



# Health Maintenance Organization (HMO)

January 2009

## Overview

The HumanaHMO provides you with more coverage than traditional medical insurance, including many preventive care benefits to maintain your good health. Most services are covered at 100% or 100% after a small copayment—\$20 for office visits with your primary care physician and \$30 for office visits with a specialist. There are no deductible amounts to pay or claim forms to file.

The HumanaHMO option:

- Provides 100% coverage for preventive care.
- Has no deductible.
- Requires that you choose a Primary Care Physician (PCP) from Humana Premier Network.

- Requires that you receive a referral from your PCP from the Humana Preferred Network to see a specialist and to have benefits paid.
- Provides prescription drug coverage (subject to copayments) under the Advocate Prescription Drug Program.
- Does not require claim forms.
- Requires completion of the Succeed Questionnaire for enrollment.

## Using the Health Care Flexible Spending Account (FSA) with the HMO

You are eligible to use the Health Care Flexible Spending Account (FSA) while enrolled in the medical plan. You can use your pre-tax contributions to the FSA on a tax-free basis to pay for eligible medical, dental and vision benefits (e.g., office visits, prescriptions drugs, copayments).

## Highlights of the HMO

Features	Advocate	Humana Network
<b>Preventive Care</b>	No copayment	No copayment
<b>Primary Care Office Visits</b>	\$20 copayment	\$20 copayment
<b>Specialists Office Visits</b>	\$30 copayment	\$30 copayment
<b>Lab and X-Rays</b>		
■ Doctor's Office	No charge after copayment	No charge after copayment
■ Independent Lab	No charge after copayment	No charge after copayment
■ PET, CT, MRI	No charge after copayment	No charge after copayment
<b>Emergency Room Visits</b>	\$100 copayment	\$100 copayment
<b>Hospitalizations</b>		
■ Inpatient	\$100 copayment per admission	\$200 copayment per admission
■ Outpatient	\$50 copayment per visit	\$100 copayment per visit
<b>Behavioral Health (care must be precertified)</b>		
■ Outpatient	\$20 copayment (up to 20 visits per calendar year)	\$20 copayment (up to 20 visits per calendar year)
<b>Lifetime Maximum</b>	Unlimited	Unlimited

## Prescription Drug Benefits

Prescription drug benefits under the HMO are automatically covered under the Advocate Prescription Benefits Program, which is administered by Caremark. Benefits are provided for prescription drugs purchased at retail pharmacies in the Caremark network or through Caremark's mail order program. To find a pharmacy in the Caremark network or use the mail order program, go to [www.caremark.com](http://www.caremark.com).

Prescription Drug Benefit Costs		
Type	Retail (up to 30-day supply)	Mail (up to 90-day supply)
<b>Generic</b>	\$15 copayment	\$20 copayment
<b>Preferred Brand Name</b>	\$30 copayment	\$60 copayment
<b>Non-preferred Brand Name</b>	\$50 copayment	\$80 copayment

## The HMO May Be a Good Option for You If ...

- You like having more predictable health care costs and not having to meet a deductible.
- You are comfortable getting a referral from your PCP for all specialist office visits.
- You like the current HMO medical option and do not want to make a change to your medical plan option.
- You are comfortable having your care directed without choices.

## For More Information

More details are available online on the Benefits Pages at [www.advocateinfoexpress.com](http://www.advocateinfoexpress.com), click on Advocate Benefits Online. Then click on Medical in the menu along the left side of the page then HMO.

Specific questions can also be directed to Advocate InfoExpress at (800) 775-4784.