



Introducing the  
Humana Simplicity  
medical plan.



Easier for you.  
Easier for your  
employees.

**Humana**<sup>®</sup>

[Humana.com](http://Humana.com)

New Humana Simplicity.  
It's everything you've  
always wanted in  
a medical plan –  
including no in-network  
deductibles.



# Easier to understand. Easier on the wallet.

If you're like a lot of people, you probably think a medical plan shouldn't be hard to understand – or afford. That's the idea behind Humana Simplicity. It offers your employees outstanding medical coverage at a price that's affordable to them – and your business.

Humana Simplicity is different from other medical plans. When your employees use their plan for in-network healthcare services, they pay a copayment for those services with no deductible. The straightforward plan design makes it easy for them to understand their benefits and copayment responsibilities. Which means they're more likely to use their medical plan effectively.

Here are just some of the benefits you and your employees will enjoy:

- Robust plan and network options to fit your benefits budget.
- The plan has no in-network deductible or coinsurance, only copayments for certain healthcare services.
- All copayments, with the exception of pharmacy, count toward maximum out-of-pocket expenses. Once the out-of-pocket maximum has been reached, the plan will pay medical expenses at 100 percent of the eligible charges under the written terms of the policy.
- Preventive care services are covered at 100 percent for in-network providers.
- Access to urgent care facilities, including Concentra,<sup>®</sup> for a lower copayment than the emergency room.\*
- Employees can seek care from any provider in the network without a referral, based on plan selection.\*\*
- Choice of pharmacy plan options and copayments.

In the following pages, you'll see how Humana Simplicity can not only benefit your employees, but your organization as well.

\*Concentra locations are not available in all areas.

\*\*Varies by plan selection. HMO plans often require a referral from a primary care physician.



# Here's an example of how Humana Simplicity works.

The Richards family recently signed up for Humana Simplicity. With three active kids, they like knowing what their doctor office visits will cost. The plan has no in-network deductible – just a limited number of copayments and, with the exception of pharmacy, all will count toward their maximum out-of-pocket expenses. Once their out-of-pocket maximum has been reached, the plan will pay medical expenses at 100 percent of the eligible charges under the written terms of the policy. Now, that's a medical plan that's easy to understand. And easy to use.



Everybody says they want to be healthier. We're actually doing something about it.

The Humana Simplicity medical plan includes the HumanaVitality® wellness program.

HumanaVitality can help your employees develop healthy habits and reward them for doing so. With HumanaVitality, your employees will be able to identify their risk factors, set realistic goals, and start changing their lives for the better.

We make it easy to get started.

Your employees begin with an online Health Assessment. Based on these results, they'll create their own customized program, designed specifically with their goals in mind. Then, they'll be able to make healthy changes. Plus, they'll be earning Vitality Points™ every step of the way.

Living healthy can be very rewarding.

There are many different ways to earn Vitality Points. Things like exercising, getting a flu shot, even watching an educational video all count, and the Vitality Points add up quickly. After converting Vitality Points to Vitality Bucks®, you can redeem them at the online HumanaVitality Mall for rewards like gift cards, movie tickets, sporting goods, electronics, and much more.

Humana Vitality®



# Here's the plan: We're going to make it simple for you and your employees.

We've been helping businesses provide their employees with effective, affordable benefits for years. We can do the same for you. You'll find Humana makes the benefits experience simpler for everyone involved by providing personal guidance and resources to help you and your employees make smart choices.

Here are some reasons to choose Humana:

- A variety of plans to choose from: medical, dental, vision, life, disability, and workplace voluntary benefits
- A personal welcome call or visit shortly after you choose Humana
- A quarterly newsletter that gives you tips on how to control costs and provides updates on new products and services
- Wellness, clinical, and employee assistance programs included with your medical plan
- Access to more than 540,000 providers and almost 4,000 hospitals nationwide
- Online tools to help employees estimate costs for common procedures and prescription drugs
- Resources for Spanish-speaking employees
- Friendly, personal service





To learn more, contact your agent/broker or Humana Account Executive today.

# Humana®



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Our health benefit plans have limitations and exclusions.

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