



Health plans for individuals and families

HUMANA  
*one*

We give you guidance and support, and make it easy for you to work with us. Our health plans are backed by Humana Inc., one of the nation's largest publicly traded health insurance companies with more than 11 million members. You want choice, simplicity, value, and great service — and we deliver.



# We're here to help you



Buying health insurance is a big decision. And big decisions require information, choices, and someone to turn to when you have questions — you get it all with HumanaOne. We give you guidance and support, and we make it easy for you to work with us from the start.

You want the best, most affordable health plan for you and your family; and we want that too. You'll find our plans are easy to buy and use, and help keep costs down.

**Here are a few more reasons to choose HumanaOne:**

- › Plan and deductible options you can afford
- › Network discounts that give you additional savings
- › Dental, life, and prescription drug coverage available
- › Personal Website to manage your plan
- › Fast and accurate claims payments



## Choose benefits like those at big companies or a safety net of coverage

In 2006, average nationwide network discounts off billed charges<sup>1</sup> were:

- › Hospital inpatient: 50 percent
- › Hospital outpatient: 51 percent
- › Physician: 47 percent

Nationwide average discounts based on Humana ChoiceCare<sup>®</sup> claims incurred in 2006.

You can choose traditional health coverage or an HSA-qualified High Deductible Health Plan (HDHP). We offer a variety of deductibles to fit your budget needs. And, with many of our plans you can add optional benefits such as dental, life and supplemental accident coverage for an additional cost.

HumanaOne plans feature:

- › **Network Savings.** Our plans are backed by one of the nation's largest PPO networks.<sup>2</sup> And our network discounts result in greater savings for you.
- › **Choice of deductibles.** We offer individual deductibles that range from \$1,000 to \$7,500.<sup>3</sup> Typically, the higher the deductible the lower your monthly premium.
- › **Health Savings Accounts (HSAs).** When you select an HSA-qualified HDHP, you can open a health account to pay for eligible medical expenses. Unused funds roll over year to year.
- › **12-month initial rate guarantee.** Your premium rate is guaranteed for 12 months, as long as you stay in the same service area and keep the same benefits.

<sup>1</sup> Discounts can vary greatly depending on geographic area.

<sup>2</sup> Networks may vary based on location.

<sup>3</sup> Family deductibles range from \$2,000 to \$15,000. All deductibles listed are in-network.

# Your personal Website



Using *MyHumana*, your password-protected, personal web page, you can manage your plan, take charge of your health, and understand and control your healthcare costs.

As a registered user, you can:

- › **Get detailed information about your benefits**, when the plan is in effect, and who your plan covers.
- › **Find in-network providers**, compare doctors and facilities, estimate costs for common procedures using *MyChoice Tools*<sup>SM</sup>, review what you have spent on prescriptions, and estimate prescription drug costs.
- › **Track medical expenses** for yourself and each member of your family.
- › **Review the details and status of your claims** and get information about coverage estimates and authorizations.

“*MyHumana* is very easy to use. I can review my claim status at any time.”  
- Terri G., Antioch, IL

# Expect great service



“Every time I call HumanaOne, everyone I speak to is so helpful. I was extremely happy with how HumanaOne handled my claims processing.”  
-Susan C., Richland, MI

You can be sure you will be well-taken care of at HumanaOne. Every step of the way has been designed to provide you with a simple and hassle-free experience.

- › **Convenient application process.\*** You can apply online or over the phone.
- › **Fast and accurate claims payments.** Your claims are typically processed within two weeks and paid within 30 days.
- › **Friendly customer care.** Our goal is to provide prompt service every time you need answers on claims, benefits, or payments.

With HumanaOne, you'll find the right plan along with people who genuinely care about helping you.

\* All applications are subject to approval.





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Waiting periods, limitations and exclusions apply. Applications subject to approval.