

North Carolina

		Plan pays for services from NETWORK providers	Plan pays for services from NON-NETWORK providers
Deductible options ¹ • per calendar year	• individual	\$2,000/\$3,000/\$4,000/\$5,200	\$4,000/\$6,000/\$8,000/\$10,400
	• family ²	\$4,000/\$6,000/\$8,000/\$10,400	\$8,000/\$12,000/\$16,000/\$20,800
Coinsurance out-of-pocket limit ¹ • deductibles do not apply	• individual	Not applicable	\$1,250
	• family	Not applicable	\$3,750
Preventive care	<ul style="list-style-type: none"> preventive office visits^{3,4} child immunizations to age 18^{3,4} Pap smear and mammogram prostate screening cervical, ovarian and colorectal cancer screenings newborn hearing screening (if dependent coverage is elected) 	100%	70% after deductible
	• preventive lab, pathology and X-ray ^{3,4}	100% after deductible	70% after deductible
Physician services	<ul style="list-style-type: none"> office visits diagnostic lab and X-ray allergy injections, testing and serum inpatient and outpatient services surgery⁵ 	100% after deductible	70% after deductible
	<ul style="list-style-type: none"> inpatient and outpatient services outpatient surgery⁵ 	100% after deductible	70% after deductible
Facility services	<ul style="list-style-type: none"> inpatient and outpatient services outpatient surgery⁵ 	100% after deductible	70% after deductible
	• emergency services	100% after deductible	100% after deductible
Prescription drug	• retail or mail order benefit for each prescription or refill	Discounts available ⁷	Not covered
Other medical services • Prior authorization required in order to be eligible for these benefits	<ul style="list-style-type: none"> skilled nursing facility (up to 30 days per calendar year) hospice⁸ home health care (up to 60 visits per calendar year) durable medical equipment pregnancy complications and sick baby services 	100% after deductible	70% after deductible
	• transplant services	100% after deductible when services are received from a Humana Transplant Network provider	70% after deductible covered expenses are limited to a maximum allowance of \$35,000 per transplant
Lifetime maximum benefit		\$2,000,000 per covered person	
Mental health, chemical and alcohol dependency ³ • \$2,500 per calendar year	• inpatient services	Not covered	Not covered
	• outpatient and office therapy sessions (outpatient services not to exceed \$500 of the total benefit)		
Optional benefits • these are available to add for an additional cost	• lifetime maximum	Increase to \$5,000,000 per covered person	
	• supplemental accident benefit (\$500 or \$1,000) (treatment must be provided within 90 days of the injury)	First \$500 per accident at 100%, then base plan benefits apply or First \$1,000 per accident at 100%, then base plan benefits apply	

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

1. When you obtain care from non-network providers:
 - 50 percent of your payment toward the deductible is credited to the deductible for network providers
 - 50 percent of your out-of-pocket costs are credited to the out-of-pocket maximum for network providersOnce you meet your deductible and out-of-pocket expense limits, the plan pays 100 percent for covered services.
 2. For other than single coverage, the family deductible applies. The single deductible applies to single coverage policies only.
 3. Benefit payable after 90-day waiting period for preventive care and 12-month waiting period for mental health.
 4. Benefit maximum for preventive care is limited to \$300 of covered expenses per person per calendar year, subject to applicable coinsurance.
 5. Outpatient benefits payable after 90-day waiting period for nonemergency removal of tonsils and/or adenoids, and 180-day waiting period for nonemergency surgical treatment for bunions, varicose veins, hemorrhoids or hernia (does not include strangulated or incarcerated hernia).
 6. If a non-network pharmacy is used you must pay 100 percent of the actual charges and file a claim with Humana for reimbursement.
 7. This value-added feature is not insurance. There is no coverage for retail and/or mail order prescription drugs unless stated in the policy.
 8. Counseling for the hospice patient and immediate family is limited to 15 visits per family per lifetime. Medical Social Services limited to \$100 per family per lifetime.
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Payments

Network 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 non-network providers are based on maximum allowable fees, as defined in your policy.

Non-network 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.

Network 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 judgement or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.

Medical limitations and exclusions

This is an outline of the limitations and exclusions for HumanaOne individual health plan listed above. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions. Your policy is guaranteed renewable as long as premiums are paid. Other termination provisions apply as listed in the policy.

Eligibility

The issue ages for HumanaOne individual health plans are two weeks to 64.5 years. The maximum age for a dependent child is 25 years if the child is a full-time student and 19 years if the child is not a full-time student.

Pre-existing conditions

A pre-existing condition is a sickness or bodily injury which was diagnosed or treated, or which produced signs or symptoms that would cause an ordinarily prudent person to seek treatment, during the five-year period before the covered person's effective date of coverage. Benefits for pre-existing conditions are not payable until the covered person's coverage has been in force for 12 consecutive months with us. We will waive the pre-existing conditions limitation for those conditions disclosed on the application provided benefits relating to those conditions are not excluded. Conditions specifically excluded by rider are never covered.

Other expenses not covered

Unless stated otherwise no benefits are payable for expenses arising from:

1. Services not medically necessary or which are experimental, investigational or for research purposes.
2. Services not authorized or prescribed by a healthcare practitioner or for which no charge is made.
3. Services while confined in a hospital or other facility owned or operated by the United States government, provided by a person who ordinarily resides in the covered person's home or who is a family member, or that are performed in association with a service that is not covered under the policy.
4. Charges in excess of the maximum allowable fee or which exceed any policy benefit maximum.
5. Expenses incurred before the effective date or after the date coverage terminated.
6. Cosmetic procedures and any related complications except as stated in the policy.
7. Custodial or maintenance care.
8. Infertility services.
9. Pregnancy and well-baby expenses.
10. Elective medical or surgical procedures; sterilization, including tubal ligation and vasectomy; reversal of sterilization; abortion; gender change or sexual dysfunction.
11. Vision therapy; all types of refractive keratoplasties or any other procedures, treatments or devices for refractive correction; eyeglasses; contact lenses; hearing aids; dental exams.
12. Hearing and eye exams; routine physical examinations for occupation, employment, school, travel, purchase of insurance or premarital tests.
13. Services received in an emergency room unless required because of emergency care.
14. Dental services (except for dental injury), appliances or supplies.
15. War or any act of war, whether declared or not; commission or attempt to commit a civil or criminal battery or felony.
16. Standby physician or assistant surgeon, unless medically necessary; private duty nursing; communication or travel time; lodging or transportation, except as stated in the policy.
17. Any treatment for the purpose of reducing obesity, or any use of obesity reduction procedures to treat sickness or bodily injury caused by, complicated by, or exacerbated by obesity, including but not limited to surgical procedures.
18. Nicotine habit or addiction; educational or vocation therapy, services and schools; light treatment for Seasonal Affective Disorder (S.A.D.); alternative medicine; marital counseling; genetic testing, counseling or services; sleep therapy or services rendered in a premenstrual syndrome clinic or holistic medicine clinic.
19. Foot care services.
20. Charges for nonmedical purposes or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner).
21. Health clubs or health spas, aerobic and strength conditioning, work hardening programs and related material and products for these programs; personal computers and related or similar equipment; communication devices other than due to surgical removal of the larynx or permanent lack of function of the larynx.
22. Hair prosthesis, hair transplants or implants and wigs.
23. Bodily injury or sickness arising out of or in the course of any occupation, employment or activity for compensation, profit or gain, whether or not benefits are available under Workers' Compensation. This exclusion does not apply to a covered person qualifying as a sole proprietor, officer or partner under state law, and such benefits are not covered under any Workers' Compensation plan, provided the covered person is not covered under a Workers' Compensation plan, except for certain professions or activities as stated in the policy.
24. Attempted suicide or intentionally self-inflicted injury, whether sane or insane.
25. Charges covered by other medical payments insurance.
26. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
27. Mental health including mental disorders, alcohol and chemical dependency.
28. Spinal manipulations and spinal adjustment modalities.
29. Prescription drugs except drugs provided or administered while confined in a hospital or skilled nursing facility, by a home health agency or by a healthcare practitioner during an office visit or as stated in the policy.
30. Inpatient services when in an observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions.



Insured by Humana Insurance Company

Applications are subject to approval. Waiting periods, limitations and exclusions apply.
The HumanaOne brand of individual products are insured by subsidiaries of Humana, Inc.

This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event there are discrepancies with the information given in this document, the terms and conditions of the policy will govern.