

## HIGH-DEDUCTIBLE HEALTH PLAN

A health plan that's easy on the pocketbook and provides the backup you need when life happens

High-deductible health plans (HDHPs) are great for those who want to save money, but be covered for unforeseen emergencies and health events. Members pay for care until they meet their deductible amount. After that, the plan pays a percentage of covered services and prescriptions.

### Every plan includes

- **Low-cost premiums**
- **Health savings account (HSA):** Most plans are HSA-eligible which can help members pay for out-of-pocket healthcare expenses, like their plan deductible
- **Video visits with board-certified doctors:** 24/7 with Doctor On Demand®
- **Go365® rewards for healthy behaviors:** Rewards like Target and Amazon gift cards

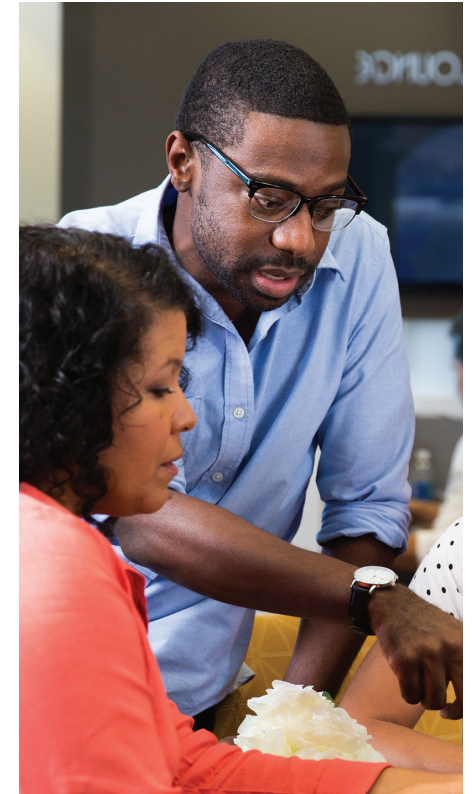
### What you pay

<b>Plan options</b>	Individual* deductible	\$1,500–\$6,500
	Individual* out-of-pocket max	\$1,500–\$6,550
	Coinsurance	50%–100% in-network
<b>Choose a family deductible option</b>	<ul style="list-style-type: none"> <li>• <b>Aggregate</b> – All covered services apply to the family deductible and maximum out-of-pocket. The plan pays a coinsurance percentage after the entire family deductible is met.</li> <li>• <b>Embedded</b> – All covered services apply to the individual and family deductible and maximum out-of-pocket. When any family member reaches the individual deductible, that family member will begin receiving coinsurance benefits, even if the family deductible has not been met.</li> </ul>	
<b>For when life happens</b>	All other services, including labs (when not part of preventive care) and emergency room, you pay coinsurance after deductible.	

All costs are for in-network providers. Plan options costs vary depending on plan chosen.

Deductible, out-of-pocket maximum and coinsurance options vary depending on group size.

\*Family deductibles and out-of-pocket max are simply twice the individual amounts.



### Good fit for

Steve is 42, generally healthy and looking to save money on his healthcare costs.

An HDHP is a great fit because it is affordable and fits his budget. Plus, he is able to contribute to a health savings account to help offset some of his healthcare expenses.

**Humana**®

## HIGH-DEDUCTIBLE HEALTH PLAN

Offered by Humana Health Plan, Inc. or insured by Humana Insurance Company. Administered by Humana Insurance Company.

Statements in languages other than English contained in the advertisement do not necessarily reflect the 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.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) 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.

Go365 is not an insurance product. Not available with all Humana health plans.

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