

# You're the *one* who shapes a personal health plan



## Why Should Your Clients Buy HumanaOne?

HumanaOne® offers three brands of personal health plans that can all be easily shaped to fit a particular buyer's needs.



Benefits like those offered by large employers



Flexible to keep pace with your clients' unique lifestyles



One low monthly cost for a safety net of coverage

### All HumanaOne plans come with:

- An extensive network so members are covered wherever they work or travel.
- Portability should the member move to another state.
- An initial 12-month rate guarantee (as long as the member remains in the same area and keeps the same benefits.)
- Guaranteed renewability (except for certain events as listed in the policy.)

### As a HumanaOne health plan owner, members enjoy:

- 24-hour access to online tools and resources that enable them to check claims status, medical expenses, compare hospital, doctor and prescription costs and more.
- Negotiated rates with Humana's network of hospitals and pharmacies.
- Exceptional track record for timely claims payments, with an accuracy rate of 99.6%. We process 95% of all claims within 30 days, and almost all of those claims are processed within two weeks<sup>1</sup>.
- A policy your clients own from HumanaOne, a division of Humana Inc., one of the nation's largest health benefits carriers.

Add to this, doctors find it easier to do business with Humana than any other insurance company<sup>2</sup>.

With HumanaOne, your buyers will be certain to enjoy the peace of mind, greater savings and customer care that they should expect from their health insurance carrier.

<sup>1</sup> Based on the Humana Claims Operations Study in May 2006.

<sup>2</sup> Athenahealth. (2006, May 30) PayerView Index rating of health insurer performance from physicians.



# Overview of HumanaOne Health Plans — The plans you shape

Below is an overview of the HumanaOne portfolio of plans along with the profiles of typical buyers. This chart only summarizes standard covered expenses, and may vary by state. Waiting periods, exclusions and limitations apply. Services provided by out-of-network providers are paid at a lower level, if at all. Please see the state plan's specific benefit summary for more information.

BRAND	PORTRAIT			AUTOGRAPH			AUTOGRAPH HSA-Qualified			MONOGRAM	
	Share 80 Plus Rx Unlimited	Share 80 Plus Rx	Share 70 Plus Rx	Share 80 / HSA	Total / HSA	Total Plus Rx / HSA	Total Plus Rx	Total Plus Rx / HSA	Total Plus Rx		
COINSURANCE	80/60	80/60	70/50	80/60	100/70	100/70	100/70	100/70	100/70	100/75	
DEDUCTIBLES	Single \$1,000 Family \$2,000 \$2,500 \$5,000	Single \$5,000 Family \$10,000 \$6,000 \$12,000	Single \$5,000 Family \$10,000 \$5,000 \$10,000	Single \$2,000 Family \$4,000 \$3,000 \$6,000	Single \$2,000 Family \$4,000 \$3,000 \$6,000 \$4,000 \$8,000 \$5,200 \$10,400	Single \$1,500 Family \$3,000 \$2,500 \$5,000 \$3,500 \$7,000 \$5,000 \$10,000	Single \$1,500 Family \$3,000	Single \$1,500 Family \$3,000	Single \$1,500 Family \$3,000	Single \$7,500 Family \$15,000	
MAXIMUM OUT-OF-POCKET EXPENSE LIMIT	\$2,000 individual \$4,000 family	\$2,000 individual \$4,000 family	\$3,000 individual \$6,000 family	\$2,000 individual \$4,000 family	\$0 individual \$0 family	\$0 individual \$0 family	\$0 individual \$0 family	\$0 individual \$0 family	\$0 individual \$0 family	\$0 individual \$0 family	
LIFETIME MAXIMUM	\$5 million per covered person	\$5 million per covered person	\$2 million per covered person	\$2 million per covered person	\$2 million per covered person	\$2 million per covered person	\$2 million per covered person	\$2 million per covered person	\$2 million per covered person	\$2 million per covered person	
<b>BENEFITS</b>											
Preventive Care	80% —\$300 of covered expenses per person per calendar year	80% —\$300 of covered expenses per person per calendar year	70% —\$300 of covered expenses per person per calendar year	80% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year	100% —\$300 of covered expenses per person per calendar year
Routine lab, pathology and X-ray	80% after deductible	80% after deductible	70% after deductible	80% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Diagnostic lab and X-ray	First \$200 at 100% then 80% after deductible	First \$200 at 100% then 80% after deductible	70% after deductible	80% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Office Visit Copay (sickness and injury visits only)	Unlimited visits; \$35 PCP/\$50 Specialist	6 visits; \$35 PCP/\$50 Specialist; then 80% after deductible	70% after deductible	80% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Inpatient Services	80% after deductible	80% after deductible	70% after deductible	80% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Outpatient Services	80% after deductible	80% after deductible	70% after deductible	80% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
ER Services	80% after \$75 copay per visit and deductible (copay waived if admitted)	80% after \$75 copay per visit and deductible (copay waived if admitted)	70% after \$125 per visit and deductible (copay waived if admitted)	80% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after \$125 per visit and deductible (copay waived if admitted)	100% after deductible
Mental Health (includes mental disorders, alcohol and chemical dependence)	50% after deductible	50% after deductible	50% after deductible	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	50% after deductible	50% after deductible
<b>Prescription Coverage</b>											
Rx benefit (Levels 2-4) (Level 1: copay only)	Separate \$500 deductible, then copay (\$15/\$35/\$55/25%)	Separate \$1,000 deductible, then copay (\$15/\$35/\$55/25%)	Separate \$1,000 deductible, then copay (\$15/\$40/\$65/25%)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Integrated w/ medical deductible	Separate \$1,000 deductible, then copay (\$15/\$40/\$65/25%)
<b>OPTIONAL BENEFITS</b>											
Rx Buy-up Deductible	\$0	\$500	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lifetime Max Buy-up	\$8 million per covered person	\$8 million per covered person	\$5 million per covered person	\$5 million per covered person	\$5 million per covered person	\$5 million per covered person	\$5 million per covered person	\$5 million per covered person	\$5 million per covered person	\$8 million per covered person	\$5 million per covered person
Maternity	Available	Available	NA	Available	Available	Available	Available	Available	Available	Available	Available
Supplemental Accident Benefit (\$500 or \$1000)	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available
Dental	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available
Life	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available
<b>Buyer profile:</b> <ul style="list-style-type: none"> <li>Wants benefits like those provided by big employers</li> <li>Prefers to minimize the risk in his or her life</li> <li>Empty-nester often pursuing new career or own business</li> <li>Has seen doctor in the last year</li> </ul>											
<b>Buyer profile:</b> <ul style="list-style-type: none"> <li>Seeks a balance of cost and coverage</li> <li>Wants to be actively involved in his or her medical decisions</li> <li>Responsibilities of family and retirement savings are priorities</li> <li>Likely to be insured but shops around to see what's available</li> </ul>											
<b>Buyer profile:</b> <ul style="list-style-type: none"> <li>Would rather not deal with insurance companies in the first place</li> <li>Likely to be a first-time purchaser</li> <li>Healthy and seldom visits doctors and hospitals</li> <li>Wants an affordable protection just in case a major health event happens</li> </ul>											