

Your HumanaAccessSM Visa[®] Debit Card Quick Reference Guide



Q. Can I use the card at any store?

A. No, you can't use the card at "non-health related" locations like restaurants, gas stations, and bookstores.

Q. Can I use my card at any pharmacy?

A. No, you can only use your card at pharmacies participating in the "Spending Account Secondary Payer Pharmacy Network." You can find a complete list of participating pharmacies on kyhealthplan.humana.com under "Forms/Reference."

Q. Can I use my HumanaAccess Card for online or mail-order prescriptions?

A. Yes, you can use your card to pay for online or mail-order prescriptions at pharmacies participating in the "Spending Account Secondary Payer Pharmacy Network." You can find a complete list of participating pharmacies on kyhealthplan.humana.com under "Forms/Reference." Just enter the 16-digit account number and expiration date for your HumanaAccess Card on the order form, as you would for any Visa transaction. However, you cannot use your card to pay for over-the-counter (OTC) medications or to pay rush charges, shipping or handling fees.

Q. Can I use the card to pay for expenses from the previous plan year?

A. No, you can't use the card for reimbursement of expenses from the previous plan year. For those expenses, you need to submit a manual claim. To file a manual claim with last year's FSA vendor, download a reimbursement form from kyhealthplan.humana.com and mail the completed form with a copy of the receipt or Explanation of Benefits (EOB) to:

Humana Spending Account Administration
P.O. Box 3967
Louisville, KY 40201-3967

If you don't have Internet access, call our Spending Account Customer Service Team at **1-800-604-6228** to get a reimbursement form to complete and mail back.

Q. Can I use the card to pay for over-the-counter (OTC) drugs at the pharmacy?

A. You can't use your HumanaAccess Card to buy OTCs at the pharmacy. You will need to pay for the OTCs yourself and then submit a reimbursement form to Humana. You can download a form at kyhealthplan.humana.com and mail the completed form with a copy of the valid receipt. If you don't have Internet access, call Spending Account Administration at **1-800-604-6228** for a form.

Q. What if my card doesn't work?

A. One of the following may have happened:

- You're using the card for a nonqualified expense
- You haven't activated the card
- The pharmacist did not file a second claim with Humana – see "How it works" section
- Your spending account doesn't have enough money to cover the expense completely
- You included nonqualified items in your pharmacy purchase – try the transaction again with the qualified items only
- You tried to purchase an OTC drug
- You selected debit instead of credit on the card reader machine.

Call Humana's Spending Account Administration at **1-800-604-6228** if you have a problem you can't resolve.

Q. How can I check my HumanaAccess Card balance?

A. Go to "MyBenefits" on MyHumana. If you have not already registered for MyHumana, you can do so at kyhealthplan.humana.com. Click on the "Access to MyHumana" link on the homepage and then click on the "Register Now" link. You can also call Humana Spending Account Administration at **1-800-604-6228** weekdays from 8 a.m. to 7 p.m., Eastern Time. After hours, you can check your balance using the interactive phone system at **1-800-604-6228**.

Q. What if I use my spending account funds for nonqualified expenses?

A. If you used your FSA or HRA funds for a nonqualified expense, send repayment to:

Humana Spending Account Administration
P.O. Box 3967
Louisville, KY 40201-3967

Q. How do I report a lost or stolen card?

A. To report a lost or stolen card, call Customer Service at **1-800-604-6228**, from 8 a.m. to 7 p.m., Eastern time, Monday through Friday. After hours, you can report a lost or stolen card using the interactive phone system at **1-800-604-6228**.

Q. Can I use my FSA or HRA funds to cover part of the cost of my prescription drug and use personal funds to pay the remaining balance?

A. For your card payment to go through, you must have enough funds in your account to cover the expense completely. Partial payment is not allowed when using your HumanaAccess Card at the pharmacy.

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Guidance when you need it most

The HumanaAccessSM Visa[®] debit card is issued by Bank of America, pursuant to a license from Visa U.S.A., Inc.

Administered by Humana Insurance Company

Please refer to your Summary Plan Description for more information on the company providing your benefits.

FSA and HRA spending accounts are not insured benefits, they are a service administered by Humana Insurance Company.

Here's your HumanaAccessSM Card

The HumanaAccessSM Card is a key element of Humana's healthcare spending accounts. The card is a Visa debit card that gives you an easy, convenient way to access healthcare funds.

Paying your doctor or other provider

When you visit your doctor, dentist, hospital, or other qualified provider, simply swipe the card or write the card number and expiration date on a bill, as you would when you pay with any credit card.

Pharmacy payments

You can also use the card at the designated Spending Account Secondary Payer Pharmacy Network for prescriptions – eliminating the need to send in receipts and wait for reimbursement.

SAVE YOUR RECEIPTS!!!

HUMANA[®]
Guidance when you need it most

- Group health
- Medicare
- Individual health
- Dental and Life

IMPORTANT: Save all receipts from all providers' offices and all pharmacy claims.

Five quick tips before you get started

Below are some tips for using your HumanaAccess Card if you waived medical coverage and enrolled in a Health Reimbursement Account (HRA) or Flexible Spending Account (FSA).

- 1 **Activate your HumanaAccess Card immediately by calling 1-888-894-2201 toll-free. If you receive more than one card, you only need to activate one for both to work.**
- 2 **Save your receipts every time you use your card.**
- 3 **Select “credit” as the type of transaction when using the card.**
- 4 **Your HRA funds will be available in full beginning January 1, 2007, or the effective date of your coverage. The Commonwealth’s contribution to the HRA is \$2,100. Employees who have an effective date later than January 1 receive \$175 each month they are eligible for health insurance.**
- 5 **You can carry unused funds into the 2008 plan year provided you continue to waive coverage with the Commonwealth.**

If you have questions or need help using your card, call Humana’s Spending Account Customer Service team at **1-800-604-6228**.

Get ready to use your HumanaAccess Card!

First step – activate it

As soon as you get your HumanaAccess Card, call toll-free **1-888-894-2201** to activate it. Just follow the simple instructions on the recorded message. Once it’s activated, be sure to sign the back of your card right away. By signing the HumanaAccess Card, you agree to the terms stated in the Cardholder Agreement.

If you get more than one card

For you and your family’s convenience, you may receive more than one card. If another adult is on the plan, have that person sign and keep the second card. If you get two cards, you only need to activate one card for both to work.

Pay with your card instead of out of your pocket.

You can use your HumanaAccess Card for eligible expenses at healthcare provider locations – such as doctor’s and dentist’s offices, hospitals, and vision providers – that accept Visa. If you don’t have a copayment, wait until you receive a bill in the mail, write the card number on the bill and return it, or simply call the doctor’s office and provide your card number and expiration date.

Use your card to pay for other eligible healthcare expenses, such as:

- Copayments, coinsurance, and deductibles
- Hospital charges
- Medical supplies
- Urgent care and emergency room visits

To understand what expenses are not qualified, check your plan document or contact Humana’s Spending Account Customer Service team at **1-800-604-6228**.

How to use your card at the pharmacy

You can also use your HumanaAccess Card at pharmacies participating in the “Spending Account Secondary Payer Pharmacy Network.” You can find a complete list of participating pharmacies on kyhealthplan.humana.com under the “Forms/Reference” section.

Below are a few tips to simplify pharmacy transactions when paying prescription drug copayments or deductible amounts with your HumanaAccess Card at participating Secondary Payer Pharmacy Network locations:


- When you drop off your prescription, present your primary insurance card so your pharmacist can identify your copayment or deductible amount and bill your insurer.

- Ask your pharmacist to follow the instructions on the HumanaAccess Card to submit a second claim to Humana. This allows Humana to verify that your purchase is a qualified expense for your HRA or FSA plan.
- When you pick up your prescription at the pharmacy, present your HumanaAccess Card for payment or swipe it through the credit card machine.
- Select “credit” – not “debit” – for your transaction and then sign and save the receipt.

How it works


Using your card is as easy as 1, 2, 3. The example below will walk you through the three simple steps for using your HumanaAccess Card at the pharmacy.

Example

 Joe is a KEHP member who did not enroll in a medical plan, but chose a stand alone Health Reimbursement Account (HRA). To use his HRA funds, Joe received a HumanaAccess Card in the mail. Joe also has an alternative health plan through his wife’s employer.

Joe’s plan includes:

- \$2,100 HRA election
- \$30 copayment for prescription drugs through the alternative health plan


 Joe’s doctor prescribes a medication for Joe’s bronchitis. Joe drops his prescription off at a participating pharmacy. When Joe returns to pick up his prescription, he presents his alternative health plan card to the pharmacist.


After the pharmacist enters the information about Joe’s alternative health plan into the computer, he informs Joe of his \$30 prescription drug copayment.

 Joe chooses to pay his copayment with his HRA funds by using his HumanaAccess Card.

Joe gives the pharmacist his HumanaAccess Card, which includes all the information the pharmacist needs to file the secondary claim with Humana. Instructions are located on the front of the card. Joe asks the pharmacist to file a claim with Humana.

As Joe waits only a few minutes, the pharmacist follows the instructions on the card and submits an electronic claim to Humana to verify that the purchase is a qualified expense for the HRA.

 Now Joe can use his HumanaAccess Card to pay for his prescription drug copayment of \$30 – the amount indicated by his primary insurer. Joe swipes his HumanaAccess Card through the credit card machine for payment.

 Joe remembers to select “credit” – not “debit” – for his HumanaAccess Card transaction and to save his itemized receipt from the purchase. The copayment amount is automatically deducted from his HRA account – leaving him with a \$2,070 balance for the remainder of the plan year.

HumanaAccess Card Frequently Asked Questions

Q. What do I do when the card swipe machine asks for a PIN?

A. When using your card, always select “credit.” Even though “debit” is printed on the card, the card doesn’t have a PIN and doesn’t work like a regular debit card. You must use “credit.” You can’t get cash with the HumanaAccess Card.

Q. Do I need to save my receipts?

A. No matter how you pay for your healthcare purchases, save all of your receipts. The IRS requires proof that the expenses are qualified, which means Humana or the IRS may ask you to submit receipts to verify an expense.