

Protection for individuals and families





Count on Humana

As one of the largest health plan providers in the country, Humana partners with you to put you in control of your healthcare costs. We make it easy for you to compare plans so you can choose the one that best fits your needs. We offer fully covered preventive care services, predictable out-of-pocket costs, and access to valuable tools to give you greater control of your healthcare dollar.

Plus, you can rest easy knowing that you have a company with 50 years of experience behind your healthcare coverage.

Humana Coverage for every stage of life

Making decisions about insurance for yourself and your family is important. Naturally you want the best coverage available but you also want a selection of products to choose from to suit your specific needs.

Are you single or married? Do you have children? Are you a student or recent graduate - or the parent of one?

Are you self-employed, employed but neither in a group plan nor Medicare-eligible, retired, or retired but too young to be Medicare-eligible?

Whatever your stage in life, Humana offers a full selection of plans to protect you and your family.

PLANS AVAILABLE



Medical and Short Term Medical



Medicare Advantage and Medicare Supplement Plans



Dental Plans



Vision Plans



Exclusive Veterans' Package



Life and Supplemental Plans

- Critical Illness Cash Plan
- Junior Estate Builder
- Memorial Fund

Medical and Short Term Plans



Protect yourself and the ones you love

Choose traditional health coverage or an HSA-eligible plan. We offer a variety of deductibles to fit your needs. And with many of our plans you can purchase optional benefits such as dental, life, and supplemental accident for even greater security.

HUMANA MEDICAL PLANS FEATURE:

- **Range of deductibles.** We offer individual deductibles that range from \$500 to \$7,500.¹ Typically, the higher the deductible the lower your monthly premium.
- **Preventive care and a dynamic focus on wellness.** Includes a 24-hour nurse advice line and rewards for healthy living.
- **Network savings.** Our plans are backed by one of the nation's largest provider networks.² And our network discounts result in greater savings for you. year.
- **Resources and tools.** We offer a password-protected personal web page at MyHumana.com; convenient mobile apps; and some of the best customer care representatives in the industry to help you take charge of your health, understand your health care costs, and manage your plan in the way that suits you best.

¹ Family deductibles range from \$2,000 to \$15,000. All deductibles listed are in-network.

² Networks may vary based on location.

Need insurance for a short period of time?

If you're without health insurance temporarily - for instance, if you're waiting for group coverage or Medicare coverage to begin - consider a HumanaOne Short Term Medical plan. If you're eligible, you can receive coverage as quickly as the day after applying.

Plan features include:

- Coverage for doctor office visits for illness or injury, emergency services, and prescription drugs
- Access to a large network of providers
- Convenient payment options



Humana offers an array of Medicare Advantage and Medicare Supplement plans.

› Medicare Advantage

Medicare Advantage plans are health plan options approved by Medicare but administered through private insurance companies. Medicare Advantage plans replace Original Medicare Parts A & B. Such plans can usually reduce your out-of-pocket costs - plus they offer extra benefits and services beyond Original Medicare.

Medicare Advantage plans may include extras such as fitness programs, gym memberships, access to a nurse hotline, online tools to track benefits and claims, a mail-order pharmacy, and discounts on certain healthcare related products and services.

Optional supplemental benefits such as dental coverage or vision care let you further customize your insurance to meet your needs, although there is any added cost for these benefits.

› Medicare Supplement Plans

Medicare Supplement insurance plans help cover some of the costs not covered by Medicare Parts A & B, such as deductibles and coinsurance. You'll pay a higher premium but for many members the predictability of out-of-pocket costs is worth the investment.

Dental Plans



Smile!

OUR DENTAL PLANS HAVE YOU COVERED

Humana offers a wide variety of dental plans with coverage options to meet the one-of-a-kind needs of individuals and families. Our affordable individual dental insurance plans offer access to a large network of trusted providers, dependable service, and a simple sign-up process.

› Coverage for most preventive care services*

- Routine cleanings and oral exams are provided at no charge to members.
- Plans also cover sealant and topical fluoride treatments for kids 14 and younger.
- Coverage options for services like fillings, root canals, and crowns vary by plan so you can choose the selection that best fits your needs.

› No claims to submit when you use network providers

We want to make it as easy as possible for you to get the dental care you need.

› Guaranteed approval

There are no age requirements and you'll never be turned away for pre-existing conditions.

› No hidden costs

With our easy-to-understand plans, it's clear what you'll pay for your dental care.

* Deductible and office visit copayments may apply. See your state-specific plan summary for details.

All plans have a minimum one year initial contract period.



Set your sights on vision care that fits your needs and your budget

Vision care is more than just correcting vision problems. It's about prevention and early diagnosis, too. A HumanaOne vision plan can help you get the care you need at an affordable price. And coverage is guaranteed with no exclusions based on age or pre-existing conditions.

› Coverage for comprehensive exams

Our vision insurance policies provide coverage for critical preventive and diagnostic annual eye exams.

› Savings on frames and lenses

Enjoy low exam and lens copayments, an allowance for frames, and coverage for contact lenses.

› Discounts on laser vision correction procedures

Enjoy price reductions when procedures are done by network providers.

› An outstanding network of providers

Our providers meet the high standards of a healthcare coverage company with more than 50 years of experience.

Exclusive Veterans Package



Humana is proud to offer veterans and their families an exclusive package of benefits and extra services. This package is an excellent complement to any medical plan you may already have and provides an extra level of financial security and valuable savings on a number of healthcare-related expenses.

› Dental Coverage

Two checkups and cleanings per year, 100 percent covered with in-network dentists.

Save at least 50% (after deductible is met) on basic services such as fillings when using an in-network provider.

The dental plan has a minimum one year initial contract period. See the appropriate plan summary for complete details, including limitations and exclusions. Dental plan has a minimum one year initial contract period.

› Retail Prescription Savings

Walmart offers the deepest discounts on prescription drugs at all their locations, including Walmart, Sam's Club*, Neighborhood Market, and Walmart Express. You can also use our network of 62,000 pharmacies, including all of the major chains and many independently owned pharmacies.

*A Sam's Club membership is not required to use the pharmacy.

These savings are a discount program only and not insurance coverage.

› Vision Care Savings

Savings on contacts or glasses at stores like LensCrafters®, Sears Optical®, and Pearle Vision®.

› Hearing Care

Savings on hearing aids through a national network of providers; complimentary hearing exam; and discounts on repairs and more.

› Alternative Medicine

Receive special discounts on popular complementary and alternative medicine such as chiropractic, acupuncture, and massage therapy services with no forms to file.

› Savings from Reader's Digest

Enjoy a 20% discount on best-selling books, magazines, and other products at readersdigeststore.com when you enter the promo code HURDVETS.

› Clinic Care Savings

Concentra® Urgent or Immediate Care Centers offering special savings for self-pay services including urgent care, preventive services, flu shots, and physical therapy.

Participating The Clinic at Walmart locations offer 20% off preventive and routine health services for common ailments and screening exams that can be performed without urgent or emergency care.

*Services vary by clinic. Each clinic located in a Walmart store is owned and operated by an independent company that is unaffiliated with Walmart. Walmart does not employ any healthcare professionals or exercise any control over the provision of healthcare services at these clinic locations.



Protect what matters most

It's easy and affordable with our life and supplemental insurance plans

Count on Humana to help you take care of the ones you love and the life you've built. Whether you have individual coverage or group insurance, supplemental plans can help close gaps in coverage, leaving you better prepared for life's unexpected events. Complete your coverage with HumanaOne's life and supplemental plans.

› Critical Illness Cash Plan

The Critical Illness Cash plan provides cash if you suffer a heart attack, stroke or other covered illness such as cancer. It's extra cash paid directly to you or the person you name, and that's on top of your health insurance.

› Junior Estate Builder

It's never too early to place your child or grandchild on a wise financial path. An ideal "starter" life insurance policy, Junior Estate Builder begins as a term-life insurance policy of up to \$20,000... and automatically converts to a whole life policy at age 25*. It's one gift they won't outgrow.

› Memorial Fund

Today's average funeral costs more than \$7,500**. Even if you've already prepared for that, there are many other expenses your family could face. Give peace of mind to the ones you love. Plan now to ensure your loved ones can carry out your final wishes – without the financial burden.

* At age 25 there is a one-time premium increase upon conversion from term to whole life.

**National Funeral Directors Association 2010 General Price List Survey



Expect more from Humana

› Great Service

- Convenient application process*
- Fast and accurate claims processing
- Friendly customer care

› Rewards for Healthy Choices

Our HumanaVitality™ program, available only to HumanaOne Individual Major Medical plan members, is a groundbreaking wellness program based on proven research.

- Make healthy choices and earn great rewards at the same time!
- Receive Vitality points for exercising, losing weight, stopping tobacco use, and more
- Redeem your points for over 600,000 rewards including movie tickets, events, merchandise, or hotel discounts.
- Visit HumanaVitality.com for details.

› Easy Accessibility 24/7

- Enjoy access to a secure web site where you can manage your medical plan and take charge of your health
- Get detailed information about your medical benefits
- Find in-network providers
- Track your medical expenses, deductibles, and co-pays
- Review the details and status of your claims
- Access your account on-the-go with our mobile application

* Most applications are subject to approval.

Extras you'll love with your HumanaOne health plan

› Mail-order pharmacies for prescriptions

If your plan's network includes mail-order pharmacies, like Humana-owned RightsourceRx, you'll have a convenient way to fill maintenance medications that could save you money. You can even access online pharmacy resources like a drug dictionary to help you understand drug interactions and to maximize your benefits.

› Support for chronic conditions*

If you have a chronic illness or disease, you'll receive a highly tailored experience that helps support your doctor's plan of care. Your need determines the level of care.

› Mother/Baby programs*

HumanaBeginnings helps expectant mothers learn more about their pregnancy, their baby's development, and healthy habits during pregnancy. Neonatal Case Management addresses prematurity, congenital birth defects, low birth weight, and medical complications.

* Not available for Humana Medicare Advantage and Prescription Drug Plan members.

With Humana, you'll have the support you need to make the right decisions about the best plan for you and your loved ones.

Call your licensed Humana agent today.



This brochure is intended to provide a high level overview of Humana plans and benefits. It is not intended to provide detailed information on state-specific benefits, limitations or exclusions. Product availability, options, benefits, and riders vary by state. Products may not be approved in all states

Applications may be subject to approval. Waiting periods, limitations and exclusions may apply. Please contact your Humana agent for a state-specific plan summary for additional information.

Medical Plans

Medical plans are insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., or Humana Health Benefit Plan of Louisiana, Inc. or offered by Humana Employers Health Plan of Georgia, Inc., or Humana Medical Plan, Inc. For Arizona residents: Insured by Humana Insurance Company. For Texas residents: Insured by Humana Insurance Company. For Mississippi residents: Insured by Humana Insurance Company

Dental and Vision Plans

Dental and Vision plans are offered or administered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of Kentucky, The Dental Concern, Inc., CompBenefits Insurance Company, CompBenefits Company, CompBenefits Dental, Inc., CompBenefits of Alabama, Inc., CompBenefits of Georgia, Inc., American Dental Providers of Arkansas, Inc., American Dental Plan of North Carolina, Inc., Humana Dental Insurance Company of New York, Inc., or Denticare, Inc. (d/b/a CompBenefits)

Memorial Fund

Underwritten by Kanawha Insurance Company – a member of the Humana family of companies. Policy Form 00800 1/88 and, if applicable, graded benefit policy Form 00020 3/90.

Junior Estate Builder

Underwritten by Kanawha Insurance Company – a member of the Humana family of companies. Policy Form 20305 1/88.

Critical Illness Cash Plan

Critical Illness Cash Plan is a critical illness insurance policy underwritten by Kanawha Insurance Company – a member of the Humana family of companies. Policy Form 70620 and if applicable, optional rider Form 70622 or 70623. Benefits and riders offered with these plans are not intended to cover medical expenses.

Medicare Advantage Plans

A health plan with a Medicare contract available to anyone enrolled in both Part A and Part B of Medicare.

