Humana MSU Non-Medicare Indemnity: Plan 098/001

Coverage for: Individual +Family | **Plan Type: Indemnity**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact AVPHR.Benefit.Admin@msu.edu or by calling 517-353-4434. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 517-353-4434 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$100 Individual / $200 Family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive, Certain Office Visits, Emergency Room Care, Urgent Care, Prescription Drugs and Certain therapies.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For $3,000 Individual / $6,000 Family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover, penalties, Non-network transplant, non-network prescription drugs, non-network specialty drugs.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.humana.com/directories or call 1-800-273-2509 for a list of network providers.	This plan uses a network provider. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance-billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Preferred network provider virtual visit: Applicable to copay Network providers virtual visit: $20 copay/visit; deductible does not apply Primary care visit: $20 copay/visit; deductible does not apply	Preferred network provider virtual visit: Applicable to copay Network providers virtual visit: $20 copay/visit; deductible does not apply Primary care visit: $20 copay/visit; deductible does not apply	None
	Specialist visit	$20 copay/visit; deductible does not apply	$20 copay/visit; deductible does not apply	None
	Preventive care/screening/ immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Male Sterilization is No charge after deductible Male Contraceptives are Not covered
If you have a test	Diagnostic test (x-ray Lab – blood work)	No charge after deductible No charge	No charge after deductible No charge	Cost sharing may vary based on where service is performed.
	Imaging (CT/PET scans, MRIs)	No charge after deductible	No charge after deductible	Cost sharing may vary based on where service is performed.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.humana.com.	Tier 1 - Generic drugs	$10 copay; deductible does not apply (Retail) $20 copay; deductible does not apply (Mail Order)	$10 copay; deductible does not apply (Retail) $20 copay; deductible does not apply (Mail Order)	30 day supply Preauthorization may be required - if not obtained, penalty will 100% of the cost of the drug. (Retail) 90 day supply Preauthorization may be required - if not obtained, member is responsible for 100% of the cost of the drug. Pharmacy Only Maximum Out-of-Pocket: - 1,000 Individual / $2,000 Family
	Tier 2 – Preferred brand-name drugs	$30 copay; deductible does not apply (Retail) $60 copay; deductible does not apply (Mail Order)	$30 copay; deductible does not apply (Retail) $60 copay; deductible does not apply (Mail Order)	
	Tier 3 – Higher-cost brand-name drugs	$60 copay; deductible does not apply (Retail) $120 copay; deductible does not apply (Mail Order)	$60 copay; deductible does not apply (Retail) $120 copay; deductible does not apply (Mail Order)	
	Specialty drugs	$75 copay; deductible does not apply (Retail) Not covered (Mail Order)	$75 copay; deductible does not apply (Retail) Not covered (Mail Order)	
	Office-Administered Specialty Drugs Preferred Pharmacy Non-Preferred Pharmacy	Preferred network specialty pharmacy No charge Network specialty pharmacy No charge	Preferred network specialty pharmacy No charge Network specialty pharmacy No charge	30 day supply Preauthorization may be required - if not obtained, member is responsible for 100% of the cost of the drug.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after deductible	No charge after deductible	None
	Physician/surgeon fees	No charge after deductible	No charge after deductible	None
If you need immediate medical attention	Emergency room care	$50 copay/visit; deductible does not apply	$50 copay/visit; deductible does not apply	Copayment waived if admitted
	Emergency medical transportation	20% after deductible	20% after deductible	None
	Urgent care	$25 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after deductible	No charge after deductible	None
	Physician/surgeon fees	No charge after deductible	No charge after deductible	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Therapy: No charge Other outpatient non-surgical services: No charge after deductible	Therapy: No charge Other outpatient non-surgical services: No charge after deductible	None
	Inpatient services	No charge after deductible	No charge after deductible	None
If you are pregnant	Office visits	$20 PCP/ $20 Specialist Copay/visit deductible does not apply	$20 PCP/ $20 Specialist Copay/visit deductible does not apply	Cost sharing does not apply for preventive services
	Childbirth/delivery professional services	No charge after deductible	No charge after deductible	Depending on the type of services, a coinsurance or deductible may apply.
	Childbirth/delivery facility services	No charge after deductible	No charge after deductible	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you need help recovering or have other special health needs	Home health care	No charge after deductible	No charge after deductible	60 visit per year.
	Rehabilitation services	Physical, occupational and speech therapy: $20 copay/visit; deductible does not apply.	Physical, occupational and speech therapy: $20 copay/visit; deductible does not apply.	Physical, occupational and speech therapy 60 visits per year
	Habilitation services	Physical, occupational and speech therapy: $20 copay/visit; deductible does not apply.	Physical, occupational and speech therapy: $20 copay/visit; deductible does not apply.	Physical, occupational and speech therapy 60 visits per year
	Skilled nursing care	No charge after deductible	No charge after deductible	100 days per year.
	Durable medical equipment	20% after deductible	20% after deductible	None
	Hospice services	No charge after deductible	No charge after deductible	None
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture (unless prescribed by physician)
- Child dental check-up
- Child eye exam
- Child glasses
- Cosmetic Surgery, and if to correct functional impairment
- Hearing Aids
- Long Term Care
- Non-emergency care when traveling outside the U.S., when traveling outside the U.S. more than 6 consecutive months in a year
- Private Duty Nursing
- Routine eye care (Adult)
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.

- Bariatric surgery
- Infertility Treatment
- Manipulations – 24 visits per year
- Routine Foot Care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- www.humana.com or 1-866-4ASSIST (427-7478).
- For group health coverage subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact.

- Your plan at 517-353-4434.
- Department of Labor Employee Benefits Security Administration: 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes**.
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? **Yes**.
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-866-4ASSIST (427-7478). (TTY: 711).

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$100
Specialist copayment	$20
Hospital (facility) copayment	$0
Other coinsurance	20%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$100
Copayments	$20
Coinsurance	$0
What isn't covered	
Limits or exclusions	$10
The total Peg would pay is	**$130**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$100
Specialist copayment	$20
Hospital (facility) copayment	$0
Other coinsurance	20%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$1,700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,700**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$100
Specialist copayment	$20
Hospital (facility) copayment	$0
Other coinsurance	20%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$100
Copayments	$200
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$400**

The plan would be responsible for the other costs of these EXAMPLE covered services.

Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
  If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**.

Complaint forms are available at **https://www.hhs.gov/ocr/office/file/index.html**.

Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

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Language assistance services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오 .

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

یسراف(Farsi)

Diné Bizaad یارب تفایرد تلایه‌سن ینابز تروصب ناگیار اب هرامش قوف سامت دیریگب.

ËNavajoħ: W0dah7 b44sh bee hani'7 bee wolta'7g77 bich'9' h0d77lnih 47 bee t'11 jiik'eh saad bee 1k1'1n7da'1wo'd66 nik1'adoowo[.

رعلا ةيب (Arabic)

ءاجرلا لاصتلاا مقرلاب نيبملا هلاعأ لوصحلل بلط تامدخ ةيناجم ةدعاسلل كتغلب