

## Chicago Federation of Musicians - HUMANA Medical Plans 2023

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Benefits	Current Plan Humana PPO High Deductible Health Plan Option 22	Current Plan Humana HMO Option 79	Proposed New Plan Humana HMO Simplicity HMO Option 14	Proposed New Plan Humana HMO Option 40
Deductible	\$5,000 / \$15,000	\$6,000	\$0	\$1,500
Family Deductible	\$10,000 / \$30,000	\$12,000	\$0	\$3,000
Coinsurance	80% / 50%	50%	100%	80%
Out-of-Pocket Max	\$6,750 / \$20,250	\$7,900	\$6,500	\$5,000
Out-of-Pocket Max Family	\$13,500 / \$40,500	\$15,800	\$13,000	\$10,000
Preventive Care	100%	100%	100%	100%
Office Visit Copay	20% / 50% coinsurance after Annual Deductible	100% after \$40 copay	100% after \$40 copay	100% after \$35 copay
Specialist Office Visit	20% / 50% coinsurance after Annual Deductible	100% after \$65 copay	100% after \$100 copay	100% after \$60 copay
Urgent Care Copay	20% / 50% coinsurance after Annual Deductible	100% after \$100 copay	100% after \$125 copay	100% after \$100 copay
Emergency Room	20% / 50% coinsurance after Annual Deductible	100% after \$350 copay	100% after \$600 copay	100% after \$350 copay
Prescription Drug Copays	20% / 50% coinsurance after Annual Deductible	100% after \$10 / \$45 / \$90 / 25%	100% after \$10 / \$45 / \$90 / 25%	100% after \$10 / \$45 / \$90 / 25%
In-Patient / Out-Patient Surgery	20% / 50% coinsurance after Annual Deductible	50% after Annual Deductible	100% for both after \$2,000 per day for 1st 3 days - In-Patient \$2,000 copay per visit, Out-Patient	80% after Annual Deductible
Imaging (CT/PET scans, MRI's)	20% / 50% coinsurance after Annual Deductible	50% after Annual Deductible	100% after \$600 copay per test	80% after Annual Deductible
<b>MONTHLY COST</b>				
Member Only	\$999.00	\$685.00	\$815.00	\$960.00
Member + Spouse	\$2,197.40	\$1,544.65	\$1,788.95	\$2,162.61
Member + Children	\$1,897.80	\$1,329.74	\$1,545.46	\$1,861.96
Family	\$3,096.20	\$2,189.38	\$2,519.42	\$3,064.58
This is a high level Summary of Benefits and does not contain information on all services. Request Benefit Summaries for additional details.				