

Humana
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HumanaOne offers affordable health insurance plans that fit any lifestyle and budget.



Why choose HumanaOne?

- ✔ HumanaOne offers affordable health insurance plans that fit any lifestyle and budget.
- ✔ The choice and flexibility to customize your plan due to Humana's health insurance plan variety. Choose from a wide network of doctors.
- ✔ The convenience of a one-stop destination for life insurance, dental insurance, and individual health insurance.
- ✔ Take advantage of special Humana health plan discounts that could save you hundreds of dollars a year (varies by state).
- ✔ A friendly Humana Customer Care Team that helps you make informed healthcare decisions
- ✔ Access to MyHumana for helpful health plan information, medical information, cost savings tips, and tools.

Plans Available for Texas

In Texas, doing things BIG is not unusual - from internationally known energy, shipping, and aeronautics industries to a record number of Fortune 500 companies. Add to that mix the availability of individual health insurance plans - and you've got BIG healthcare coverage.

Take your choice of three distinct personal health insurance plans, each with a range of options that let you shape your coverage to your needs. Need help selecting a plan? Use HumanaOne's Plan Pointer to find the plan that's right for you.



HumanaOne Monogram Medical Plan

Introducing HumanaOne® monogram™ ... our most affordable personal health plan that provides a safety net of coverage.

HumanaOne's low-cost protection just in case of an unforeseen medical event. Includes a preventive care benefit that helps cover your annual exams and physicals. With our extensive network, you'll more than likely be covered anywhere a medical emergency strikes.

Basic Coverage Options

Deductibles

HumanaOne monogram personal health plan lets you select a single annual in-network deductible of \$7,500 or a family in-network deductible of \$15,000.

Coinsurance

When you reach your annual deductible, HumanaOne monogram pays 100 percent of most covered in-network medical costs after that.

Prescription Coverage

Includes a prescription drug benefit with copayments as low as \$15 for common prescriptions. Certain drug levels require meeting a separate prescription deductible.

Waiting periods, limitations and exclusions apply.





HumanaOne Portrait Medical Plan

Introducing HumanaOne® Portrait™ ... the personal health plan with concierge-level service and benefits you'd expect from big employers.

A valued addition to your overall financial plan.

Pays benefits for covered hospital inpatient and outpatient services, emergency room care, preventive care, and even prescription drugs. Extensive PPO network which more than likely includes the doctors, hospitals and pharmacies you now use.



Basic Coverage Options

Deductibles

HumanaOne Portrait personal health plan offers benefits like those you'd expect from big companies. There's a low \$1,000 or \$2,500 annual deductible for in-network single coverage, and a \$2,000 or \$5,000 deductible for in-network family coverage.

Coinsurance

Once you've met your annual deductible, HumanaOne Portrait shares the cost of medical care with you. This plan pays 80 percent for most covered in-network medical services and you pay just 20 percent.

Office Visit Copayment

Every in-network office visit for covered illness and injury is paid at 100 percent after your copayment.

Prescription Coverage

Copayments as low as \$15 for common prescriptions. Certain drug levels require meeting a separate prescription deductible.

Waiting periods, limitations and exclusions apply.



HumanaOne Autograph Medical Plan

Introducing HumanaOne® Autograph™ ... the personal health plan with the right balance of features and benefits that fit your lifestyle.

Choose the level of protection you want, at a cost that fits your budget.

Pays benefits for covered hospital inpatient and outpatient services, emergency room care, preventive care, and certain plans also cover prescription drugs. Extensive PPO network which more than likely includes the doctors, hospitals and pharmacies you now use.



Basic Coverage Options

Deductibles

HumanaOne Autograph personal health plan lets you customize your deductible for the right balance of cost and coverage. Single in-network deductibles range from \$1,500 to \$6,000, and family in-network deductibles from \$3,000 to \$12,000.

Coinsurance

Once you have met the annual deductible of your choice, your HumanaOne Autograph plan will pay 80 or 100 percent of most covered in-network medical costs based on the plan you choose.

Office Visit Copayment

With certain HumanaOne Autograph plans, up to six covered in-network office visits for illness or injury are paid at 100% after a copayment.

Prescription Coverage

Certain HumanaOne Autograph plans offer a prescription drug benefit that covers eligible costs after a \$1,000 deductible is met. Other HumanaOne Autograph plans either have no prescription drug benefit or will apply your prescription costs to your medical deductible.



HumanaOne Short Term Medical Plan

This plan is designed for people who need health insurance for a short period of time, so it could be the kind of affordable coverage you're looking for right now. If you're a student about to graduate (and no longer eligible under your parents' plan), waiting for Medicare coverage, a seasonal or temporary worker, recently unemployed, or starting a new job, short term coverage is a great option. HumanaOne's Short Term plan could also be a less expensive alternative to COBRA.

Please note: Selecting a Short Term Medical plan waives your eligibility for the federal subsidy and may waive your eligibility for guarantee issue plans, commonly referred to as HIPAA plans.

Plan features include:

It's easy to apply and if you're eligible, coverage can start the day after you apply

Coverage periods range from 30 days up to one year.

A range of deductibles are available, which means you can find a plan that fits your budget.

These PPO plans are backed by Humana's large network of doctors, hospitals and pharmacies. And, our network may have discounts that result in greater savings for you.



Things you should know

Is my doctor part of the HumanaOne network in Texas?

Use our Physician Finder and Hospital Finder at www.humanaone.com/texas/finders to check.

How do I find out more about my prescriptions?

Get answers using our prescription tools at www.humanaone.com/texas/prescriptions.

Need help with health insurance jargon?

See our health insurance glossary for definitions to commonly used terms at www.humanaone.com/texas/glossary.

Optional benefits available at an additional cost. Waiting periods and limitations and exclusions apply.

Basic Coverage Options

Deductibles

The annual deductible for in-network single coverage ranges from \$500 to \$5,000. (\$1,000 to \$10,000 for in-network family coverage).

Coinsurance

With a HumanaOne Short Term Medical plan, once you have met your deductible, Humana will pay 80 or 100 percent of most covered in-network services, depending on the plan you choose.

Prescription Coverage

Your prescription costs count toward your deductible, which can help you reach your deductible faster. And once you've met your deductible, the plan will pay 80 or 100 percent of covered prescriptions (depending on the plan you choose).

Limitations and exclusions apply.



HumanaOne is committed to the best service possible

To meet your health insurance needs as efficiently as possible
please review the information below.



To apply for coverage by phone call

1-866-215-6839

To check the status of a submitted application, call

1-800-825-7858

Review plan features and benefits for the plans offered in your state.
Question about health insurance terms? See our health insurance glossary.



HumanaOne representatives are available

Monday - Thursday, 8am - 9pm;

Friday, 8am - 7pm; and

Saturday 8am - 4pm, EST.