

Share 80/HSA

- Balance of cost and coverage
- 80% in-network coverage for most medical services
- Fits your financial plan
- Health Savings Account qualified

HumanaOne
autograph[™]

SERIES OF PERSONAL HEALTH PLANS

Humana
one[®] the plans you shape.



You're the *one* whose life defines your choices.

HumanaOne® Autograph™ Series of Personal Health Plans are just for you.

With today's variety of lifestyles among families and individuals, "one size fits all" health insurance plans usually don't. That's why the HumanaOne **Autograph** series of personal health plans stands apart — they are plans you can shape to your needs and the needs of your family.

Thanks to its selection of cost sharing features, plan deductibles and optional benefits, the HumanaOne **Autograph** series of personal health plans can be as unique to you as your signature.

You can choose just the level of protection you want, at a cost that fits your budget.

Each HumanaOne **Autograph** plan offers remarkably flexible coverage that can easily keep pace with your current or changing needs.



Who's this HumanaOne Autograph Plan for?

People who seek the right combination of features and benefits that fit their lifestyle.

People who like to take charge of their own well-being.

People who appreciate the tax-saving benefits of a Health Savings Account.†

Plan Snapshot*

of the Autograph series

	In-Network Coinsurance		In-Network Plan Deductible		HSA Qualified	Separate Prescription Deductible (copays apply)	In-Network Office Visit Copayment	Lifetime Maximum (per individual)
	Health Plan Pays (copays may apply)	You Pay	Single	Family				
Autograph Total Plus Rx/HSA	100%	0%	\$1,500, \$2,500, \$3,500 or \$5,000	\$3,000, \$5,000, \$7,000 or \$10,000	✓	Rx applies to medical deductible	N/A	\$5 million
Autograph Total/HSA	100%	0%	\$2,000, \$3,000, \$4,000 or \$5,200	\$4,000, \$6,000, \$8,000 or \$10,400	✓	N/A	N/A	\$2 million
Autograph Share 80/HSA	80%	20%	\$2,000 or \$3,000	\$4,000 or \$6,000	✓	N/A	N/A	\$2 million
Autograph Share 80 Plus Rx and Copay	80%	20%	\$5,000 or \$6,000	\$10,000 or \$12,000	N/A	\$1,000 (per individual)	6 visits per member per year	\$5 million
Autograph Share 70 Plus Rx	70%	30%	\$2,500 or \$5,000	\$5,000 or \$10,000	N/A	\$1,000 (per individual)	N/A	\$2 million

* For a list of plan benefits, covered services and out-of-network coverage see page 12.

Shape Your Plan With These Optional Benefits:

Dental Insurance

Supplemental Accident Benefit

\$5 Million Lifetime Maximum

Term Life Insurance

† Varies by state.

You'll have the right balance of cost and coverage.

HumanaOne® Autograph™ Share 80/HSA offers the coverage you expect along with customizable features including:

- **A Choice of Deductibles.** This **Autograph** plan offers a choice of annual deductibles. Choose the level that best suits the needs of you and/or your family:

Individual Deductible	Family Deductible
\$2,000	\$4,000
\$3,000 (in-network)	\$6,000 (in-network)

- **80% Coverage for Most In-Network Medical Services.** Once you meet your annual deductible, this **Autograph** plan shares the cost of medical care with you. You'll pay just 20 percent of the cost of covered in-network medical care.*
- **Maximum Out-of-Pocket Limit.** Once you've paid a total of \$2,000/individual or \$4,000/family (not including individual or family deductible), this plan will pay 100 percent of most covered, in-network medical costs for the remainder of the calendar year.*

- **\$2 million in Lifetime Coverage.** This **Autograph** plan provides coverage that may protect you and your family from the expense of a major medical event.

- **The Care You Need.** This **Autograph** plan pays benefits for hospital inpatient and outpatient services, emergency room care and even preventive care. Waiting periods, exclusions and limitations apply.

- **Protection When You Travel.** Because of our large network, you'll more than likely be able to access in-network services across the continental United States.

Shape your HumanaOne® Autograph™ plan even more with these additional benefit options:

- **Keep Your Smile Looking Healthy.** Dental insurance benefits are available, including teeth whitening services and orthodontia.
- **Increase Your Lifetime Maximum.** Increase your coverage to \$5 million to get the added protection you need.

- **Get Extra Security For Your Loved Ones.** You can apply for term life insurance for coverage amounts from \$25,000 to beyond \$1 million[†]. (If you apply and are approved for health insurance from HumanaOne you will automatically be approved for up to \$150,000 in life insurance.)



A Network You Can Rely On.

HumanaOne has a large network of healthcare providers nationwide — and the same doctors, hospitals and pharmacies you now use are likely among them. You'll receive the most savings from HumanaOne when visiting a provider in-network, but you're still covered if you choose to visit an out-of-network provider.



Your Benefits Are Portable.

If you move to another state, your plan benefits go with you — while your rate may change based on your new ZIP code, you won't have to reapply for coverage and risk being denied.



Health Savings Account Qualified.

Help yourself to potential tax advantages. This HumanaOne **Autograph** plan can be combined with a Health Savings Account that lets you pay for qualified medical expenses with tax-deductible contributions.



Rate Guarantee.

Your rate is also guaranteed not to increase for the initial 12 months, as long as you stay within the same plan and reside in the same area.

* For out-of-network benefits and details, see pages 12 and 13.

† Can vary by state.



Your HumanaOne® Autograph™ plan can be combined with a Health Savings Account (HSA).

An HSA offers HumanaOne **Autograph** plan members both tax advantages and financial control.* The amount contributed to the HSA is subject to maximum annual contribution limits. For 2007 the maximum annual contribution is \$2,850 per individual and \$5,650 per family. These contributions are tax-deductible in most states, similar to an Individual Retirement Account (IRA). Any earnings on your HSA grow tax-deferred and you can deduct your earnings from your federal income tax.

You can use your HSA to pay for a wide range of qualified medical expenses, both those that apply toward your HumanaOne

Autograph annual deductible and those that your plan does not cover such as eye exams, contact lenses, eye glasses, laser eye surgery, over-the-counter medicines or orthodontia.

Any money you don't use will continue to accumulate tax-deferred without limit. And because you own your HSA, the money is yours to keep even if you change health insurance plans.

We can provide convenient access to banking partners where you can establish your HSA account. If you prefer, you can select your own bank.

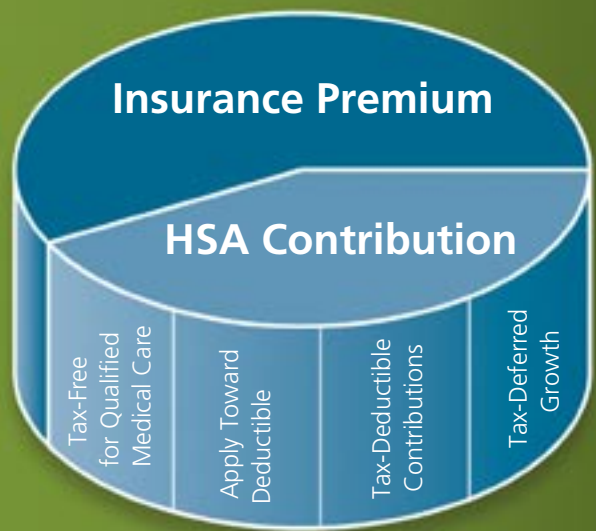
* Consult a licensed professional for tax advice. For a complete list of qualified medical services, consult IRS publication 502, "Medical and Dental Expenses" on the Internal Revenue Service website at www.irs.gov. Individuals are responsible for compliance of HSA spending regulations.

Lower Your Insurance Cost and Save Money

Tax-Free for Qualified Medical Expenses



Traditional Health Plan



**HumanaOne Autograph
HSA-Qualified Health Plan and HSA**

"MyHumana is very easy to use. I can review my claim status at any time."

Terri Goodness , Antioch, IL

Customer care that provides real answers and real solutions.



Personalized Service with the Attention You Need.

You'll enjoy prompt, considerate treatment every time you need answers on claims, benefits, or payments. Our dedicated customer care consultants are committed to providing the right information every time you call.



Claims Payments are Fast and Accurate.

HumanaOne has an exceptional track record for claims payments, with an accuracy rate of 99.6 percent. We process 95 percent of all claims within 30 days, and almost all of those claims are processed within two weeks.*



MyHumana Helps You Manage Your Health Plan Online and Control Your Costs.

You'll have 24-hour access to advanced online tools and resources that may help you save money. You'll also have a password-protected personal web page at humana.com that makes your plan details available and makes your plan management easy and convenient.

At your MyHumana page you can:

- Search for in-network physicians, hospitals and pharmacies for more affordable healthcare.
- View all of your medical and prescription claims, review your plan benefits, and check your inpatient and outpatient authorizations.
- Track your medical expenses and deductible balance.
- Compare hospital, doctor and prescription drug costs.

By the way, if you're without online access, our customer care consultants will be glad to serve you.



Easy-To-Understand Materials Explain Your Benefits.

When your application is approved and you become a HumanaOne **Autograph** health plan member you'll receive a welcome packet within 5-8 business days via the United States Postal Service. Your welcome packet will include a Health Plan Guide, ID cards, your insurance policy, payment information, and your member ID number — everything you need to get started with the HumanaOne **Autograph** plan.



Get Extra Savings in Addition to Your Plan Through Special Discount Programs.[†]

HumanaOne **Autograph** plan members may save hundreds of dollars each year through discount programs offered by participating retailers and providers. Here are just some examples:

- **Eye Care and Vision Services** – Save Up To 45% on eye wear, examinations, and laser procedures.
- **Pharmacy Purchases** – Save Up To 25% on over-the-counter medications.
- **Health and Wellness Services** – Save Up To 30% on acupuncture and massage therapy services.

* Based on the Humana Claims Operations Study in May, 2006.

† From time to time, Humana health plans may arrange for third party service providers to provide discounted goods and services to those persons who become our insureds. While Humana health plans have arranged these third party provider discounts, the third party providers are liable to the insured for the provision of such goods and/or services. Humana health plans are not responsible for the provision of the same. Further, Humana health plans are not liable to the insureds for the negligent provision of such goods and/or services by third party providers. Humana health plans or an affiliate of Humana health plans may receive revenue from third party providers as a result of our insureds using such discounted goods or services. All discounts subject to change. These added value features are not insurance. For accurate discount rates and a list of retailers and providers, visit [MyHumana](#).



Your questions answered about HumanaOne® Autograph™.

Q. How are the HumanaOne Autograph series of plans customized to my financial situation?

A. These plans have a wide range of choices in deductibles, cost-sharing options and prescription drug benefits so they can fit both your needs and your budget.

Q. Will HumanaOne Autograph plans pay benefits if I need medical care in another city?

A. Yes — you're covered no matter where you go in the continental United States. You may also save money by choosing doctors, hospitals and pharmacies from our large network of healthcare providers.†



* Nancy Scranton is a HumanaOne member. Humana has paid Nancy Scranton for the use of her testimonial.

† Waiting periods, exclusions and limitations apply. Refer to the policy for actual terms and conditions.

“HumanaOne offers me — and my family — security, peace of mind and confidence.”

Nancy Scranton*, Tampa, FL Member of LPGA

Q. Can I see the same physicians who already treat me?

A. You have the freedom to see the provider of your choice. You will receive the most savings from your plan when visiting a provider in-network, but you’re still covered if you choose to visit an out-of-network provider.

Q. Can I change to a different HumanaOne personal health plan at a later date?

A. Yes, you can — although it may require underwriting approval depending on which changes you make.

Q. What happens after I’m approved for HumanaOne Autograph personal health plan coverage?

A. You’ll receive a Health Plan Guide containing the information you need to start using your HumanaOne **Autograph** plan with confidence. In addition, you can call our customer care consultants or go online at any time.

Q. How do HumanaOne Autograph plans pair with a Health Savings Account (HSA) to save me money?

A. A HumanaOne **Autograph** plan with a higher deductible may cost you less — and you can put the money you save on premiums into your tax-advantaged HSA to help pay your deductible or other qualified expenses.

Q. Am I eligible to set up an HSA?

A. You may be if you are covered by a qualified high-deductible plan, and not covered by any other health insurance plan nor claimed as a dependent on someone else’s tax return.

Q. What bank can open an HSA for me?

A. We can provide convenient access to banking partners who can help you establish your HSA. Of course, if your own financial institution offers an HSA, you may prefer to use theirs.

Q. How do I make contributions to my HSA?

A. Once your HSA is set up by a financial institution, you can make contributions as often as you wish throughout the year. You may also be able to arrange regular payroll deductions by your employer, and/or periodic transfers directly from a bank account.

Humana **One** NORTH CAROLINA

AUTOGRAPH Share 80/HSA

Plan pays for services at
PARTICIPATING providers

Plan pays for services at
NONPARTICIPATING providers

Optional Benefits (10)

- Lifetime maximum benefit
- \$500 Supplemental Accident Benefit
(Treatment must be provided within 90 days of the injury.)
- \$1,000 Supplemental Accident Benefit
(Treatment must be provided within 90 days of the injury.)

\$5,000,000 per covered person

First \$500 per accident at **100%**, then base plan benefits apply

First \$1,000 per accident at **100%**, then base plan benefits apply

Optional Dental benefits (with teeth whitening) (11)

You can choose any dentist, but you can save up to 30 percent on out-of-pocket costs when you visit one of the more than 75,000 dentist locations in the PPO network. You can find a dentist by visiting www.humana.com.

Preventive services plan pays **100%** no deductible

- Oral examinations
- Routine cleanings
- X-rays
- Sealants
- Topical fluoride treatment

Basic services plan pays **50%** after deductible

- Emergency exams and palliative care for pain relief
- Thumb sucking and harmful habit appliances
- Space maintainers
- Amalgam, composite fillings
- Oral surgery
- Extractions (routine)
- Non-cast stainless steel crowns
- Partial or complete denture repairs/adjustments

Teeth whitening services plan pays **50%** after deductible

- \$200 lifetime maximum

Major services plan pays **50%** after deductible

- Endodontics (root canals)
- Periodontics
- Crowns
- Inlays and onlays
- Partial or complete dentures
- Denture relines/rebases
- Removable or fixed bridgework

Orthodontia discount

Members can receive up to 20 percent discount if they visit an orthodontist from the HumanaDental PPO Network and ask for the discount.

Annual Deductible

- **\$50** individual
- **\$150** family

Annual maximum benefit

- **\$1,000**

To be covered, expenses must be medically necessary and specified as covered. Please see your policy for more information on medical necessity and other specific plan benefits.

- (1) When you obtain care from nonparticipating providers:
 - 50 percent of your payment toward the deductible is credited to the deductible for participating providers.
 - 50 percent of your out-of-pocket costs are credited to the out-of-pocket maximum for participating providers.
 Once you meet your single or family (if applicable) deductible and out-of-pocket expense limits, the plan pays 100 percent for covered services.
- (2) Must meet deductible in addition to the out-of-pocket maximum.

- (3) For other than single coverage, the family deductible applies. The single deductible applies to single coverage policies only.
- (4) Benefit payable after 90-day waiting period for preventive care.
- (5) \$300 of covered expenses per person per calendar year, subject to applicable coinsurance.
- (6) Age and/or frequency limits apply.
- (7) Outpatient benefits payable after 90-day waiting period for nonemergency removal of tonsils and/or adenoids, and 180-day waiting period for nonemergency surgical treatment for bunions, varicose veins, hemorrhoids or hernia (does not include strangulated or incarcerated hernia).
- (8) Prior authorization required in order to be eligible for these benefits.

- (9) Counseling for hospice patient and immediate family is limited to 15 visits per family per lifetime. Medical Social Services limited to \$100 per family per lifetime.
- (10) These benefits are optional and can be added to your plan for an additional cost. Optional benefits may not be available in all areas.
- (11) This is not a complete disclosure of plan qualifications and limitations. Waiting periods apply: six months on basic services and teeth whitening, 12 months on major services. Please review the specific Dental Limitations & Exclusions before applying for coverage.
- (12) There is no coverage for retail and/or mail order prescription drugs unless stated in the policy.

Payments - Participating providers agree to accept amounts negotiated with Humana as payment in full. The member is responsible for any required deductible, coinsurance, or other copayments. Plan benefits paid to nonparticipating providers are based on maximum allowable fees, as defined in your policy.

Nonparticipating providers may balance bill you for charges in excess of the maximum

allowable fee. You will be responsible for charges in excess of the maximum allowable fee in addition to any applicable deductible, coinsurance, or copayment. Additionally, any amount you pay the provider in excess of the maximum allowable fee will not apply to your out-of-pocket limit or deductible.

Participating primary care and specialist physicians and other providers in Humana's networks are not the agents,

employees or partners of Humana or any of its affiliates or subsidiaries. They are independent contractors. Humana is not a provider of medical services. Humana does not endorse or control the clinical judgment or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.

Medical Limitations and Exclusions

This is an outline of the limitations and exclusions for the HumanaOne Individual Health Plan. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions.

PRE-EXISTING CONDITIONS

A pre-existing condition is a sickness or injury for which medical advice, diagnosis, care or treatment was received or recommended within the one-year period immediately preceding the effective date. Benefits for pre-existing conditions are not payable until the covered person's coverage has been in force for 12 consecutive months with us. We will waive the pre-existing conditions limitation for those conditions disclosed on the application provided benefits relating to those conditions are not excluded. Conditions specifically excluded by rider are never covered.

OTHER EXPENSES NOT COVERED

Unless stated otherwise no benefits are payable for expenses arising from:

1. Services not medically necessary or which are experimental, investigational or for research purposes.
2. Services not authorized or prescribed by a healthcare practitioner or for which no charge is made.
3. Services while confined in a hospital or other facility owned or operated by the United States government, provided by a person who ordinarily resides in the covered person's home or who is a family member, or that are performed in association with a service that is not covered under the policy.
4. Charges in excess of the maximum allowable fee or which exceed any policy benefit maximum.
5. Expenses incurred before the effective date or after the date coverage terminated.
6. Cosmetic procedures and any related complications except as stated in the policy.
7. Custodial or maintenance care.
8. Infertility services.
9. Pregnancy and well-baby expenses.
10. Elective medical or surgical procedures; sterilization, including tubal ligation and vasectomy; reversal of sterilization; abortion; gender change or sexual dysfunction.
11. Vision therapy; all types of refractive keratoplasties or any other procedures, treatments or devices for refractive correction; eyeglasses; contact lenses; hearing aids; dental exams.
12. Hearing and eye exams; routine physical examinations for occupation, employment, school, travel, purchase of insurance or premarital tests.
13. Services received in an emergency room unless required because of emergency care.
14. Dental services (except for dental injury), appliances or supplies.
15. War or any act of war, whether declared or not; commission or attempt to commit a civil or criminal battery or felony.
16. Standby physician or assistant surgeon, unless medically necessary; private duty nursing; communication or travel time; lodging or transportation, except as stated in the policy.
17. Any treatment for the purpose of reducing obesity, or any use of obesity reduction procedures to treat sickness or injury caused by, complicated by, or exacerbated by obesity, including but not limited to surgical procedures.
18. Nicotine habit or addiction; educational or vocation therapy, services and schools; light treatment for Seasonal Affective Disorder (S.A.D.); alternative medicine; marital counseling; genetic testing, counseling or services; sleep therapy or services rendered in a premenstrual syndrome clinic or holistic medicine clinic.
19. Foot care services.
20. Charges for nonmedical purposes or used for environmental control or enhancement (whether or not prescribed by a healthcare practitioner).
21. Health clubs or health spas, aerobic and strength conditioning, work hardening programs and related material and products for these programs; personal computers and related or similar equipment; communication devices other than due to surgical removal of the larynx or permanent lack of function of the larynx.
22. Hair prosthesis, hair transplants or implants and wigs.
23. Injury or sickness arising out of or in the course of any occupation, employment or activity for compensation, profit or gain for which benefits are paid or payable under North Carolina Workers' Compensation Act. This exclusion does not apply to a covered person qualifying as a sole proprietor, officer or partner under state law, and such benefits are not paid under the North Carolina Workers' Compensation plan, provided the covered person is not covered under a Workers' Compensation plan, except for certain professions or activities as stated in the policy.
24. Inpatient services when in an observation status or when the stay is due to behavioral, social maladjustment, lack of discipline or other antisocial actions.
25. Attempted suicide or intentionally self-inflicted injury, whether sane or insane.
26. Charges covered by other medical payments insurance.
27. Organ transplants not approved based on established criteria or investigational, experimental or for research purposes.
28. Charges incurred for a hospital stay beginning on a Friday or Saturday unless due to emergency care or surgery is performed on the day admitted.
29. Mental health including mental disorders, alcohol and chemical dependency.
30. Spinal manipulations and spinal adjustment modalities.
31. Prescription drugs except drugs provided or administered while confined in a hospital or skilled nursing facility, by a home health agency or by a healthcare practitioner during an office visit, or as stated in the policy.

Dental Limitations and Exclusions

This is an outline of the limitations and exclusions for the HumanaOne Individual Dental Plan. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions.

Unless stated otherwise, no benefits are payable for expenses arising from:

1. Services or supplies for the treatment of an occupational injury or sickness which are paid under North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.
2. Services and supplies for which no charge is made, or for which the covered person would not be required to pay in the absence of insurance.
3. Services furnished by or payable under any plan or law through any Government or any political subdivision.
4. Services furnished by any hospital or institution owned or operated by the United States Government, unless legally required to pay.
5. War or any act of war, whether declared or not; or any act of international armed conflict or any conflict involving armed forces of any international authority.
6. Completion of forms or failure to keep an appointment with a dentist.
7. Cosmetic dentistry, except as stated in the policy.
8. Any service related to altering vertical dimension; restoration or maintenance of occlusion; splinting teeth; replacing tooth structures lost as a result of abrasion, attrition or erosion; or bite registration or bite analysis.
9. Bone grafts, regeneration, augmentation or preservative procedures in edentulous sites.
10. Implants, including any crowns or prosthetic device attached to it; precision or semi-precision attachments; overdentures and any endodontic treatment associated with it; or other customized attachments.
11. Infection control.
12. Fees for treatment by other than a dentist, except as stated in the policy.
13. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
14. Prescription drugs or pre-medications, whether dispensed or prescribed.
15. Any service not listed as a covered expense.
16. Any service not considered a dental necessity, does not offer a favorable prognosis, does not have uniform professional endorsement, or is experimental or investigational in nature.
17. Expenses incurred prior to the effective date or after the date coverage is terminated, except for any extension of benefits.
18. Services provided by a person who ordinarily resides in the covered person's home or who is a family member.
19. Charges in excess of the reimbursement limit for the service or supply.
20. Treatment as a result of an intentionally self-inflicted injury or bodily illness, while sane or insane.
21. Local anesthetics, irrigation, nitrous oxide, bases, pulp caps, temporary dental services, study models, treatment plans, occlusal adjustments, or tissue preparation associated with impression or placement of a restoration, charged as a separate service.
22. Repair and replacement of orthodontic appliances.

HumanaOne® – Personal Health Plans

Humana Insurance Company is a subsidiary of Humana Inc., which is headquartered in Louisville, Kentucky. Humana is one of the nation's largest publicly traded health benefit companies. Humana delivers health insurance coverage to employer groups, government-sponsored plans and individuals. Humana's experience, nationwide presence and ability to secure cost-savings discounts are shared with HumanaOne members.

Eligibility

The issue ages for HumanaOne® **Autograph™** personal health plans are two months to 63-½ years. For most states, the maximum age for a dependent child is 25 years if the child is a full-time student and 19 years if the child is not a full-time student (varies by state).

Your application is subject to approval. In general, you may be eligible if:

- You are generally in good health
- Your height and weight is proportionate for someone of your age and gender
- You are not pregnant or expecting a child (including fathers)
- If older than age 55, you have had a physical exam within the past two years

This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event there are discrepancies with the information given in this document, terms and conditions of the policy will govern. All applications are subject to approval. Waiting periods, limitations and exclusions apply.

Policy Number:
NC-70129 8/2002 et al
NC-70141-HD et al

NC-46171-HH

HUMANA®
Guidance when you need it most