

TEXAS

CoverageFirst 1500 80/60 PRV

PARTICIPATING providers

NONPARTICIPATING providers

**Up-Front Benefit Allowance**

- Annual member benefit (*Applies to medical services received from participating providers only. Does not apply to member copayments, mental health services or Rx benefits. Allowance does apply to chemical and alcohol dependency and serious mental illness services.*)

\$500 per calendar year per member

Not applicable

**Annual Deductible** (*per calendar year; copayments do not apply*)

- Individual
- Family (1)

\$1,500

\$3,000

\$4,500

\$9,000

**Preventive Care**

- Routine immunizations (*birth to age seven*)
- Routine immunizations (*age seven to age 18*)
- Annual routine mammography
- Annual routine Pap smears
- Routine adult lab and X-rays
- Annual routine adult physical examinations (*18 years and above; excludes lab and X-ray*)
- Routine child physical examinations (*up to age 18; includes lab and X-ray*)

**100%**

**100%**

**100%**

Deductible then **70%**

**100%** after \$20 copayment per visit to a Level One participating physician or \$35 copayment per visit to a Level Two participating physician\*

Deductible then **70%**

**Physician Services**

- Office visits (*excludes diagnostic lab and X-ray, outpatient surgery*)
- Prenatal benefit (*office visit copayment applies to first visit only*)
- Allergy testing (*covered as part of office visit*)
- Diagnostic tests, lab and X-rays
- Allergy serum
- Inpatient services
- Outpatient services (*includes surgery*)
- Physician visits to emergency room (2)
- Allergy injections

**100%** after \$20 copayment per visit to a Level One participating physician or \$35 copayment per visit to a Level Two participating physician\*

Deductible then **70%**

Deductible then **80%**

Deductible then **60%**

Deductible then **80%**

Participating deductible then **80%**

**100%** after \$5 copayment per visit

Deductible then **70%**

**Hospital Services**

- Inpatient care (*semiprivate room and board, nursing care, ICU*)
- Outpatient surgery – facility

**100%** after \$100 copayment per day for first five days per admission, and after deductible

Deductible then **70%**

**100%** after \$50 copayment per procedure after deductible

Deductible then **70%**

\* Level One participating physicians include family practitioner, general practitioner, pediatrician or internist and Level Two contains any other participating physician. Please contact Customer Service for details.

Coverage	First 1500 80/60 PRV	PARTICIPATING providers	NONPARTICIPATING providers
<b>Hospital Services</b> <i>(continued)</i>	• Outpatient nonsurgical <i>(including diagnostic lab and X-ray)</i>	Deductible then <b>80%</b>	Deductible then <b>60%</b>
	• Emergency room <i>(copayment is waived if admitted)</i> (2)	<b>100%</b> after \$100 copayment per visit after deductible	<b>100%</b> after \$100 copayment per visit after participating deductible
<b>Prescription Drugs</b>	• Please see attached pharmacy benefit information, if applicable.		
<b>Other Medical Services</b>	• Skilled nursing facility <i>(up to 60 days per calendar year)</i>	Deductible then <b>80%</b>	Deductible then <b>60%</b>
	• Home health care <i>(up to 100 visits per calendar year)</i>		
	• Durable medical equipment		
	• Physical, speech and hearing therapy (5)		
	• Private duty nursing <i>(inpatient hospital only)</i>		
	• Hospice		
	• Ambulance (2)	Deductible then <b>80%</b>	Participating deductible then <b>80%</b>
	• Transplant services (3)	Deductible then <b>100%</b>	Deductible then <b>70%</b>
<b>Mental Health Services</b> (4)	• Inpatient <i>(up to 30 days per calendar year)</i>	<b>100%</b> after \$100 copayment per day for first five days per admission	Deductible then <b>70%</b>
	• Inpatient professional services	<b>80%</b>	<b>60%</b>
	• Outpatient <i>(up to 30 visits per calendar year)</i>		
	– Individual sessions	<b>100%</b> after a \$20 copayment per visit	<b>70%</b>
	– Group sessions	<b>100%</b> after a \$10 copayment per visit	<b>70%</b>
<b>Serious Mental Illness</b>	• Inpatient <i>(up to 45 days per calendar year)</i>	Covered the same as any other illness	Covered the same as any other illness
	• Outpatient <i>(up to 60 visits per calendar year)</i>		
<b>Chemical Dependency</b> <i>(lifetime maximum of three separate series of treatments for each insured person)</i>	• Inpatient	Covered the same as any other illness	Covered the same as any other illness
	• Outpatient		
<b>Maximum Out-Of-Pocket Expense Limit</b> <i>(per calendar year; excludes deductibles and copayments)</i>	• Individual	\$3,000	\$6,000
	• Family	\$9,000	\$18,000
<b>Lifetime Maximum Benefit</b>			\$5,000,000

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

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

**Payments** - Participating providers agree to accept amounts negotiated with Humana as payment in full. The member is responsible for any required deductible, coinsurance, or other copayments. Plan benefits paid to nonparticipating providers are based on maximum allowable fees, as defined in your Certificate of Insurance.

Nonparticipating providers may balance bill you for charges in excess of the maximum allowable fee. You will be responsible for charges in excess of the

maximum allowable fee in addition to any applicable deductible, coinsurance, or copayment. Additionally, any amount you pay the provider in excess of the maximum allowable fee will not apply to your out-of-pocket limit or deductible.

**Primary care and specialist physicians and other providers in Humana's networks are not the agents, employees or partners of Humana or any of its affiliates or subsidiaries. They are independent contractors. Humana is not a provider of medical services. Humana does not endorse or control the clinical judgment or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.**

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

- (1) You are not required to meet individual deductibles once the family deductible has been met.
- (2) Ambulance transportation and/or services received in an emergency room are not covered unless required because of emergency care, as defined in your Certificate of Insurance.

- (3) Transplant services do not apply toward the maximum out-of-pocket expense limit.
- (4) Any out-of-pocket expense for the treatment of mental health services does not apply towards any out-of-pocket expense limits except for serious mental illness.
- (5) Subject to certain limitations and exclusions. Refer to the Certificate of Insurance for additional information.

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

*The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.*

*For general questions about the plan, contact your benefits administrator.*

## PRE-EXISTING CONDITION EXCLUSION

**If the plan imposes a pre-existing condition exclusion, and you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within a 6-month period. Generally, this 6-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the 6-month period ends**

**on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy; genetic information in the absence of a diagnosis of the condition related to the information; or to a child who is enrolled in the plan within 31 days after birth, adoption, or placement for adoption.**

**This exclusion may last up to 12 months (18 months if you are a late enrollee) from your first day of coverage, or if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number**

**of days of your prior "creditable coverage". Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the 12-month (or 18 month) exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.**

**HUMANA**  
*Guidance* when you need it most