs and aids
- Save money on Weight Watchers and other weight-loss programs (Get 6 months of Weight Watchers for free through Humana Vitality)
- Receive discounts on a variety of 'Over the Counter' medications

### RightSource Prescription Mail-Order Pharmacy

- If you are currently taking a maintenance medication, you are eligible to receive these in the mail. Your physician can write a prescription for 6 months to 1 year. The medication will be mailed directly to you automatically saving you time and fuel cost.
- Visit [Humanapharmacy.com](http://Humanapharmacy.com) or call 1-855-297-7120 for additional details

**EAP/Work-life Services:** Convenient, confidential and provided at no cost to you and members of your household. They are available 24 hours a day, seven days a week (1-866-440-6556). Topics include:

- |                    |                   |
|--------------------|-------------------|
| Budgeting          | Stress Management |
| Child Day Care     | Legal Matter      |
| Elder Care Centers | And more...       |
| Depression         |                   |

These are just some of the values waiting for you at *MyHumana*. If you haven't signed up for your password-protected, personal page yet, register for *MyHumana* so you can start saving today!

## Tips to Save Money

### Preventive/Wellness Exams Are Covered At 100%

- » Preventive care is equal to one physical exam per year per enrolled member
  - *Females get an annual well-woman exam covered at 100% in addition to their annual exam*
- » No deductible expenses apply—the exam is completely no cost to you

### Prescription Drugs

- » Ask your doctor if there is a generic version of the medication they're prescribing you or that you're already taking
- » Take advantage of the Generic Prescription Savings Programs at major retailers
- » Ask about free samples from your doctor and/or manufacturer rebates

### High Cost Scans, X-Rays & Tests

- » MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- » Finding an in-network, free-standing imaging center can save you a substantial amount of money.



### Accessing Medical Care

The ER is a costly experience if you're seeking care for an issue that is not a true emergency medical issue that could cause death or permanent injury if not treated quickly. There are alternatives to the ER that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

**Doctor's office:** for symptoms that aren't extreme, call and let them know your symptoms require immediate attention.

**Convenient Care Clinics:** when you do not have a primary doctor or cannot get an appointment. Useful for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit [cvs.com](http://cvs.com) or [walgreens.com](http://walgreens.com) to find a clinic near you.

**Urgent Care (UC):** less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.