

# Whatever your business needs, we have a plan for you

Humana's plans are designed for companies of all shapes and sizes and are built to cover everything from the essential to the unexpected

## All plans have extensive coverage

- ACA-compliant with preexisting condition protection, preventive care included, and maximum out-of-pocket
- Spending account options to help pay for out-of-pocket healthcare expenses
- Doctor On Demand® virtual health visits\*
- Access to Humana's network of providers with negotiated discounts and savings on services
- Self-funded options with Level Funded Premium and ASO



Offer spending accounts to help members manage their out-of-pocket healthcare expenses. This can provide tax savings to you and your employees.

Traditional plans			Consumer-directed plans	
<p><b>Copay</b></p> <p>Traditional health plan where members pay a copay for routine services like office visits and prescriptions, and a deductible for other covered services.</p>	<p><b>Simplicity</b></p> <p>The health plan with no surprises. Know exactly what you'll pay before getting care and there's no in-network deductible. It's that simple! For people who want to budget their expenses, this plan is for them.</p>	<p><b>Canopy</b></p> <p>This plan offers low copays for healthcare that people use the most—making routine care more affordable.</p>	<p><b>HDHP</b></p> <p>A lower-premium health plan that provides the backup you need when the unexpected happens. Plus, contributing to a health savings account (HSA) can help offset out-of-pocket healthcare expenses.</p>	<p><b>Efficiency</b></p> <p>One of our lowest-premium plans with extensive coverage and access to in-network discounts. Once the deductible is met, the plan pays a percentage of covered services until reaching the out-of-pocket maximum. After that, the plan pays 100% of all eligible in-network services.</p>
<p><b>Plan highlights</b></p> <ul style="list-style-type: none"> <li>• Copays as low as \$20 to see a primary care doctor</li> <li>• Copays for common services like specialists, physical therapy and emergency care</li> <li>• Other services*—pay the deductible, then the plan pays a percentage of the cost</li> </ul>	<p><b>Plan highlights</b></p> <ul style="list-style-type: none"> <li>• No deductible</li> <li>• Pay a simple copay for in-network services—from sick visits to hospital stays</li> <li>• Because there's no deductible, when in-network copays reach the out-of-pocket maximum, pay nothing for the rest of the calendar year**</li> </ul>	<p><b>Plan highlights</b></p> <ul style="list-style-type: none"> <li>• Lower-cost premiums</li> <li>• Low copays for most-used services like primary care and specialty visits, virtual visits and pharmacy</li> <li>• Other services, including labs (when not part of preventive care) and emergency room, pay coinsurance after deductible</li> </ul>	<p><b>Plan highlights</b></p> <ul style="list-style-type: none"> <li>• Lower-cost premiums</li> <li>• Most plans are HSA-eligible, which can help members pay for out-of-pocket healthcare expenses, like their plan deductible</li> <li>• Members pay for care until they meet their deductible amount—after that, the plan pays a percentage of covered services and prescriptions</li> </ul>	<p><b>Plan highlights</b></p> <ul style="list-style-type: none"> <li>• Lowest-cost premiums</li> <li>• Spending account options available to help pay for out-of-pocket healthcare expenses and tax savings</li> <li>• Members pay for care until they meet their deductible amount—after that, the plan pays a percentage of covered services and prescriptions</li> </ul>
<p><b>Good fit for</b></p> <p>Copay plans are great for those who prefer less out-of-pocket expenses when getting care, and willing to pay more for monthly premiums</p>	<p><b>Good fit for</b></p> <p>Great for people who want an easier way to budget for healthcare expenses. Simplicity allows members to know their upfront costs with fixed copays before going to the doctor.</p>	<p><b>Good fit for</b></p> <p>It's great for people with minimal healthcare needs who want a simple plan to help maintain good health and who want protection for health events that may happen.</p>	<p><b>Good fit for</b></p> <p>High-deductible health plans are great for those who want to save money on premiums, but be covered for unforeseen emergencies and health events.</p>	<p><b>Good fit for</b></p> <p>The Efficiency plan is great for budget-conscious people looking to offer healthcare coverage with access to in-network discounts for a lower premium. Plus employees can easily access their spending account funds to help pay for out-of-pocket expenses.</p>

\*Availability varies by state. \*\*For in-network services

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exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Humana Insurance Company. Administered by Humana Insurance Company.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description/Administrative Services Only) for more information on the company providing your benefits.

Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker.

