

Michigan



Choose the individual health plan
that's right for you

Choose coverage that's right for your needs and your budget in two easy steps

When you choose a Humana*One* PPO plan, you can select from a variety of plan types, deductibles, and optional benefits. This guide can help you select the coverage that's right for your needs and your budget in two easy steps ...

1

Choose your plan and deductible

In Michigan, you can select a Copay plan, a 100% After Deductible plan, a Health Savings Account (HSA)-qualified High Deductible Health Plan (HDHP) or a Short Term Medical plan.

We offer a variety of deductibles to fit your budget needs. Typically, the higher the deductible, the lower your monthly premium.

2

Choose your optional benefits

With many of our plans, you can add optional benefits such as dental, life, and supplemental accident coverage for an additional cost.

Humana*One*: the right blend of features and benefits

- Choice of plans and deductibles to ensure you get the coverage you need at a price you can afford
- Large network so you're covered when you're at home or traveling
- Portability if you move outside of Michigan
- With most of our plans, initial premium rates are guaranteed for 12 months, as long as you stay in the same service area and keep the same benefits



This is an overview of Humana*One* plans available in Michigan. Please see the plan's specific benefit summary for more information. Refer to the policy for the actual terms, conditions, exclusions, and limitations.

1

Choose your plan and deductible

To help you get a better idea of the type of plan that’s right for you, here’s an overview of the plans we offer in Michigan. For more details about these plans, see the following pages.

	Copay plans	100% after deductible plans	Health Savings Account plans	Short Term Medical plans
Designed for people who want	Copays similar to what you’d get with an employer’s plan	A health plan that pays 100% for covered in-network services after the deductible is met	A lower cost plan and the ability to put tax-free money in a HSA; tax deductibility varies by state – contact your local tax advisor	Affordable coverage for no more than six months
Prescription drug coverage	Included	Available on selected plans	Available on selected plans	Included
What you need to know	These plans have a higher benefit level, but the premiums are typically higher	This group of plans has the widest choice of deductible options	There’s a limit to how much you can put in the HSA every year	These plans aren’t renewable, and do not cover pre-existing conditions
HumanaOne plans available	<ul style="list-style-type: none"> • Enhanced Copay 80% • Copay 80% • Copay 70% 	<ul style="list-style-type: none"> • Value 100% • Enhanced HSA 100% • HSA 100% 	<ul style="list-style-type: none"> • Enhanced HSA 100% • HSA 100% 	<ul style="list-style-type: none"> • Short Term 100% • Short Term 80%

Copay plans

If you want a plan with a higher level of benefit, consider the Humana*One* Copay plans available in Michigan.

A Copay plan may be a good fit for you if:

- **You want more predictable doctor's office visit costs:** These plans have copays for illness and injury doctor's office visits – either an unlimited or a set number per year.
- **You want prescription drug coverage:** It's included with our Copay plans.

How you can customize your Copay plan:

- **Choose your doctor's office visit coverage:** You can select plans that have copays for a set number of doctor's visits per year – or an "enhanced" plan that doesn't have a set number.
- **Choose your prescription deductible:** You can lower your prescription drug deductible for an additional cost.
- **Choose your coinsurance level:** These plans pay either 70 or 80 percent for covered in-network services after the deductible.
- **Choose your optional benefits:** Options include dental, term life, supplemental accident, and deductible carryover credit. Other optional benefits are also available. These benefits are available for an additional cost. See page 8 for more details.

These plans include an initial 12-month rate guarantee as long as you stay in the same area and keep the same benefits.

If you want a plan with higher benefit levels and copays for doctor's office visits – similar to many employer-sponsored plans – consider a Humana*One* Copay plan.



100% After Deductible plans

If you want a health plan that pays 100 percent for covered expenses after the deductible is met – and offers a variety of deductible choices – consider the Humana*One* 100% After Deductible plans available in Michigan.

The 100% After Deductible plan may be a good fit for you if:

- **You want more predictable total annual costs:** With this plan, you'll know what you could pay out-of-pocket for covered in-network medical services each year – your deductible amount. Once you meet the deductible, the plan pays 100 percent for these services.
- **You want the widest choice of deductible options:** Individual in-network deductibles range from \$1,500 to \$7,500. Family in-network deductibles range from \$3,000 to \$22,500.

How you can customize your 100% After Deductible plan:

- **Choose your deductible:** We offer a range of options, so you can select the deductible level that fits your budget.
- **Choose your prescription drug deductible:** If you get prescription coverage, you can lower your prescription drug deductible for an additional cost.
- **Choose your optional benefits:** Options include dental, term life, supplemental accident, and deductible carryover credit. Other optional benefits are also available. These benefits are available for an additional cost. See page 8 for more details.

These plans include an initial 12-month rate guarantee as long as you stay in the same area and keep the same benefits. Some 100% After Deductible plans are compatible with a Health Savings Account (HSA); see page 5 for more details.

Looking for affordable, “just-in-case” coverage?

Consider a Humana*One* Value Plan – which is one of our 100% After Deductible options. These plans have our highest deductibles, but some preventive services are covered before the deductible. That means you have coverage for services that help you stay healthy, plus a safety net in case of a serious illness or injury.

The Value Plan is a great fit for value-conscious shoppers in Michigan who:

- Prefer to use health insurance for major expenses – not everyday healthcare costs
- Want coverage at the lowest premium due to budget reasons

Health Savings Account plans

If you want coverage for many of the same services as a Copay plan or 100% After Deductible plan – plus the ability to have a healthcare spending account – consider our HSA-Qualified High Deductible Health Plan.

This plan may be a good fit for you if:

- **You want lower premiums:** With this plan, you could save nearly 25 percent or more on monthly health plan premiums.¹
- **You want to open a Health Savings Account (HSA):** The HSA could be tax-free² way to budget and pay for your deductible and other qualified medical expenses.
- **You want a simple plan design:** Once you meet your deductible, the plan pays most in-network covered expenses at 100%.

How you can customize your HSA plan:

- **Choose a plan with prescription coverage:** If you get Rx coverage, prescription expenses will apply to the same deductible as medical expenses.
- **Choose whether you want a HSA:** Many people who have a HSA-qualified plan don't have a HSA; they just like the simple, affordable plan design. If you do want to set up an account, HumanaOne can provide convenient access to our banking partners where you can establish your HSA. Or, if you prefer, you can select your own bank.
- **Choose your deductible:** We offer several options that fit IRS requirements for a HSA-qualified plan.
- **Choose your optional benefits:** Options include dental, term life, and supplemental accident benefit. Other optional benefits are also available. These benefits are available for an additional cost. See page 8 for more details.



Why put money in a HSA?

In general, the HSA could provide a “triple tax benefit” – meaning you could save money three ways:

1. Contributions to a HSA are tax deductible in most states, similar to an Individual Retirement Account (IRA).² Deduct your contributions from your federal income tax return.
2. Earnings on the balance in your account accumulate tax-deferred.²
3. Withdrawals on savings, including earned interest, are tax-free if used for qualified medical expenses such as your health plan deductible, dental care, and vision care.³

These plans include an initial 12-month rate guarantee as long as you stay in the same area and keep the same benefits.

¹ Savings based on switching from a health plan with a lower annual deductible to a higher deductible.

² Varies by state; please contact your tax advisor for tax deductibility.

³ For a complete list of qualified medical services, consult IRS publication 502: “Medical and Dental Expenses” on the IRS Website at www.irs.gov. Individuals are responsible for compliance to HSA spending regulations.

Short Term Medical plans

If you find yourself temporarily without health insurance, the Humana*One* Short Term Medical plans available in Michigan can help protect you and your family until you receive other coverage.

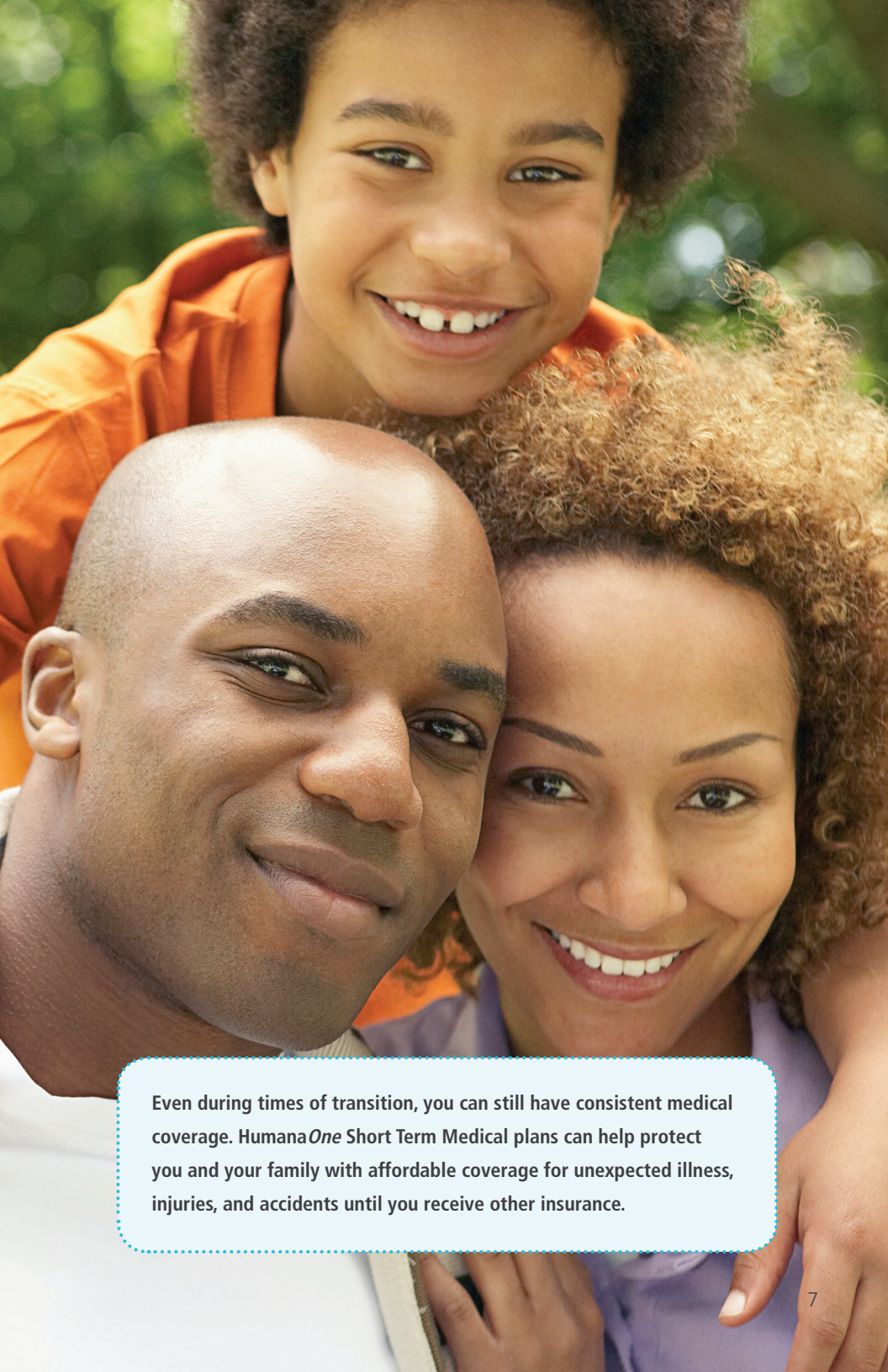
A Short Term Medical plan may be a good fit for you if:

- **You need coverage for less than six months:** For example, if you're:
 - A student or recent graduate
 - Between jobs
 - Waiting for employer benefits to begin
 - Without coverage due to job or life changes
 - A part-time, temporary, or seasonal employee
 - Retired and waiting for Medicare eligibility
- **You don't want to wait weeks for the coverage you need today:**
If you're eligible, you can receive coverage as quickly as the day after applying.
- **You want prescription drug coverage:** It's included in this plan.

How you can customize your Short Term Medical plan:

- **Choose your deductible:** Short Term Medical plans have several deductible options, so you can select the option that works best for you.
- **Choose your length of coverage:** With a Short Term Medical plan, you specify up front how long you want your coverage to last. The plan isn't renewable after this period.
- **Choose how you'll pay your premium:** You can pay monthly, just like with any other plan, or you can pay your entire premium up-front and receive a discount. The premium is not refundable.

A Short Term Medical plan does not include a 12-month rate guarantee, and pre-existing conditions are not covered under this plan.



Even during times of transition, you can still have consistent medical coverage. Humana*One* Short Term Medical plans can help protect you and your family with affordable coverage for unexpected illness, injuries, and accidents until you receive other insurance.

2

Choose your optional benefits

It's easy to make your Humana*One* plan fit your needs even better. Optional benefits are simple and affordable ways to customize your coverage — and in most cases, don't require a separate application or underwriting. Depending on the plan you choose, you may be able to select the following optional benefits for an additional monthly premium:



Lower prescription drug deductible

With Humana's Rx4 prescription drug benefit, each covered prescription drug is assigned to one of four levels, with a different copay for each level. A deductible applies to prescription drugs in Level 2, Level 3, and Level 4. With some plans, you can lower your prescription drug deductible for an additional monthly premium. For specific copay levels, see the plan's benefit summary.



Dental

Protect your healthy smile with affordable, easy-to-use optional dental benefits from one of the nation's largest dental insurers.

- The **Preventive Plus** plan covers the most common preventive and basic services at an affordable price. Discounts are available for major services and basic services not covered by the plan.
- The **Traditional Plus** plan includes coverage for preventive, basic, and major services. You'll receive the same coverage when visiting network and out-of-network dentists, but will save more when choosing network dentists.



Term life

With our convenient joint application, you can apply for both a health plan and term life insurance at the same time.



Supplemental accident

With this optional benefit, the plan pays a set amount per person when treatment takes place within 90 days of the accident. The plan pays even if you haven't met your medical plan deductible.



Deductible carryover credit

If you have covered medical expenses between Oct. 1 and Dec. 31, you can apply the expenses to your deductible for the next year.



**If you're approved for a health plan,
you're approved for optional benefits as well.**

Choose a plan backed by a large, nationwide provider network

Before you select a health plan, look closely at the plan’s network – because network discounts result in greater savings for you. Humana has in-network doctors, hospitals, and pharmacies all over the United States.¹

The Humana/ChoiceCare® network is our largest nationwide offering. Here’s a snapshot of the network across the nation:

- Practitioners: more than 594,000
- Hospitals: more than 3,900
- Urgent care centers: more than 2,600
- Pharmacies: more than 61,000

Why in-network care costs you less

Our health plans are designed to give you the freedom to choose any doctor or hospital you prefer. However, if you choose a provider in the network, you’ll be responsible for less of the cost. To show the difference, here’s an example of a medical bill for an eligible expense. This example assumes all deductibles for the year have been met and that coverage after the deductible is 80 percent in-network and 60 percent out-of-network.

	In-network	Out-of-network
Charge	\$120	\$120
Charge after discount	\$80 ²	\$120 (no discount)
Plan pays	\$64 (80% coverage)	\$72 (60% coverage)
You pay	\$16	\$48

¹ Networks may vary based on location.

² Discounts can vary greatly depending on geographic area.



Insured by Humana Insurance Company or HumanaDental Insurance Company
Applications are subject to approval. Waiting periods, limitations and exclusions may apply.
The Humana*One* brand of individual products is insured by subsidiaries of Humana Inc.