



# Humana 2015 Plans for Small Groups and Individuals

Puerto Rico Chamber of Commerce



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# Humana



# Humana Complete 2015...

PPO Small Group Product (2-50)

56 plan  
combinations

Platinum (55)  
Bronze (1)

Rx-3  
Rx-4  
Rx-5

# Humana Complete Series 600

## Deductibles

Plan 662:  
\$250/\$500

Plan 676:  
\$4,000/\$8,000

## MOOP

Individual:  
\$3,000 / \$6,350

Family:  
\$6,000 / \$12,700

## Par Medical multipliers:

Family = 2x Individual

## Nonpar Medical multiplier

Individual = 3x Par  
Family = 3x Par

## Nonpar Pharmacy

Will not accumulate

**All benefits without  
copay count towards  
the deductible.**

# Humana Complete 2015

## Small Groups 2-50

Pediatric Vision Care: eyeglasses or contact lenses \$0 copay	<u>All</u> medical and pharmacy benefits accumulate MOOP
<u>No</u> Step Therapy	Urgent & Emergency care with same copayment (including USA)
Unlimited Specialty Test benefit	Unlimited Mental Services & Alcoholism / Substance Abuse Services
Allergy Vaccines, Speech Therapy, and Occupational Therapy	Autism coverage
Dental, Pediatric Vision and Rx integrated with Medical Coverage	Organ and Tissue Transplant part of the Medical Coverage
Coverage in USA for elective services not available in PR	Coverage in USA for eligible dependent students residing in PR
Smoking cessation drugs, including OTC (90 days for one try / two tries per policy year)	HIV tests for pregnant women (during first and third quarters of pregnancy)


# Humana Total vs. Humana Complete

Benefits	Humana Total 200	Humana Complete 600
Coverage	Basic + Major Medical (MM)	Comprehensive / No Major Medical
Deductible	In Major Medical	In Medical Coverage (including Rx)
MOOP	In Major Medical	In Medical Coverage (Including Rx)
Major Medical Benefits	In Major Medical	As part of the Medical Coverage
Specialty test	Basic: limited MM: excesses	Unlimited
Physical therapy	Basic: limited MM: excesses	Unlimited
Respiratory therapy	Basic: limited MM: excesses	Unlimited
Lithotripsy	2 per policy year	Unlimited
Speech therapy	Not covered	40 therapies
Occupational therapy	Not covered	20 therapies
Allergy vaccines	Not covered	20 therapies

# Humana Total vs. Humana Complete

Benefits	Humana Total	Humana Complete
Hyperalimentation / Infusion Therapy	In Major Medical	In Medical Coverage <ul style="list-style-type: none"> <li>Covered in Hospitalization</li> <li>Covered in Home Health Service</li> </ul>
Substance Abuse	Some services limited	Unlimited services
Skilled Nursing Facility	In Major Medical	In Medical Coverage
Biophysical Profile	After 2 tests, required pre-authorization	Unlimited without pre-authorization
Clinical Trials	Not covered	Covered
Autism	Limited coverage	Covered
Dental benefits	Optional coverage	DP benefits in Medical Coverage (Children & adults)
Vision Coverage	Optional coverage	Integrated in Medical Coverage (Pediatric w/o copay)
Rx	Covered with Endorsement <ul style="list-style-type: none"> <li>Rx-2 &amp; Rx-4</li> </ul>	Part of the Medical Coverage <ul style="list-style-type: none"> <li>Rx-3, Rx-4, Rx-5</li> </ul>

# Small Group 2015 Pharmacy Benefits

Rx3 (MAC B)	Rx4 (MAC C)	Rx5 (MAC B)
<p>\$5/\$15/20% - \$200 MAX</p> <p>\$10/\$25/20%</p> <p>\$200/\$400 \$5/\$15/20%</p> <p>\$5/\$15/20% - \$1,200 → 95%</p> <p>\$5/\$15/20% - \$500 → 75%</p> <p>\$5/\$15/20% - \$1,500 → 50%</p> <p>\$5/\$20/30% - \$100 MAX</p>	<p>Option 1: \$5/\$15/\$30/25%</p> <p>Option 2: \$10/\$20/\$35/25%</p> 	<p>Option 1: \$5/\$10/\$15/\$20/25%</p> <p>Option 2: \$5/\$10/\$15/15%/25%</p> <p>Option 3: \$5/\$10/\$15/25%/35%</p>
<ul style="list-style-type: none"> <li>■ Humana Complete does not require Step Therapy in any plan.</li> <li>■ Step Therapy is optional for Humana Complete Plus plans (51-99).</li> <li>■ 90 day prescriptions at all participating Humana pharmacies.</li> </ul>		

# myHumana

- MyCommunications
  - Send & receive Private messages
- MyBenefits Information
  - Certificate of Coverage
- MyClaims history
  - View your medical claims
- MyPrescription history
  - View your prescription drug claims
- MyFinancial Tools
  - Estimate your health costs
- MyHealth Record
  - Manage your health information







- Alternative Medicine
- Alternative therapies
- Emotional Health
- Specialized Services
- Personal care products
- Natural food restaurants and grocery stores



- Discounts of up to 50%
- Over 1,000 suppliers in PR and some US cities
- Subscription to the Natural Awakenings digital magazine
- Online provider directory
- Discount in workshops and special events
- Monthly E-Newsletter
- Online resources library

## Humana group UW criteria

- Group underwriting and coverage defined by total employees on payroll
  - All classes
  - Regardless of eligibility
- Groups with 51-99 employees on payroll will be offered Complete Plus coverage
  - Composite rates
  - 18 additional plan options
  - Optional Rx Step Therapy
- 50% eligibles' participation required

## Humana Commercial Sales

To get a quote for your group or client:

**787-622-5748**

**787-622-5648**

To set an appointment for Individual insurance:

**1- 800- 400- 6515**