



CoverageFirst<sup>SM</sup>

## Engage employees to become better consumers

### CoverageFirst plans include resources such as:

- Humana Health Assessment, a health and lifestyle questionnaire that delivers a personalized action plan
- Health coaches for weight management, back care, nutrition, stress management, and tobacco cessation
- Personal Nurse<sup>®</sup> program to provide one-on-one guidance, education and support
- Humana Health Plan Guide so you know how your employees are using benefits
- *HealthMatters* employer newsletter with ideas for controlling your healthcare costs

When employees are engaged in making decisions about their care, overall utilization and claims could decrease for your small business. Humana CoverageFirst is designed to encourage planning, comparing the costs of medical care, and healthcare budgeting.

Best of all, CoverageFirst doesn't require funding a separate spending account; the \$500 allowance is built in the benefit for simple administration.

### How does CoverageFirst work?

- › **Each covered member receives an annual up-front allowance of \$500.**  
Employees must manage this allowance for such services as office visits and lab tests from in-network providers. Each family member just pays the copayment.
- › **An annual deductible** applies after a member depletes the allowance.
- › **The member pays coinsurance** after the deductible is met, and CoverageFirst pays for eligible expenses until the member satisfies the annual out-of-pocket maximum.
- › **There's a safety net** in which CoverageFirst pays 100 percent, minus member copayments, of eligible expenses for the remainder of the year.
- › **Most preventive care** is covered at 100 percent of eligible expenses and does not deplete the \$500 allowance.

With CoverageFirst, you have a wide choice of deductible and copayment options that can result in even more savings for you. It's a great plan on its own or as a dual-choice or triple-choice option. Prescription costs are covered by your prescription drug benefit.

To further protect the health and finances of your employees, you can easily add specialty benefits such as dental, vision, disability, life and workplace voluntary benefits – disability, life, accident, critical illness, cancer, and supplemental health – to a CoverageFirst plan.

[continued on back >](#)

**HUMANA**<sup>®</sup>  
*Guidance* when you need it most



CoverageFirst has an annual \$500 up-front benefit allowance for covered services from providers in our network. Employees make copayments for certain services, and the plan picks up the rest until the \$500 is depleted, then a deductible applies. Almost half of our small-business members spend less than \$500 a year on medical expenses.

### What can members get for \$500?

Lynn is a CoverageFirst member. She visits an in-network physician who recommends lab work. Lynn has the lab work performed at an in-network facility. A few weeks later, she sees the same physician for a follow-up visit.

Service	Charge before discount	Charge after discount	Lynn's copayments	The plan pays	Lynn's deductible
Initial physician office visit	\$100	\$75	\$20	\$55	\$0
Lab work	\$600	\$350	\$0	\$350	\$0
Follow-up visit	\$100	\$75	\$20	\$55	\$0
<b>Totals:</b>	<b>\$800</b>	<b>\$500</b>	<b>\$40</b>	<b>\$460</b>	<b>\$0</b>

CoverageFirst paid \$460 of the \$500 charges for medical services. The plan will pay an additional \$40 toward medical expenses before Lynn begins paying toward her deductible.

**CoverageFirst: value for you and your employees.  
Contact your agent for more information.**



Humana Plans are offered by the Humana Family of Insurance and Health Plan Companies. Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits. Our health benefit plans have Limitations and Exclusions.