Type of Plan .............................................. Health Maintenance Organization (For Profit)
Total Number of Members...................................................................................... 74,000
Years of Operating Experience ............................................................................19 years
Total Number of Primary Care Physicians (PCPs)................................................... 1,200
Percentage of PCPs Accepting New Patients ............................................................ 85%
Percentage of Board Certified Specialty Care Physicians ......................................... 85%
Number of Dentists........................................................................Pr ovider of your choice
Percentage of Dentists Accepting New Patients .........................................Not applicable

ADDITIONAL INFORMATION

Referral Requirements
Network physicians must obtain Humana approved referrals on behalf of members for
therapy and oral surgery services, and for any provider outside the Premier Humana
Eastern network. Referrals are posted on your personal, confidential web page,
MyHumana, the online Self Service Center. You and your physician will be sent
written notification of any denied referral.

Prior Authorization Requirements
Providers must telephone Humana to pre-authorize hospitalizations, and certain
procedures. Denials are sent directly to you and your provider in writing.
Authorizations are posted on MyHumana.

Medicare Claims Procedure
If Medicare is the primary carrier, claims must be submitted to Medicare first. After
Medicare processes the claim, you will receive an Explanation of Medicare Benefit
(EOMB). You or your provider should then submit the itemized bill and the EOMB to
the plan for processing as the secondary carrier.

OnLine Services
Humana has a custom web site for the State of WI, accessible through a link on the
ETF web site. From the ‘How to Contact the Health Plans’ page you will be connected
to a wide range of Humana services and tools specific to your plan administration. As
a Humana member, you will have access to powerful resources that can help you
make decisions that affect your health. Once you’ve received your Humana ID card,
you can register for MyHumana and customize a personal page.
At MyHumana, you can:
• Find participating providers with the Physician Finder Locator (provider
directory).
• Visit Condition Centers to learn about symptoms, treatments and tests. Use tools
to track your condition; print reports to discuss with your doctor.
• Take a health assessment; print the results to share with your doctor.
• View your Humana claims for medical care.
• View the status of authorizations and referrals.
• Create your own health record, including family history, immunizations, allergies
and medications.
• Order replacement ID cards.
• Receive secure emails from Humana: health and money-savings tips; guidance
in using your benefits wisely.
For additional information, visit www.humana.com

Outpatient Mental Health Network/Policy
Simply call our 24-hour, 7-day-a-week access line, toll-free at 1-877-948-6262, for
triage and authorization for Plan providers. No referral is necessary, but members
need to call for an initial assessment.
ADDITIONAL INFORMATION

24-Hour Nurse Line
A 24-hour, 7-day-a-week medical information line, HumanaFirst, is available for Humana members. The phone number is on your Humana ID card.

PCP Restrictions
Each family member can select any Humana Eastern (Premier Network) PCP.

Dental Benefits
Oral Surgery benefits require use of network providers. Included in the Humana plan is a HumanaDental supplemental benefit that provides 100% preventive care; 50% after deductible basic care; 50% orthodontic coverage (up to an individual lifetime maximum benefit of $1,200). Orthodontic coverage is limited to covered dependent children under age 18. Select your own dentist. However, charges are subject to usual and customary limitations for services provided by a non-contracted provider. See the Provider Directory for a listing of contracted providers or visit the website: www.humandental.com.

Quality Improvement Initiatives
- Expand use of telephone outreach, reminder mailers and emails across a broader range of preventive health care measures to promote immunizations, screenings, prenatal education, cardiovascular risk reduction.
- Partner with a behavioral health provider to enhance identification and treatment of depression in the primary care setting, and improve outcomes in the treatment of anxiety.
- Improve health outcomes through Health Management Programs for members with chronic conditions including diabetes, end stage renal disease, coronary artery disease, congestive heart failure, cancer, asthma, and rare diseases.

<table>
<thead>
<tr>
<th>Counties in Service Area</th>
<th>Hospitals in County*</th>
<th>Major Providers in County *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dodge</td>
<td>Waukon Memorial</td>
<td>Refer to Provider Directory</td>
</tr>
<tr>
<td>Fond du Lac</td>
<td>St. Agnes Hospital</td>
<td>Refer to Provider Directory</td>
</tr>
<tr>
<td>Jefferson</td>
<td>Fort Atkinson Memorial</td>
<td>Refer to Provider Directory</td>
</tr>
<tr>
<td>Kenosha</td>
<td>Kenosha Hospital &amp; Medical Center</td>
<td>Refer to Provider Directory</td>
</tr>
<tr>
<td>Miesha</td>
<td>St. Catherine’s Hospital</td>
<td>Refer to Provider Directory</td>
</tr>
<tr>
<td>Manitowoc</td>
<td>Holy Family Memorial Medical Center</td>
<td>Refer to Provider Directory</td>
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<tr>
<td>Milwaukee</td>
<td>Children’s</td>
<td>Refer to Provider Directory</td>
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<td>Columbia</td>
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<td></td>
<td>St. Mary’s</td>
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<td>St. Francis</td>
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<td>St. Joseph</td>
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<td>St. Michael</td>
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<td></td>
<td>St. Joe’s Bluemound</td>
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<tr>
<td>Ozaukee</td>
<td>St. Mary’s Hospital – Ozaukee</td>
<td>Refer to Provider Directory</td>
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<tr>
<td>Racine</td>
<td>St. Luke’s Hospital</td>
<td>All Saints Medical Group</td>
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<tr>
<td></td>
<td>St. Mary’s Medical Center</td>
<td></td>
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<tr>
<td>Rock</td>
<td>Beloit Memorial</td>
<td>Refer to Provider Directory</td>
</tr>
<tr>
<td>Sheboygan</td>
<td>St. Nicholas Hospital</td>
<td>Physicians’ Health Network at Sheboygan</td>
</tr>
<tr>
<td>Washington</td>
<td>St. Joseph Community Hospital</td>
<td>West Bend Clinic</td>
</tr>
<tr>
<td>Waukesha</td>
<td>Community Memorial</td>
<td>Medical Associates Health Centers, Waukesha/Elmbrook</td>
</tr>
<tr>
<td></td>
<td>Elmbrook</td>
<td>Health Care Refer to Provider Directory</td>
</tr>
<tr>
<td></td>
<td>Waukesha Memorial</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Memorial Hospital – Oconomowoc</td>
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</tr>
</tbody>
</table>

* This column provides only a general summary of major provider groups, and the key counties serviced by Humana. Please see the Its Your Choice map for a county specific map. For a complete listing of Wisconsin physicians, as well as the PreferredOne physicians in Minnesota, please access the custom web site for the State of WI, accessible through a link on the ETF website, ‘How to Contact the Health Plans’ page. You can also access these directories at: www.humana.com/misc/ProviderDirectory.asp#WStates.

Enrollment materials, including a directory, can be obtained by calling the WI Open Enrollment Hotline at 1-888-393-6765 or emailing to oe@humana.com with your address.