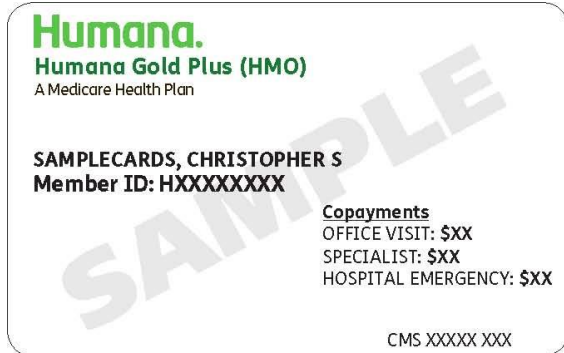


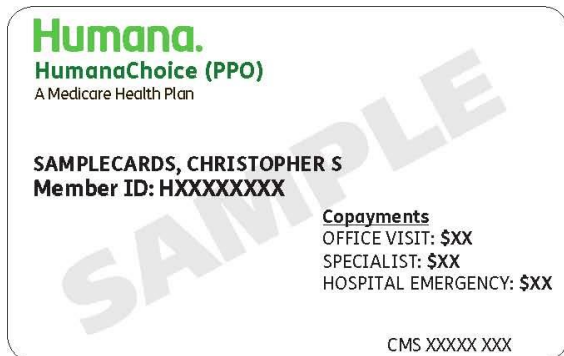
Humana HMO and PPO Identification Card Examples

HMO



- This is a traditional gatekeeper HMO
- Requires primary care physician (PCP) selection
- Only covers services provided by in-network providers (no out-of-network benefits)

PPO



- There is no gatekeeper
- Referrals are not required
- Have a network-based PFFS product for certain services – lab and durable medical equipment
- May have out of network benefits for certain services
- All other services are considered non-network PFFS