

# Humana Health Plan, Inc. Chicago



<http://feds.humana.com>

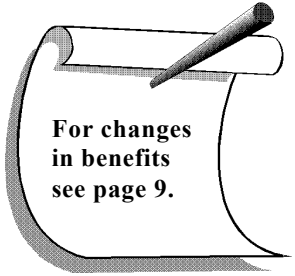
**2004**

---

## A Health Maintenance Organization

**Serving:** Chicago metropolitan area

**Enrollment in this Plan is limited. You must live or work in our Geographic service area to enroll. See page 8 for requirements.**



**For changes  
in benefits  
see page 9.**

### Enrollment codes for this Plan:

#### High Option

751 Self Only

752 Self and Family

#### Standard Option

754 Self Only

755 Self and Family

Authorized for distribution by the:



**United States  
Office of Personnel Management**

Center for  
Retirement and Insurance Services  
<http://www.opm.gov/insure>



**RI 73-025**





## Notice of the Office of Personnel Management's Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

By law, the Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the General Accounting Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government healthcare oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.



---

## Table of Contents

---

|   |       |
|---|-------|
| Introduction .....  | 4     |
| Plain Language .....  | 4     |
| Stop Health Care Fraud! .....   | 4-5   |
| Preventing medical mistakes .....   | 5-6   |
| Section 1. Facts about this HMO plan .....  | 7     |
| How we pay providers .....  | 7     |
| Who provides my health care?.....   | 7     |
| Your Rights.....  | 7     |
| Service Area .....  | 8     |
| Section 2. How we change for 2004.....  | 9     |
| Program-wide changes.....   | 9     |
| Changes to this Plan.....   | 9     |
| Section 3. How you get care .....   | 10-13 |
| Identification cards .....  | 10    |
| Where you get covered care.....   | 10    |
| ▪ Plan providers.....   | 10    |
| ▪ Plan facilities .....   | 10    |
| What you must do to get covered care.....   | 10    |
| • Primary care .....  | 10    |
| • Specialty care .....  | 10-11 |
| • Hospital care.....  | 11-12 |
| Circumstances beyond our control.....   | 12    |
| Services requiring our prior approval .....   | 12    |
| Section 4. Your costs for covered services .....  | 13    |
| • Copayments .....  | 13    |
| • Deductible .....  | 13    |
| • Coinsurance.....  | 13    |
| Your catastrophic protection out-of-pocket maximum .....  | 13    |
| Section 5. Benefits.....  | 14-41 |
| Overview .....  | 14    |
| (a) Medical services and supplies provided by physicians and other health care professionals.....     | 15-22 |
| (b) Surgical and anesthesia services provided by physicians and other health care professionals ..... | 23-27 |
| (c) Services provided by a hospital or other facility, and ambulance services .....                   | 28-31 |
| (d) Emergency services/accidents .....  | 32-33 |
| (e) Mental health and substance abuse benefits .....  | 34-35 |
| (f) Prescription drug benefits .....  | 36-38 |
| (g) Special features.....   | 39    |
| • Flexible benefits option .....  |       |

|  |            |
|--|------------|
| • Services for deaf and hearing impaired                                 |            |
| • High risk pregnancies  |            |
| • Centers of excellence  |            |
| • 24-hour nurse line   |            |
| (h) Dental benefits.....   | 40         |
| (i) Non-FEHB benefits available to Plan members.....                     | 41         |
| Section 6. General exclusions – things we don't cover.....               | 42         |
| Section 7. Filing a claim for covered services.....                      | 43         |
| Section 8. The disputed claims process.....                              | 44-45      |
| Section 9. Coordinating benefits with other coverage.....                | 46-50      |
| When you have other health coverage.....                                 | 46         |
| • What is Medicare?.....   | 46         |
| • Should I enroll in Medicare?.....                                      | 46-48      |
| • Medicare + Choice.....   | 49         |
| • TRICARE and CHAMPVA.....   | 49         |
| • Workers' Compensation.....   | 49-50      |
| • Medicaid.....  | 50         |
| • Other Government agencies.....   | 50         |
| • When others are responsible for injuries.....                          | 50         |
| Section 10. Definitions of terms we use in this brochure.....            | 51-52      |
| Section 11. FEHB facts.....  | 53-56      |
| Coverage information.....  | 53-54      |
| • No pre-existing condition limitation.....                              | 53         |
| • Where you can get information about enrolling in the FEHB Program..... | 53         |
| • Types of coverage available for you and your family.....               | 53         |
| • Children's Equity Act.....   | 53-54      |
| • When benefits and premiums start.....                                  | 54         |
| • When you retire.....   | 54         |
| When you lose benefits.....  | 54-56      |
| • When FEHB coverage ends.....   | 54         |
| • Spouse equity coverage.....  | 55         |
| • Temporary Continuation of Coverage (TCC).....                          | 55         |
| • Converting to individual coverage.....                                 | 55         |
| • Getting a Certificate of Group Health Plan Coverage.....               | 55-56      |
| Two new Federal Programs complement FEHB benefits.....                   | 57-60      |
| The Federal Flexible Spending Account Program – <i>FSAFEDS</i> .....     | 57-60      |
| The Federal Long Term Care Insurance Program.....                        | 60         |
| Index.....   | 61         |
| Summary of benefits.....   | 63-64      |
| Rates.....   | Back cover |

---

## Introduction

---

This brochure describes the benefits of Humana Health Plan, under our contract (CS 1570) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. The address for Humana Health Plan administrative offices is:

Humana Health Plan, Inc.  
30 South Wacker Dr., Suite 3100  
Chicago, Illinois 60606

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled for Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2004, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2004, and changes are summarized on page 9. Rates are shown at the end of this brochure.

---

## Plain Language

---

All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member; “we” means Humana Health Plan, Inc.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefit Program. OPM is the Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans’ brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM’s “Rate Us” feedback area at [www.opm.gov/insure](http://www.opm.gov/insure) or email OPM at [fehbpwebcomments@opm.gov](mailto:fehbpwebcomments@opm.gov). You may also write to OPM at the Office of Personnel Management, Insurance Services Program, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

---

## Stop Health Care Fraud!

---

Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits (FEHB) Program premium.

OPM’s Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

**Protect Yourself From Fraud** - Here are some things you can do to prevent fraud:

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.

- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 1-800/4HUMANA and explain the situation.
  - If we do not resolve the issue:

**CALL – THE HEALTH CARE FRAUD HOTLINE**

**202/418-3300**

**OR WRITE TO:**

United States Office of Personnel Management  
 Office of the Inspector General Fraud Hotline  
 1900 E Street, NW, Room 6400  
 Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

## Preventing Medical Mistakes

An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

- 1. Ask questions if you have doubts or concerns.**
  - Ask questions and make sure you understand the answers.
  - Choose a doctor with whom you feel comfortable talking.
  - Take a relative or friend with you to help you ask questions and understand answers.
- 2. Keep and bring a list of all the medicines you take.**
  - Give your doctor and pharmacist a list of all the medicines that you take, including non-prescription medicines.
  - Tell them about any drug allergies you have.
  - Ask about side effects and what to avoid while taking the medicine.





## **Service Area**

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is: The **Illinois** counties of Cook, DuPage, Kane, Kankakee, Kendall, Lake, McHenry and Will and the **Indiana** counties of Lake, LaPorte and Porter.

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

---

## Section 2. How we change for 2004

---

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

### **Program-wide changes**

- We added information regarding two new Federal Programs that complement FEHB benefits, the Federal Flexible Spending Account Program – *FSAFEDS*, and the Federal Long Term Care Insurance Program. See pages 57-60.
- We added information regarding Preventing medical mistakes. See pages 5-6.
- We added information regarding enrolling in Medicare. See pages 46-49.
- We revised the Medicare Primary Payer Chart. See page 48.

### **Changes to this plan:**

- Your share of the Standard Option non-Postal Premium will increase 16% for Self Only and 11.2% for Self and Family.
- Your share of the High Option non-Postal Premium will increase 17.1% for Self Only and 12.3% for Self and Family.

---

## Section 3. How you get care

---

### Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your Employee Express confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800/4HUMANA or 1-800-448-6262, or write to us at 30 South Wacker Dr., Suite 3100, Chicago, Illinois 60606. You may also request replacement cards through our website at: [feds.humana.com](http://feds.humana.com).

### Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and you will not have to file claims.

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.

We list Plan providers in the provider directory, which we update periodically. The list is also on our website at [feds.humana.com](http://feds.humana.com).

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our website at [feds.humana.com](http://feds.humana.com).

### What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. You may choose your primary care physician from our Provider Directory or our website, or you may call us for assistance.

- **Primary care**

Your primary care physician can be a family practitioner, internist or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. On referrals, the primary care doctor will give specific instructions to the consultant as to what services are authorized. However, you may see a specialist or another doctor in a medical emergency or for annual OB/GYN services.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).
- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for other than cause; or
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
  - reduce our service area and you enroll in another FEHB Plan;you may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us or, if we drop out of the Program, contact your new plan.

If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist until the end of your postpartum care, even if it is beyond the 90 days.

#### • Hospital care

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at 1-800/4HUMANA. If you are new to the FEHB Program, we will arrange for you to receive care.

If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- You are discharged, not merely moved to an alternative care center; or
- The day your benefits from your former plan run out; or
- The 92<sup>nd</sup> day after you become a member of this Plan, whichever happens first.

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

### **Circumstances beyond our control**

Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

### **Services requiring our prior approval**

Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

We call this review and approval process precertification. Your physician must obtain precertification for the following services:

- Growth hormone therapy
- Organ/Tissue transplants
- All elective medical and surgical hospitalizations
- MRI of the lumbar and cervical spine
- Uvulopalatopharyngoplasty (UPPP)
- Gastric bypass
- All durable medical equipment (DME) over \$750
- Acute rehabilitation services
- Home health care services
- Genetic testing
- Infertility services
- Pain Management services
- PET and SPECT scans
- Sclerotherapy
- Occupational and physical therapies

Your physician must obtain our approval before sending you to a hospital, referring you to a specialist, or recommending follow-up care from a specialist.

---

## Section 4. Your costs for covered services

---

You must share the cost of some services. You are responsible for:

- **Copayments**

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services.

Example: When you see your primary care physician you pay a copayment of \$15 per office visit with the Standard Option or \$10 with the High Option.

- **Deductible**

We do not have a deductible.

- **Coinsurance**

Coinsurance is the percentage of our negotiated fee that you must pay for your care. Example: You pay 25% of our allowance for Level Four prescription drugs.

### **Your catastrophic protection out-of-pocket maximum**

After your copayments total \$1,500 per person or \$3,000 per family enrollment in any calendar year, you do not have to pay any more for covered services.

However, copayments for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments for these services:

- Prescription drugs

---

## Section 5. Benefits – OVERVIEW

*(See page 9 for how our benefits changed this year and pages 63-64 for a benefits summary.)*

---

**NOTE:** This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claims forms, claims filing advice, or more information about our benefits, contact us at 1-800/4HUMANA or at our website at [feds.humana.com](http://feds.humana.com).

|   |       |
|---|-------|
| (a) Medical services and supplies provided by physicians and other health care professionals .....    | 15-22 |
| • Diagnostic and treatment services   |       |
| • Lab, x-ray, and other diagnostic tests  |       |
| • Preventive care, adult  |       |
| • Preventive care, children   |       |
| • Maternity care  |       |
| • Family planning   |       |
| • Infertility services  |       |
| • Allergy care  |       |
| • Treatment therapies   |       |
| • Physical, occupational and cardiac therapies  |       |
| • Speech therapy  |       |
| • Hearing services (testing, treatment, and supplies)   |       |
| • Vision services (testing, treatment, and supplies)  |       |
| • Foot care   |       |
| • Orthopedic and prosthetic devices   |       |
| • Durable medical equipment (DME)   |       |
| • Home health services  |       |
| • Chiropractic  |       |
| • Alternative treatments  |       |
| • Educational classes and programs  |       |
| (b) Surgical and anesthesia services provided by physicians and other health care professionals ..... | 23-27 |
| • Surgical procedures   |       |
| • Reconstructive surgery  |       |
| • Oral and maxillofacial surgery  |       |
| • Organ/tissue transplants  |       |
| • Anesthesia  |       |
| (c) Services provided by a hospital or other facility, and ambulance services.....                    | 28-31 |
| • Inpatient hospital  |       |
| • Outpatient hospital or ambulatory surgical center   |       |
| • Extended care benefits/skilled nursing care facility benefits                                       |       |
| • Hospice care  |       |
| • Ambulance   |       |
| (d) Emergency services/accidents .....  | 32-33 |
| • Medical emergency   |       |
| • Ambulance   |       |
| (e) Mental health and substance abuse benefits .....  | 34-35 |
| (f) Prescription drug benefits.....   | 36-38 |
| (g) Special features.....   | 39    |
| • Flexible benefits option  |       |
| • Services for deaf and hearing impaired  |       |
| • High risk pregnancies   |       |
| • Centers of excellence   |       |
| • 24-hour nurse line  |       |
| (h) Dental benefits.....  | 40    |
| (i) Non-FEHB benefits available to Plan members .....   | 41    |
| Summary of benefits.....  | 63-64 |

## Section 5 (a) Medical services and supplies provided by physicians and other health care professionals

**I  
M  
P  
O  
R  
T  
A  
N  
T**

**Here are some important things to keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

**I  
M  
P  
O  
R  
T  
A  
N  
T**

| Benefit Description  | You pay   |   |
|--|---|---|
| Diagnostic and treatment services  | Standard Option   | High Option   |
| Professional services of physicians <ul style="list-style-type: none"> <li>• In physician’s office</li> <li>• In an urgent care center</li> <li>• Office medical consultations</li> <li>• Second surgical opinion</li> </ul>   | \$15 per office visit to your primary care physician<br><br>\$25 per office visit to a specialist   | \$10 per office visit to your primary care physician<br><br>\$20 per office visit to a specialist   |
| <ul style="list-style-type: none"> <li>• During a hospital stay</li> <li>• In a skilled nursing facility</li> </ul>  | Nothing   | Nothing   |
| Professional services of physicians <ul style="list-style-type: none"> <li>• At home</li> </ul>  | \$15 per visit  | \$10 per visit  |
| Lab, x-ray and other diagnostic tests  |   |   |
| Such as: <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Non-routine mammograms</li> <li>• CAT Scans/MRI</li> <li>• Ultrasound</li> <li>• Electrocardiogram and EEG</li> </ul> | Nothing if you receive these services during your office visit; otherwise:<br><br>\$15 per office visit to your primary care physician<br><br>\$25 per office visit to a specialist | Nothing if you receive these services during your office visit; otherwise:<br><br>\$10 per office visit to your primary care physician<br><br>\$20 per office visit to a specialist |

| Preventive care, adult  | You pay – Standard Option  | You pay – High Option  |
|---|--|--|
| <p>Routine screenings, such as:</p> <ul style="list-style-type: none"> <li>• A fasting lipoprotein profile (total cholesterol, LDL, HDL and triglycerides) once every five years for adults 20 or over; and.</li> <li>• Colorectal Cancer Screening, including Fecal occult blood test: <ul style="list-style-type: none"> <li>– Sigmoidoscopy screening – every five years starting at age 50; or</li> <li>– Colonoscopy – once every ten years at age 50; or</li> <li>– Double contrast barium enema (DCBE) – once every five to ten years at age 50.</li> </ul> </li> <li>• Chlamydial infection screening</li> <li>• Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older</li> <li>• Routine pap test – one annually</li> </ul> <p>Note: The office visit is covered if pap test is received on the same day; see <i>Diagnostic and treatment services</i>.</p> | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <p>Routine mammogram – covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five year period</li> <li>• From age 40 through 64, one every calendar year</li> <li>• At age 65 and older, one every two consecutive calendar years</li> <li>• When prescribed by the doctor as medically necessary to diagnose or treat illness</li> </ul>  | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <p><i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i></p>   | <p><i>All charges</i></p>  | <p><i>All charges</i></p>  |
| <p>Routine immunizations, limited to:</p> <ul style="list-style-type: none"> <li>• Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under <i>Childhood immunizations</i>)</li> <li>• Influenza vaccines, annually</li> <li>• Pneumococcal vaccine, age 65 and over</li> </ul>  | <p>Nothing</p>   | <p>Nothing</p>   |

| Preventive care, children   | You pay - Standard Option  | You pay -High Option   |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Childhood immunizations recommended by the American Academy of Pediatrics</li> <li>• Well-child care charges for routine examinations, immunizations and care (under age 22)</li> <li>• Examinations, such as: <ul style="list-style-type: none"> <li>– Eye exams through age 17 to determine the need for vision correction.</li> <li>– Ear exams through age 17 to determine the need for hearing correction</li> <li>– Examinations done on the day of immunizations (through age 22)</li> </ul> </li> </ul>  | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p>   | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p>   |
| Maternity care  |  |  |
| <p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> <li>• Prenatal care</li> <li>• Delivery</li> <li>• Postnatal care</li> </ul> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> <li>• You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary.</li> <li>• We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment.</li> <li>• We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See <i>Hospital benefits</i>, Section 5(c) and <i>Surgery benefits</i>, Section 5(b).</li> </ul> | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> <p>No copay for other prenatal and postnatal visits</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> <p>No copay for other prenatal and postnatal visits</p> |
| <p><i>Not covered: Routine sonograms to determine fetal age, size or sex</i></p>  | <p><i>All charges</i></p>  | <p><i>All charges</i></p>  |

| <b>Family planning</b>   | <b>You pay - Standard Option</b>   | <b>You pay -High Option</b>  |
|--|--|--|
| <p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Voluntary sterilization - See <i>Surgical Procedures</i>, Section 5(b)</li> <li>• Surgically implanted contraceptives (such as Norplant)</li> <li>• Injectable contraceptive drugs (such as Depo provera)</li> <li>• Contraceptive devices</li> <li>• Intrauterine devices (IUD's)</li> <li>• Diaphragms</li> </ul> <p>Note: We cover oral contraceptives under the prescription drug benefit. See Section 5(f).</p>  | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <i>Not covered: Reversal of voluntary surgical sterilization</i>   | <i>All charges</i>   | <i>All charges</i>   |
| <b>Infertility services</b>  |  |  |
| <p>Diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> <li>• Artificial insemination: <ul style="list-style-type: none"> <li>– <i>intra-vaginal insemination (IVI)</i></li> <li>– <i>intra-cervical insemination (ICI)</i></li> <li>– <i>intra-uterine insemination (IUI)</i></li> </ul> </li> <li>• Uterine embryo lavage</li> <li>• Embryo transfer, GIFT, and ZIFT</li> <li>• Low tubal ovum transfer</li> <li>• In-vitro fertilization</li> <li>• Fertility drugs</li> </ul> <p>Note: We cover injectable fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.</p> | Same as any other illness  | Same as any other illness  |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cost of donor sperm</i></li> <li>• <i>Cost of donor egg</i></li> </ul>  | <i>All charges</i>   | <i>All charges</i>   |
| <b>Allergy care</b>  |  |  |
| <ul style="list-style-type: none"> <li>• Testing and treatment</li> </ul>  | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <ul style="list-style-type: none"> <li>• Allergy serum and injections</li> </ul>   | Nothing  | Nothing  |
| <i>Not covered: Provocative food testing and sublingual allergy desensitization</i>  | <i>All charges</i>   | <i>All charges</i>   |

| Treatment therapies  | You pay – Standard Option  | You pay – High Option  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Chemotherapy and radiation therapy</li> </ul> <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 26.</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> <li>• Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy</li> <li>• Growth hormone therapy (GHT)</li> </ul> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: We will only cover Growth Hormone Therapy if the treatment is pre-certified and there is a laboratory confirmed diagnosis of Growth Hormone Deficiency. You will need to call the pre-certification telephone number on the back of your medical ID (identification) card. We will also ask that your physician submit information that establishes that the GHT is medically necessary. GHT must be authorized <u>before</u> you begin treatment. See <i>Services requiring our prior approval</i> in Section 3.</p> | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <p><b>Physical, occupational and cardiac therapies</b></p>   |  |  |
| <ul style="list-style-type: none"> <li>• Up to 60 treatments or two consecutive months per condition for the services of each of the following: <ul style="list-style-type: none"> <li>– qualified physical therapists and</li> <li>– occupational therapists.</li> </ul> </li> </ul> <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.</p>  | <p>\$25 per visit</p>  | <p>\$20 per visit</p>  |
| <ul style="list-style-type: none"> <li>• Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to 12 weeks.</li> </ul>  | <p>\$25 per visit</p>  | <p>\$20 per visit</p>  |

| <b>Physical and occupational therapies (continued)</b>  | <b>You pay – Standard Option</b>  | <b>You pay - High Option</b>  |
|---|---|---|
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Long-term rehabilitative therapy</li> </ul>   | <i>All charges</i>  | <i>All charges</i>  |
| <b>Speech therapy</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Up to 60 treatments or two consecutive months per condition</li> </ul>   | \$25 per visit  | \$20 per visit  |
| <b>Hearing services (testing, treatment, and supplies)</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Hearing testing for children through age 17 (see <i>Preventive care, children</i>)</li> </ul>  | \$15 per office visit to your primary care physician<br>\$25 per office visit to a specialist | \$10 per office visit to your primary care physician<br>\$20 per office visit to a specialist |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• All other hearing testing</li> <li>• Hearing aids, testing and examinations for them</li> </ul>   | <i>All charges</i>  | <i>All charges</i>  |
| <b>Vision services (testing, treatment, and supplies)</b>   |   |   |
| <ul style="list-style-type: none"> <li>• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts).</li> <li>• Diagnosis and treatment of diseases of the eye.</li> <li>• Eye refractions to provide a written lens prescription for eyeglasses</li> </ul> <p>Note: See <i>Preventive care, children</i> for eye exams for children.</p> | \$15 per office visit to your primary care physician<br>\$25 per office visit to a specialist | \$10 per office visit to your primary care physician<br>\$20 per office visit to a specialist |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Eye exercises</li> <li>• Contact lenses examination</li> <li>• Refractive keratoplasty or radial keratotomy</li> </ul>  | <i>All charges</i>  | <i>All charges</i>  |

| Foot care  | You pay – Standard Option  | You pay - High Option  |
|--|--|--|
| <ul style="list-style-type: none"> <li>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</li> </ul> <p>See <i>Orthopedic and prosthetic devices</i> for information on podiatric shoe inserts.</p>   | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| Orthopedic and prosthetic devices  |  |  |
| <ul style="list-style-type: none"> <li>Artificial limbs</li> <li>Orthopedic braces</li> <li>Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy</li> <li>Internal prosthetic devices, such as artificial joints, and pacemakers.<br/>Note: See 5(b) for coverage of the surgery to insert the device.</li> <li>Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome</li> </ul> | <p>Nothing</p>   | <p>Nothing</p>   |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Foot orthotics</i></li> <li><i>Orthopedic and corrective shoes</i></li> <li><i>Arch supports</i></li> <li><i>Heel pads and heel cups</i></li> <li><i>Lumbosacral supports</i></li> <li><i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i></li> </ul>  | <p><i>All charges</i></p>  | <p><i>All charges</i></p>  |

| <b>Durable medical equipment (DME)</b>  | <b>You pay – Standard Option</b> | <b>You pay - High Option</b> |
|---|----------------------------------|------------------------------|
| Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover: <ul style="list-style-type: none"> <li>• Hospital beds</li> <li>• Wheelchairs</li> </ul>                                  | Nothing                          | Nothing                      |
| <i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Equipment such as: exercise equipment, air cleaners, heating pads or lights, bed lifts.</i></li> </ul>  | <i>All charges</i>               | <i>All charges</i>           |
| <b>Home health services</b>   |                                  |                              |
| <ul style="list-style-type: none"> <li>• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide.</li> <li>• Services include oxygen therapy, intravenous therapy and medications.</li> </ul>                | Nothing                          | Nothing                      |
| <i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Nursing care requested by, or for the convenience of, the patient or the patient’s family</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.</i></li> </ul> | <i>All charges</i>               | <i>All charges</i>           |
| <b>Chiropractic</b>   |                                  |                              |
| No benefit  | <i>All charges</i>               | <i>All charges</i>           |
| <b>Alternative treatments</b>   |                                  |                              |
| No benefit  | <i>All charges</i>               | <i>All charges</i>           |
| <b>Educational classes and programs</b>   |                                  |                              |
| <ul style="list-style-type: none"> <li>• Smoking cessation - Up to \$100 for one smoking cessation program per member per lifetime.</li> </ul>  | Nothing                          | Nothing                      |
| <ul style="list-style-type: none"> <li>• Primary care visits for smoking cessation</li> </ul>   | \$15 per visit                   | \$10 per visit               |

## Section 5 (b). Surgical and anesthesia services provided by physicians and other health care professionals

**I  
M  
P  
O  
R  
T  
A  
N  
T**

**Here are some important things to keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

**I  
M  
P  
O  
R  
T  
A  
N  
T**

| Benefit Description  | You pay  |  |
|--|--|--|
| Surgical procedures  | Standard Option  | High Option  |
| <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by the surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (See <i>Reconstructive surgery</i>)</li> <li>• Surgical treatment of morbid obesity – a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over.</li> <li>• Insertion of internal prosthetic devices. See 5(a) – <i>Orthopedic and prosthetic devices</i> for device coverage information.</li> <li>• Voluntary sterilization (e.g., Tubal ligation, Vasectomy)</li> <li>• Treatment of burns</li> </ul> | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |

| <b>Surgical procedures (continued)</b>  | <b>You pay - Standard Option</b>   | <b>You pay - High Option</b>   |
|---|--|--|
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Routine treatment of conditions of the foot; see Foot Care</i></li> </ul>  | <i>All charges</i>   | <i>All charges</i>   |
| <b>Reconstructive surgery</b>   |  |  |
| <ul style="list-style-type: none"> <li>• Surgery to correct a functional defect</li> <li>• Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> <li>– the condition produced a major effect on the member’s appearance and</li> <li>– the condition can reasonably be expected to be corrected by such surgery</li> </ul> </li> <li>• Surgery to correct a condition that existed at or from birth and that is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes.</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> <li>– surgery to produce a symmetrical appearance on the other breast;</li> <li>– treatment of any physical complications, such as lymphedemas;</li> <li>– breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>)</li> </ul> </li> </ul> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p> | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>  | <i>All charges</i>   | <i>All charges</i>   |

| Oral and maxillofacial surgery   | You pay – Standard Option  | You pay – High Option  |
|--|--|--|
| <p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip or cleft palate or severe functional malocclusion;</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures; and</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> <li>• Diagnosis and treatment specifically directed toward medical and functional disorders of the temporomandibular joint (TMJ) and craniomandibular jaw (CMJ).</li> </ul> | <p>\$15 per office visit to your primary care physician</p> <p>\$25 per office visit to a specialist</p> | <p>\$10 per office visit to your primary care physician</p> <p>\$20 per office visit to a specialist</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i></li> </ul>  | <p><i>All charges</i></p>  | <p><i>All charges</i></p>  |

| Organ/tissue transplants   | You pay – Standard Option | You pay – High Option |
|--|---------------------------|-----------------------|
| <p>Limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Kidney</li> <li>• Liver</li> <li>• Lung: Single – Double</li> <li>• Allogeneic (donor) bone marrow transplants</li> <li>• Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; Wiskott-Aldrich syndrome; severe combined immunodeficiency syndrome; aplastic anemia; ewings sarcoma; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors</li> <li>• Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas</li> </ul> <p>Humana has a National Transplant Network with over 35 facilities within 20 states.</p> <p>Limited Benefits – Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence if approved by the Plan's medical director in accordance with the Plan's protocols.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient. All transplants must be precertified.</p> | Nothing                   | Nothing               |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i></li> <li>• <i>Implants of artificial organs</i></li> <li>• <i>Transplants not listed as covered</i></li> </ul>   | <i>All charges</i>        | <i>All charges</i>    |

| Anesthesia   | You pay – Standard Option | You pay – High Option |
|--|---------------------------|-----------------------|
| Professional services provided in – <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Skilled nursing facility</li> <li>• Ambulatory surgical center</li> <li>• Office</li> </ul> | Nothing                   | Nothing               |

## Section 5 (c). Services provided by a hospital or other facility, and ambulance services

**I  
M  
P  
O  
R  
T  
A  
N  
T**

**Here are some important things to remember about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Section 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

**I  
M  
P  
O  
R  
T  
A  
N  
T**

| Benefit Description  | You pay   |   |
|--|---|---|
|  | Standard Option   | High Option   |
| <p><b>Inpatient hospital</b></p> <p>Room and board, such as</p> <ul style="list-style-type: none"> <li>• Ward, semiprivate, intensive care or cardiac care accommodations;</li> <li>• Private accommodations when medically necessary;</li> <li>• General nursing care;</li> <li>• Private duty nursing when Plan doctor determines it is medically necessary; and</li> <li>• Meals and special diets.</li> </ul> <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p> | <p>\$250 copayment per day for the first three days per admission</p> | <p>\$100 copayment per day for the first three days per admission</p> |

*Inpatient hospital services – continued on next page*

| Inpatient hospital <i>(continued)</i>  | You pay – Standard Option | You pay – High Option |
|--|---------------------------|-----------------------|
| <p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and x-rays</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood components if not replaced</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Take-home items</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</li> </ul> | Nothing                   | Nothing               |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Custodial care, rest cures, domiciliary or convalescent care</i></li> <li>• <i>Non-covered facilities, such as nursing homes, schools</i></li> <li>• <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i></li> <li>• <i>Cost of blood and blood components if replaced</i></li> </ul>  | <i>All charges</i>        | <i>All charges</i>    |

| <b>Outpatient hospital or ambulatory surgical center</b>   | <b>You pay – Standard Option</b> | <b>You pay – High Option</b> |
|--|----------------------------------|------------------------------|
| <p>Outpatient surgery</p> <ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Laboratory tests, x-rays, and pathology services</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood components if not replaced</li> <li>• Dressings, casts, and sterile tray services</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul>                | \$200 copay per visit            | \$100 copay per visit        |
| <ul style="list-style-type: none"> <li>• Pre-surgical testing</li> </ul>   | Nothing                          | Nothing                      |
| <p>Other hospital outpatient services, such as:</p> <ul style="list-style-type: none"> <li>• Laboratory tests and x-rays</li> </ul> <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>  | \$100 copay per visit            | \$50 copay per visit         |
| <i>Not covered: Blood and blood derivatives not replaced by the member</i>   | <i>All charges</i>               | <i>All charges</i>           |
| <b>Extended care benefits/skilled nursing care facility benefits</b>   |                                  |                              |
| <p>Extended care benefit:</p> <ul style="list-style-type: none"> <li>• Up to 100 days per calendar year, including <ul style="list-style-type: none"> <li>• bed and board</li> <li>• general nursing care</li> <li>• drugs, biologicals, supplies and equipment provided by the facility</li> </ul> </li> </ul> <p>Note: Coverage is provided when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan.</p> | Nothing                          | Nothing                      |
| <i>Not covered: Custodial care</i>   | <i>All charges</i>               | <i>All charges</i>           |

| <b>Hospice care</b>  | <b>You pay – Standard Option</b> | <b>You pay – High Option</b> |
|--|----------------------------------|------------------------------|
| <p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include:</p> <ul style="list-style-type: none"> <li>• Inpatient care</li> <li>• Outpatient care</li> <li>• Bereavement counseling</li> </ul> <p>Note: These services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p> | Nothing                          | Nothing                      |
| <i>Not covered: Independent nursing, homemaker services</i>  | <i>All charges</i>               | <i>All charges</i>           |
| <b>Ambulance</b>   |                                  |                              |
| <ul style="list-style-type: none"> <li>• Local professional ambulance service when ordered or authorized by a Plan doctor</li> </ul>   | Nothing                          | Nothing                      |

---

## Section 5 (d). Emergency services/accidents

---

I  
M  
P  
O  
R  
T  
A  
N  
T

**Here are some important things to keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

I  
M  
P  
O  
R  
T  
A  
N  
T

---

### What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies – what they all have in common is the need for quick action.

---

### What to do in case of emergency:

**Emergencies within our service area:** If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member must notify the Plan within 48 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that the Plan has been timely notified.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

**Emergencies outside our service area:** Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

---

*Emergency services/accidents – continued on next page*

| Benefit Description  | You pay   |   |
|--|---|---|
|  | Standard Option   | High Option   |
| <b>Emergency within our service area</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Emergency care at a doctor’s office</li> <li>• Emergency care at an urgent care center</li> </ul>   | \$15 per office visit to your primary care physician<br>\$25 per office visit to a specialist | \$10 per office visit to your primary care physician<br>\$20 per office visit to a specialist |
| <ul style="list-style-type: none"> <li>• Emergency care as an outpatient at a hospital, including doctors’ services</li> </ul>   | \$75 per visit if not admitted<br>Nothing if admitted   | \$75 per visit if not admitted<br>Nothing if admitted   |
| <i>Not covered: Elective care or non-emergency care</i>  | <i>All charges</i>  | <i>All charges</i>  |
| <b>Emergency outside our service area</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Emergency care at a doctor’s office</li> <li>• Emergency care at an urgent care center</li> </ul>   | \$15 per office visit to a primary care physician<br>\$25 per office visit to a specialist    | \$10 per office visit to a primary care physician<br>\$20 per office visit to a specialist    |
| <ul style="list-style-type: none"> <li>• Emergency care as an outpatient at a hospital, including doctors’ services</li> </ul>   | \$75 per visit if not admitted<br>Nothing if admitted   | \$75 per visit if not admitted<br>Nothing if admitted   |
| <i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Elective care or non-emergency care</i></li> <li>• <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> <li>• <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> </ul>   | <i>All charges</i>  | <i>All charges</i>  |
| <b>Ambulance</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Professional ambulance service when medically appropriate or as otherwise ordered or authorized by a Plan doctor. See 5(c) for non-emergency service.</li> <li>• Air ambulance</li> </ul> <p>Note: Air ambulance is covered only when point of pick-up is inaccessible by land vehicle; or great distances or other obstacles are involved in getting a patient to the nearest hospital with appropriate facilities when prompt admission is essential.</p> | Nothing   | Nothing   |

## Section 5 (e). Mental health and substance abuse benefits

**I  
M  
P  
O  
R  
T  
A  
N  
T**

When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

**Here are some important things to keep in mind about these benefits:**

All benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.

Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

**YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.**  
See the instructions after the benefits description below.

**I  
M  
P  
O  
R  
T  
A  
N  
T**

| Description  | You pay  |  |
|--|--|--|
| Mental health and substance abuse benefits   | Standard Option  | High Option  |
| <p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p> | <p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>                                  | <p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>                                  |
| <ul style="list-style-type: none"> <li>• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers</li> <li>• Medication management</li> </ul>  | <p>\$25 per office visit</p>   | <p>\$20 per office visit</p>   |
| <ul style="list-style-type: none"> <li>• Diagnostic tests</li> </ul>   | <p>Nothing if you receive these services during your office visit; otherwise:<br/><br/>\$25 per office visit to a specialist</p> | <p>Nothing if you receive these services during your office visit; otherwise:<br/><br/>\$20 per office visit to a specialist</p> |

| <b>Mental health and substance abuse benefits</b> <i>(continued)</i>  | <b>You pay - Standard Option</b>  | <b>You pay - High Option</b>   |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Services provided by a hospital or other facility</li> <li>• Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment</li> </ul> <p>Note: Some services are considered to be partial hospitalization. Two partial hospitalization days will be considered one confinement day.</p> | <p>\$250 copayment per day for the first three days per admission</p> <p>\$100 per visit for hospital outpatient services</p> | <p>\$100 copayment per day for the first three days per admission</p> <p>\$50 per visit for hospital outpatient services</p> |
| <p><i>Not covered: Services we have not approved.</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>   | <p><i>All charges</i></p>   | <p><i>All charges</i></p>  |

**Preauthorization**

To be eligible to receive these benefits you must obtain a treatment plan and follow all the following authorization processes:

All inpatient and outpatient mental health and substance abuse services must be authorized by a Humana behavioral health provider in order to be covered by the plan. You are not required to have a referral from your primary care physician (PCP) to receive behavioral health services. Simply call 1-800-331-9040. Review your Certificate of Coverage for applicable limitations of this benefit.

If you are a member of Dreyer Clinic, behavioral health services can be accessed directly by calling 1-630-906-5120.

**Limitation**

We may limit your benefits if you do not obtain a treatment plan.

---

## Section 5 (f). Prescription drug benefits

---

I  
M  
P  
O  
R  
T  
A  
N  
T

**Here are some important things to keep in mind about these benefits:**

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

I  
M  
P  
O  
R  
T  
A  
N  
T

---

**There are important features you should be aware of.** These include:

- **Who can write the prescription.** A plan physician or licensed dentist must write the prescription.
- **Where can you obtain them.** You must fill the prescription at a plan pharmacy, or by mail for a prescribed maintenance medication. Maintenance medications are drugs that are generally prescribed for the treatment of long term chronic sicknesses or injuries.
- The **Rx4 Plan** allows members access to any drug that is used to treat a condition the medical plan covers. Thousands of drugs have been placed in levels based on their a) efficacy, b) safety, c) possible side effects, d) drug interactions, and e) cost compared to similar drugs. The levels are no longer based on a Drug List or formulary. New drugs are continually reviewed for level placement, dispensing limits and prior authorization requirements that represent the current clinical judgment of our Pharmacy and Therapeutics Committee.

**Level One** contains the lowest copayment for – low cost generic and brand-name drugs.

**Level Two** copays are higher than Level One – this level covers higher cost generic and brand-name drugs.

**Level Three** is made up of higher cost drugs, mostly brand names. These drugs may have generic or brand-name options on Levels One or Two.

**Level Four** includes high technology drugs that are often newly approved by the U.S. Food and Drug Administration.

**Rx4's** specific copayment amounts for the first three levels eliminate unexpected charges at the pharmacy, which means you won't have to calculate cost differentials when you choose brand-name drugs over generic equivalents. You can visit our web site at [feds.humana.com](http://feds.humana.com) to check the copayment for your prescription drug coverage before you get your prescription filled. You can also find out more about possible drug alternatives and the locations of participating pharmacies.

With **Rx4** the member takes on more of the cost share for the drug. In return, members receive access to more drugs to treat their conditions and have more choices, along with their physicians, to decide which drug to take. Members receive letters offering guidance in changing medications to those with a lower copayment. We use internal data to identify members for whom a less expensive prescription drug option may be available. We communicate the information to the member to enable them, along with their physician, to make an informed choice regarding prescription drug copayment options.

- **These are the dispensing limits.** Prescription drugs dispensed at a Plan pharmacy will be dispensed for up to a 30-day supply. You may receive up to a 90-day supply of a prescribed maintenance medication through our mail-order program.  
If there is a national emergency or you are called to active military duty, you may call 1-800-448-6262. A representative will review criteria to determine whether you may obtain more than your normal dispensing amount.

---

*Prescription drug benefits begin on the next page.*

| Benefit Description   | You pay  |   |
|---|--|---|
| Covered medications and supplies  | Standard Option  | High Option   |
| <p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not Covered</i>.</li> <li>• Insulin</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Diabetic supplies including testing agents, lancet devices, alcohol swabs, glucose elevating agents, insulin delivery devices and blood glucose monitors approved by us</li> <li>• Self administered injectable drugs</li> <li>• Oral contraceptive drugs</li> <li>• Formulas for the treatment of phenylketonuria or other inheritable diseases</li> <li>• Drugs for sexual dysfunction</li> <li>• Oral fertility drugs</li> <li>• Growth hormones</li> </ul> <p>Note: Drugs to treat sexual dysfunction are limited. Contact the Plan for dosage limits. You pay the applicable drug copay up to the dosage limits, and all charges after that.</p> | <p>\$10 for Level One drugs<br/> \$25 for Level Two drugs<br/> \$45 for Level Three drugs<br/> 25% of the amount that the Plan pays to the dispensing pharmacy for Level Four drugs<br/> Out of pocket maximum for Level Four drugs is \$2,500 per member per calendar year<br/> 3 applicable co-pays for a 90-day supply of prescribed maintenance drugs, when ordered through our mail-order program</p> | <p>\$5 for Level One drugs<br/> \$15 for Level Two drugs<br/> \$35 for Level Three drugs<br/> 25% of the amount that the Plan pays to the dispensing pharmacy for Level Four drugs<br/> Out of pocket maximum for Level Four drugs is \$2,500 per member per calendar year<br/> 3 applicable co-pays for a 90-day supply of prescribed maintenance drugs, when ordered through our mail-order program</p> |

| <b>Covered medications and supplies (continued)</b>  | <b>You pay - Standard Option</b> | <b>You pay - High Option</b> |
|--|----------------------------------|------------------------------|
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs available without a prescription, or for which there is a non-prescription equivalent available</i></li> <li>• <i>Drugs and supplies for cosmetic purposes</i></li> <li>• <i>Vitamins, fluoride, nutrients and food supplements even if a physician prescribes or administers them (except for the type of formulas listed above as covered)</i></li> <li>• <i>Drugs obtained at a non-Plan pharmacy except for out of area emergencies</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Smoking cessation drugs and medications, including nicotine patches</i></li> <li>• <i>Any drug used for the purpose of weight control</i></li> <li>• <i>Medical supplies such as dressings and antiseptics</i></li> </ul> | <i>All charges</i>               | <i>All charges</i>           |

## Section 5 (g). Special features

| Feature                                       | Description   |
|---|---|
| <b>Flexible benefits option</b>               | <p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> <li>• We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit.</li> <li>• Alternative benefits are subject to our ongoing review.</li> <li>• By approving an alternative benefit, we cannot guarantee you will get it in the future.</li> <li>• The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits.</li> <li>• Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.</li> </ul> |
| <b>Services for deaf and hearing impaired</b> | <p>Humana offers telecommunication devices for the deaf (TDD) and Teletype (TTY) phone lines for the hearing impaired. Call 1-800-432-7482 to access the service.</p>   |
| <b>High risk pregnancies</b>                  | <p>HumanaBeginnings is an outreach program that provides high-risk plan members support and educational materials so care can be actively managed during pregnancy.</p>   |
| <b>Centers of excellence</b>                  | <p>Members can use any facility that is within Humana's contracted National Transplant Network. This network has over 35 transplant facilities located in more than 20 states.</p>  |
| <b>24-hour nurse line</b>                     | <p>For any of your health concerns, 24 hours a day, 7 days a week, you may call HumanaFirst® at 1-800-622-9529 and talk with a registered nurse who will discuss treatment options and answer your health questions.</p>  |

## Section 5 (h). Dental benefits

**I  
M  
P  
O  
R  
T  
A  
N  
T**

**Here are some important things to keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan dentists must provide or arrange your care.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

**I  
M  
P  
O  
R  
T  
A  
N  
T**

| <b>Accidental injury benefit</b>  | <b>You pay - Standard Option</b> | <b>You pay – High Option</b> |
|---|----------------------------------|------------------------------|
| We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. | Nothing                          | Nothing                      |

### **Dental benefits**

We have no other dental benefits.



---

## Section 6. General exclusions – things we don't cover

---

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see *Emergency benefits*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

---

## Section 7. Filing a claim for covered services

---

When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment or coinsurance.

You will only need to file a claim when you receive emergency services from non-plan providers. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

### **Medical and hospital benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 1-800/4HUMANA or 1-800/448-6262.

When you must file a claim – such as for services you receive outside of the Plan’s service area – submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member’s name and ID number;
- Name and address of the physician or facility that provided the service or supply;
- Dates you received the services or supplies;
- Diagnosis;
- Type of each service or supply;
- The charge for each service or supply;
- A copy of the explanation of benefits, payments, or denial from any primary payer – such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

**Submit your claims to: Humana Health Plan, Inc.  
P.O. Box 14601  
Lexington, Kentucky 40512-4601**

### **Deadline for filing your claim**

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

### **When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

---

## Section 8. The disputed claims process

---

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization:

| Step     | Description  |
|----------|--|
| <b>1</b> | <p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none"><li>(a) Write to us within 6 months from the date of our decision; and</li><li>(b) Send your request to us at: Humana Health Plan, Attn: Grievance &amp; Appeals Manager, P.O. Box 14546, Lexington, KY 40512; and</li><li>(c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li><li>(d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li></ul> |
| <b>2</b> | <p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"><li>(a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or</li><li>(b) Write to you and maintain our denial – go to step 4; or</li><li>(c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request – go to step 3.</li></ul>   |
| <b>3</b> | <p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>  |
| <b>4</b> | <p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"><li>• 90 days after the date of our letter upholding our initial decision; or</li><li>• 120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or</li><li>• 120 days after we asked for additional information.</li></ul> <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.</p>  |

*The disputed claims process – Continued on next page*

## The disputed claims process (*Continued*)

| Step | Description |
|------|-------------|
|------|-------------|

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

- 5** OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

**NOTE: If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

- (a) We haven't responded yet to your initial request for care or pre-authorization/prior approval, then call us at 1-800/4HUMANA and we will expedite our review; or
- (b) We denied your initial request for care or pre-authorization/prior approval, then:
  - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
  - You may call OPM's Health Insurance Group 3 at 202/606-0737 between 8 a.m. and 5 p.m. eastern time.

---

## Section 9. Coordinating benefits with other coverage

---

### When you have other health coverage

You must tell us if you or a covered family member have coverage under another group health plan or have automobile insurance that pays health care expenses without regard to fault. This is called “double coverage.”

When you have double coverage, one plan normally pays its benefits in full as the primary payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' guidelines.

When we are the primary payer, we will pay the benefits described in this brochure.

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

### What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age and older.
- Some people with disabilities, under 65 years of age.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has two parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

- **Should I enroll in Medicare?**

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It's easy. Just call the Social Security Administration toll-free number, 1-800-772-1213, to set up an appointment to apply. If you do not apply for one or both Parts of Medicare, you can still be covered under the FEHB Program.

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you don't have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage. It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

- **The Original Medicare Plan  
Part A or Part B**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share. Some things are not covered under Original Medicare, like prescription drugs.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. Your care must continue to be authorized by your Plan PCP.

Tell us if you or a family member is enrolled in Medicare Part A or B. Medicare will determine who is responsible for paying medical services and we will coordinate the payments. On occasion, you may need to file a Medicare claim form.

**Claims process when you have the Original Medicare Plan –**

You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claims will be coordinated automatically and we then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claims, call us at 1-800/4HUMANA or contact us at our website [feds.humana.com](http://feds.humana.com).

We do not waive any costs if the Original Medicare Plan is your primary payer.

**(Primary payer chart begins on next page.)**

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

| <b>Primary Payer Chart</b>  |   |                                    |
|---|---|------------------------------------|
| <b>A. When you – or your covered spouse – are age 65 or over and have Medicare and you ...</b>  | <b>The primary payer for the individual with Medicare is...</b> |                                    |
|   | <b>Medicare</b>   | <b>This Plan</b>                   |
| 1) Are an active employee with the Federal government and ...<br>• You have FEHB coverage on your own or through your spouse who is also an active employee   |   | ✓                                  |
| • You have FEHB coverage through your spouse who is an annuitant  | ✓   |                                    |
| 2) Are an annuitant and ...<br>• You have FEHB coverage on your own or through your spouse who is also an annuitant   | ✓   |                                    |
| • You have FEHB coverage through your spouse who is an active employee  |   | ✓                                  |
| 3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case)   | ✓*  |                                    |
| 4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and ...<br>• You have FEHB coverage on your own or through your spouse who is also an active employee |   | ✓                                  |
| • You have FEHB coverage through your spouse who is an annuitant  | ✓   |                                    |
| 5) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge)  | ✓*  |                                    |
| 6) Are enrolled in Part B only, regardless of your employment status,   | ✓ for Part B services   | ✓ for other services               |
| 7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty  | ✓**   |                                    |
| <b>B. When you or a covered family member ...</b>   |   |                                    |
| 1) Have Medicare solely based on end stage renal disease (ESRD) and ...<br>• It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)  |   | ✓                                  |
| • It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD   | ✓   |                                    |
| 2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and ...<br>• This Plan was the primary payer before eligibility due to ESRD  |   | ✓ for 30-month coordination period |
| • Medicare was the primary payer before eligibility due to ESRD   | ✓   |                                    |
| <b>C. When either you or your spouse are eligible for Medicare solely due to disability and you</b>   |   |                                    |
| 1) Are an active employee with the Federal government and ...<br>• You have FEHB coverage on your own or through your spouse who is also an active employee   |   | ✓                                  |
| • You have FEHB coverage through your spouse who is an annuitant  | ✓   |                                    |
| 2) Are an annuitant and ...<br>• You have FEHB coverage through your spouse who is also an annuitant  | ✓   |                                    |
| • You have FEHB coverage through your spouse who is an active employee  |   | ✓                                  |
| <b>D. Are covered under the FEHB Spouse Equity provision as a former spouse</b>   | ✓   |                                    |

\* Unless you have FEHB coverage through your spouse who is an active employee

\*\* Workers' Compensation is primary for claims related to your condition under Workers' Compensation



- OWCP or a similar agency pays for through a third party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care. You must use our providers.

## **Medicaid**

When you have this Plan and Medicaid, we pay first.

**Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

## **When other Government agencies are responsible for your care**

We do not cover services and supplies when a local, State, or Federal Government agency directly or indirectly pays for them.

## **When others are responsible for injuries**

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

---

## Section 10. Definitions of terms we use in this brochure

---

|   |   |
|---|---|
| <b>Calendar year</b>                            | January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.   |
| <b>Copayment</b>                                | A copayment is a fixed amount of money you pay when you receive covered services. See page 13.  |
| <b>Covered services</b>                         | Care we provide benefits for, as described in this brochure.  |
| <b>Custodial care</b>                           | Services provided to you such as assistance with dressing, bathing, preparation and feeding of special diets, walking, supervision of medication which is ordinarily self-administered, getting in and out of bed, and maintaining continence, which are not likely to improve your condition. Custodial care that lasts 90 days or more is sometimes known as long term care.  |
| <b>Durable Medical Equipment (DME)</b>          | <p>Equipment recognized as such by Medicare Part B, that meets all of the following criteria:</p> <ul style="list-style-type: none"><li>• it can stand repeated use; and</li><li>• it is primarily and customarily used to serve a medical purpose rather than being primarily for comfort or convenience; and</li><li>• it is usually not useful to a person in the absence of sickness or injury; and</li><li>• it is appropriate for home use; and</li><li>• it is related to the patient's physical disorder; and the equipment must be used in the member's home.</li></ul>  |
| <b>Experimental or investigational services</b> | <p>A drug, biological product, device, medical treatment, or procedure is determined to be experimental or investigational if reliable evidence shows it meets one of the following criteria:</p> <ul style="list-style-type: none"><li>• when applied to the circumstances of a particular patient is the subject of ongoing phase I, II or III clinical trials, or</li><li>• when applied to the circumstances of a particular patient is under study with written protocol to determine maximum tolerated dose, toxicity, safety, efficacy, or efficacy in comparison to conventional alternatives, or</li><li>• is being delivered or should be delivered subject to the approval and supervision of an Institutional Review Board as required and defined by the USFDA or Department of Health and Human Services</li><li>• is not generally accepted by the medical community</li></ul> <p>Reliable evidence means, but is not limited to, published reports and articles in authoritative medical scientific literature or regulations and other official actions and publications issued by the USFDA or the Department of Health and Human Services.</p> |

|                               |   |
|-------------------------------|---|
| <b>Medical necessity</b>      | The determination as to whether a medical service is required to treat a condition, illness, or injury. In order to meet the standard of medical necessity the service must be consistent with symptoms, diagnosis, or treatment; consistent with good medical practice; and the most appropriate level of service that can be safely provided. |
| <b>Morbid Obesity</b>         | Morbid or clinically severe obesity correlated with a Body Mass Index (BMI) of 40k/m <sup>2</sup> or with being 100 pounds over ideal body weight.  |
| <b>Oral Surgery</b>           | Procedures to correct diseases, injuries and defects of the jaw and mouth structures.   |
| <b>Participating Provider</b> | A hospital, physician, or any other health services provider who has been designated to provide services to covered members under this plan.  |
| <b>Service Area</b>           | The geographic area where the participating provider services are available to covered members.   |
| <b>Transplant</b>             | Services for pre-transplant; the transplant including any chemotherapy, associated services and post-discharge services, and treatment of complications after transplant.   |
| <b>Us/We</b>                  | Us and we refer to Humana Health Plan, Inc.   |
| <b>You</b>                    | You refers to the enrollee and each covered family member.  |



If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

## **When benefits and premiums start**

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2004 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2003 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

## **When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as Temporary Continuation of Coverage (TCC).

## **When you lose benefits**

### **• When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.













## Index

Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

|  |                |   |            |  |            |
|--|----------------|---|------------|--|------------|
| Allergy tests.....                                 | 18             | Infertility.....  | 12, 18     | Prosthetic devices.....                    | 21         |
| Alternative treatment.....                         | 22             | Inhospital physician care .                               | 15, 23-27  | Psychologist.....                          | 34         |
| Allogeneic (donor) bone marrow<br>transplants..... | 26             | Inpatient Hospital Benefits ....                          | 28-31      | <b>Radiation therapy</b> .....             | 19         |
| Ambulance.....                                     | 31, 33         | Insulin.....  | 37         | Room and board.....                        | 28, 30     |
| Anesthesia.....                                    | 27, 29, 30     | <b>Laboratory and pathological</b><br>services.....       | 15, 29, 30 | Second surgical opinion.....               | 15         |
| Autologous bone marrow<br>transplant.....          | 26             | <b>Machine diagnostic</b><br>tests.....                   | 15         | Skilled nursing facility care.....         | 30         |
| <b>Blood and blood plasma</b> .....                | 29, 30         | <b>Magnetic Resonance Imagings</b><br>(MRIs).....         | 15         | Speech therapy.....                        | 20         |
| Breast cancer screening.....                       | 16             | Mail-order prescription<br>drugs.....                     | 37         | Splints.....                               | 29         |
| Casts.....   | 29, 30         | Mammograms.....   | 15, 16     | Sterilization procedures.....              | 18, 23     |
| Changes for 2003.....                              | 9              | Maternity Benefits.....                                   | 17         | Subrogation.....                           | 50         |
| Chemotherapy.....                                  | 19             | Medicaid.....   | 50         | Substance abuse.....                       | 34-35      |
| Childbirth.....                                    | 17             | Medical necessity.....                                    | 52         | <b>Surgery</b><br>• Anesthesia.....        | 27         |
| Chiropractic.....                                  | 22             | Medicare.....   | 46-49      | • Oral.....                                | 25         |
| Cholesterol tests.....                             | 16             | <b>Mental Conditions/Substance</b><br>Abuse Benefits..... | 34-35      | • Outpatient.....                          | 30         |
| Claims.....  | 43             | Newborn care.....   | 17         | • Reconstructive.....                      | 24         |
| Coinsurance.....                                   | 13             | Non-FEHB Benefits.....                                    | 41         | Syringes.....                              | 37         |
| Colorectal cancer screening.....                   | 16             | Nurse<br>Licensed Practical Nurse.....                    | 22         | Temporary Continuation<br>of Coverage..... | 55         |
| Congenital anomalies.....                          | 24             | Nurse Anesthetist.....                                    | 29         | Transplants.....                           | 26         |
| Contraceptive devices<br>and drugs.....            | 18, 37         | Registered Nurse.....                                     | 22         | Treatment therapies.....                   | 19         |
| Coordination of benefits.....                      | 46-50          | <b>Obstetrical care</b> .....                             | 17         | Vision services.....                       | 20         |
| Covered services.....                              | 51             | Occupational therapy.....                                 | 19         | <b>Well child care</b> .....               | 17         |
| Covered providers.....                             | 7, 10          | Office visits.....  | 15         | Wheelchairs.....                           | 22         |
| <b>Definitions</b> .....                           | 51-52          | Oral and maxillofacial<br>surgery.....                    | 25         | Workers' Compensation.....                 | 49         |
| Dental care.....                                   | 40             | Orthopedic devices.....                                   | 21         | <b>X-rays</b> .....                        | 15, 29, 30 |
| Diagnostic services... ..                          | 15, 29, 30, 34 | Out-of-pocket expenses.....                               | 13         |  |            |
| Dialysis.....                                      | 19, 22         | Outpatient facility care.....                             | 30         |  |            |
| Disputed claims review.....                        | 44-45          | Oxygen.....   | 22, 29, 30 |  |            |
| Donor expenses (transplants).....                  | 26             | <b>Pap test</b> .....                                     | 15, 16     |  |            |
| Dressings.....                                     | 29, 30         | Physical examination.....                                 | 16, 17     |  |            |
| Durable medical equipment<br>(DME).....            | 12, 22, 51     | Physical therapy.....                                     | 19         |  |            |
| Effective date of enrollment.....                  | 54             | Physician.....  | 10         |  |            |
| Emergency.....                                     | 32-33          | Preventive care, adult.....                               | 16         |  |            |
| Experimental or investigational..                  | 51             | Preventive care, children.....                            | 17         |  |            |
| Eyeglasses.....                                    | 20             | Prescription drugs.....                                   | 36-38      |  |            |
| <b>Family planning</b> .....                       | 18             | Preventive services.....                                  | 16, 17     |  |            |
| Fecal occult blood test.....                       | 16             | Prior approval.....                                       | 12         |  |            |
| Foot care.....                                     | 21             | Prostate cancer screening.....                            | 16         |  |            |
| <b>General Exclusions</b> .....                    | 42             |   |            |  |            |
| <b>Hearing services</b> .....                      | 20             |   |            |  |            |
| Home health services.....                          | 12, 15, 22     |   |            |  |            |
| Home nursing care.....                             | 22             |   |            |  |            |
| Hospital.....                                      | 28-30          |   |            |  |            |
| Immunizations.....                                 | 16, 17         |   |            |  |            |

**NOTES:**

## Summary of benefits for Humana Health Plan, Inc. – Chicago 2004 Standard Option

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

| Benefits  | You Pay   | Page        |
|---|---|-------------|
| Medical services provided by physicians: <ul style="list-style-type: none"> <li>• Diagnostic and treatment services provided in the office.....</li> </ul>  | Office visit copay: \$15 primary care; \$25 specialist  | 15          |
| Services provided by a hospital: <ul style="list-style-type: none"> <li>• Inpatient .....</li> <li>• Outpatient – Surgical.....</li> <li>• Outpatient - Non-surgical.....</li> </ul>  | \$250 per day for the first 3 days<br>\$200 copay<br>\$100 copay  | 28-29<br>30 |
| Emergency benefits: <ul style="list-style-type: none"> <li>• At a hospital, including doctors’ services.....</li> </ul>   | \$75  | 33          |
| Mental health and substance abuse treatment.....  | Regular cost sharing  | 34-35       |
| Prescription drugs: <ul style="list-style-type: none"> <li>• Level 1 drugs .....</li> <li>• Level 2 drugs .....</li> <li>• Level 3 drugs .....</li> <li>• Level 4 drugs .....</li> <li>• Maintenance drugs (90-day supply) when ordered through our mail-order program .....</li> </ul> | \$10 copay<br>\$25 copay<br>\$45 copay<br>25% of charges<br>3 applicable copays   | 37          |
| Dental care <ul style="list-style-type: none"> <li>• Accidental injury benefit.....</li> </ul>  | Nothing   | 40          |
| Vision care – Eye refractions.....  | Office visit copay: \$15 primary care, \$25 specialist  | 20          |
| Special features: <i>Flexible Benefits Option; TDD and TTY phone lines; HumanaBeginnings; National Transplant Network; and HumanaFirst®</i>   |   | 39          |
| Protection against catastrophic costs (your out-of-pocket maximum) .....  | Nothing after \$1,500 per person or \$3,000 per family enrollment per year. Some costs do not count toward this protection. | 13          |

## Summary of benefits for Humana Health Plan, Inc. – Chicago 2004 High Option

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

| Benefits  | You Pay  | Page        |
|---|--|-------------|
| Medical services provided by physicians: <ul style="list-style-type: none"> <li>• Diagnostic and treatment services provided in the office.....</li> </ul>  | Office visit copay: \$10 primary care;<br>\$20 specialist  | 15          |
| Services provided by a hospital: <ul style="list-style-type: none"> <li>• Inpatient .....</li> <li>• Outpatient – Surgical.....</li> <li>• Outpatient - Non-surgical.....</li> </ul>  | \$100 per day for the first three days<br>\$100 copay<br>\$50 copay  | 28-29<br>30 |
| Emergency benefits: <ul style="list-style-type: none"> <li>• At a hospital, including doctors' services.....</li> </ul>   | \$75   | 33          |
| Mental health and substance abuse treatment.....  | Regular cost sharing   | 34-35       |
| Prescription drugs: <ul style="list-style-type: none"> <li>• Level 1 drugs .....</li> <li>• Level 2 drugs .....</li> <li>• Level 3 drugs .....</li> <li>• Level 4 drugs .....</li> <li>• Maintenance drugs (90-day supply) when ordered through our mail-order program .....</li> </ul> | \$5 copay<br>\$15 copay<br>\$35 copay<br>25% of charges<br>3 applicable copays   | 37          |
| Dental care <ul style="list-style-type: none"> <li>• Accidental injury benefit.....</li> </ul>  | Nothing  | 40          |
| Vision care – Eye refractions .....   | Office visit copay:<br>\$10 primary care, \$20 specialist  | 20          |
| Special features: <i>Flexible Benefits Option; TDD and TTY phone lines; HumanaBeginnings; National Transplant Network; and HumanaFirst®</i>   |  | 39          |
| Protection against catastrophic costs<br>(your out-of-pocket maximum) .....   | Nothing after \$1,500 per person or<br>\$3,000 per family enrollment per<br>year. Some costs do not count<br>toward this protection. | 13          |

## 2004 Rate Information for Humana Health Plan, Inc. - Chicago

**Non-Postal rates** apply to most non-Postal enrollees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

**Postal rates** apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

| Type of Enrollment | Code | Non-Postal Premium |            |             |            | Postal Premium |            |
|--------------------|------|--------------------|------------|-------------|------------|----------------|------------|
|                    |      | Biweekly           |            | Monthly     |            | Biweekly       |            |
|                    |      | Gov't Share        | Your Share | Gov't Share | Your Share | USPS Share     | Your Share |

### Chicago Area

|                                 |     |          |         |          |          |          |         |
|---------------------------------|-----|----------|---------|----------|----------|----------|---------|
| High Option Self Only           | 751 | \$116.99 | \$39.00 | \$253.49 | \$84.49  | \$138.44 | \$17.55 |
| High Option Self and Family     | 752 | \$269.08 | \$89.69 | \$583.01 | \$194.33 | \$318.41 | \$40.36 |
| Standard Option Self Only       | 754 | \$89.70  | \$29.90 | \$194.35 | \$64.78  | \$106.15 | \$13.45 |
| Standard Option Self and Family | 755 | \$206.30 | \$68.76 | \$446.97 | \$148.99 | \$244.12 | \$30.94 |