

Bringing Humana to You

Humana Group Medicare
Employer Plan



Humana®





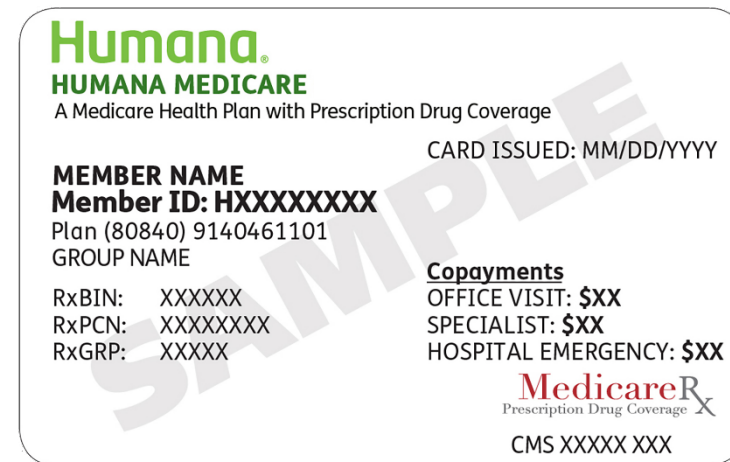
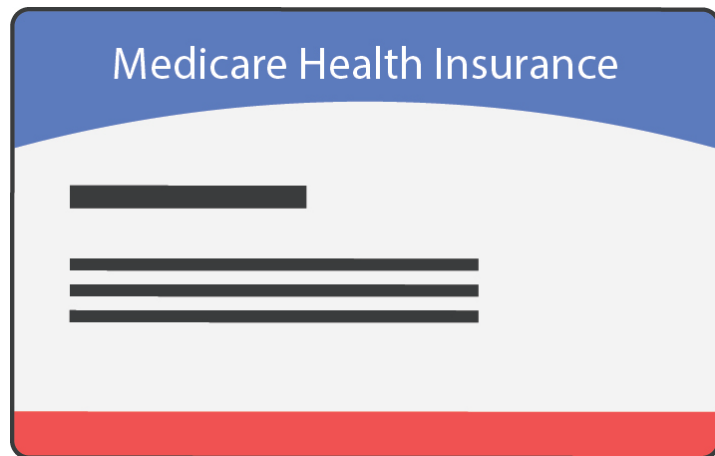
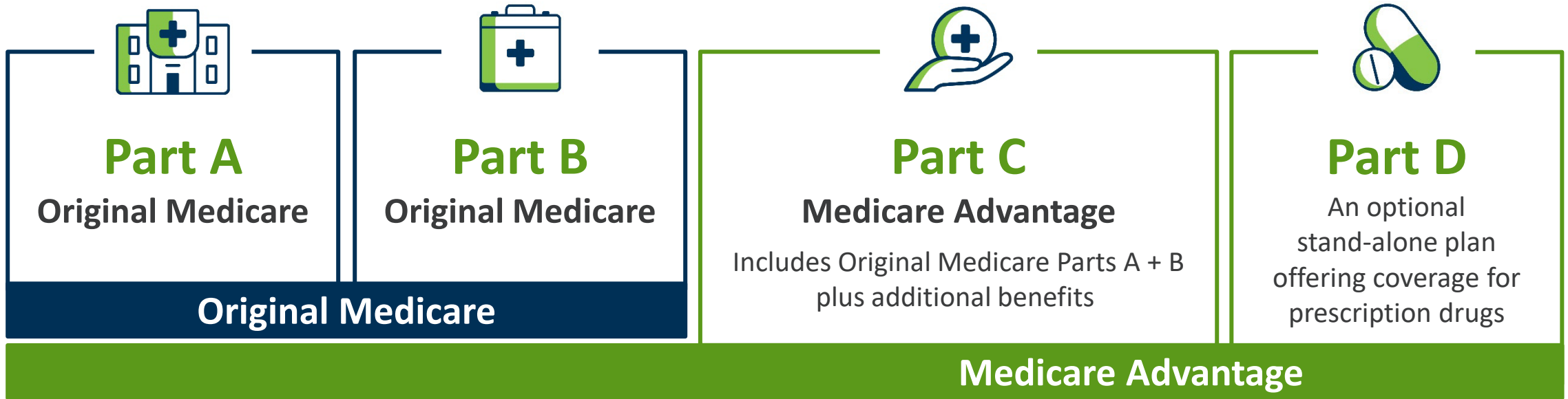
What you need to know

Your Humana plan and the extra benefits and services available to you

- Medicare
- Your Plan
- Extra Benefits
- Value-Added Items and Services

What is Group Medicare Advantage?

Different “parts” of Medicare pay for different types of coverage





Your plan

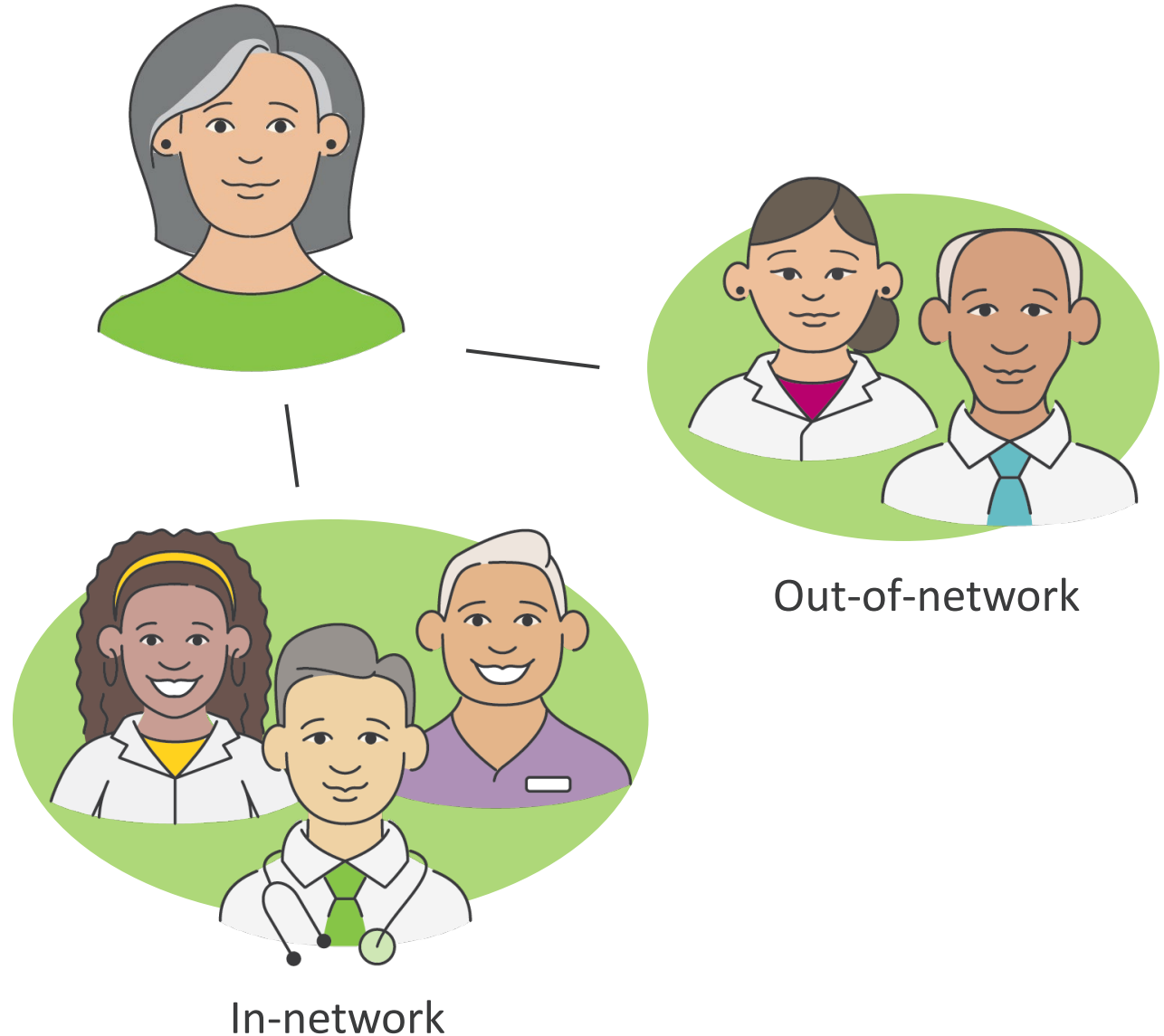
What is my plan, and how does it work for me?

Medicare Part C

Medicare Advantage plan

Preferred Provider Organization (PPO)

- Your choice of an in-network primary care physician (PCP)
- No referrals required
- Most preventative care is covered at 100%
- Nationwide emergency coverage
- **Cost share is the same** for care from both in- and out-of-network providers



Your PPO benefits

Your PPO plan

Annual deductible	\$300 per year for some combined in- and out-of-network services.
Annual maximum out-of-pocket	\$3,000 out-of-pocket limit for Medicare-covered services.

Hospital care *(After Deductible)*

Outpatient hospital visits	\$0 - \$10 copay
Inpatient hospital	\$0 per admit

Physician and facility services *(After Deductible)*

Primary care provider	\$5 copay
Specialist	\$10 copay
Durable medical equipment	0% of the cost

Emergency services *(No Deductible)*

Emergency room care	\$65 copay for Medicare-covered emergency room visit(s)
Urgent care	\$5 to \$10 copay



Additional benefits included in your PPO plan*

Your PPO plan

Hearing	<p>\$0 copay for routine hearing exams, up to 1 per year.</p> <p>\$500 maximum benefit coverage amount for each hearing aid(s) (all types), up to 1 per ear every 3 years.</p> <p>Note: Includes 80 batteries per aid and 3 year warranty.</p>
Vision	\$0 copay for routine exam (includes refraction), up to 1 per year.
Chiropractic	\$10 copayment for routine chiropractic visits, up to 30 combined in and out of network visit(s) per year.
Acupuncture	\$10 copayment for routine acupuncture visits, up to 20 visit(s) per year.
Podiatry	\$10 copayment for routine podiatry visits, up to 6 combined in and out of network visit(s) per year.
Transportation	<p>\$0 copay for plan approved location, up to 24 one-way trip(s) per year.</p> <p>This benefit is not to exceed 50 miles per trip.</p>
Private Duty Nursing	0% of the cost, \$5000 combined maximum benefit per year
Wigs	0% of the cost, \$750 combined maximum benefit per year (medically necessary)

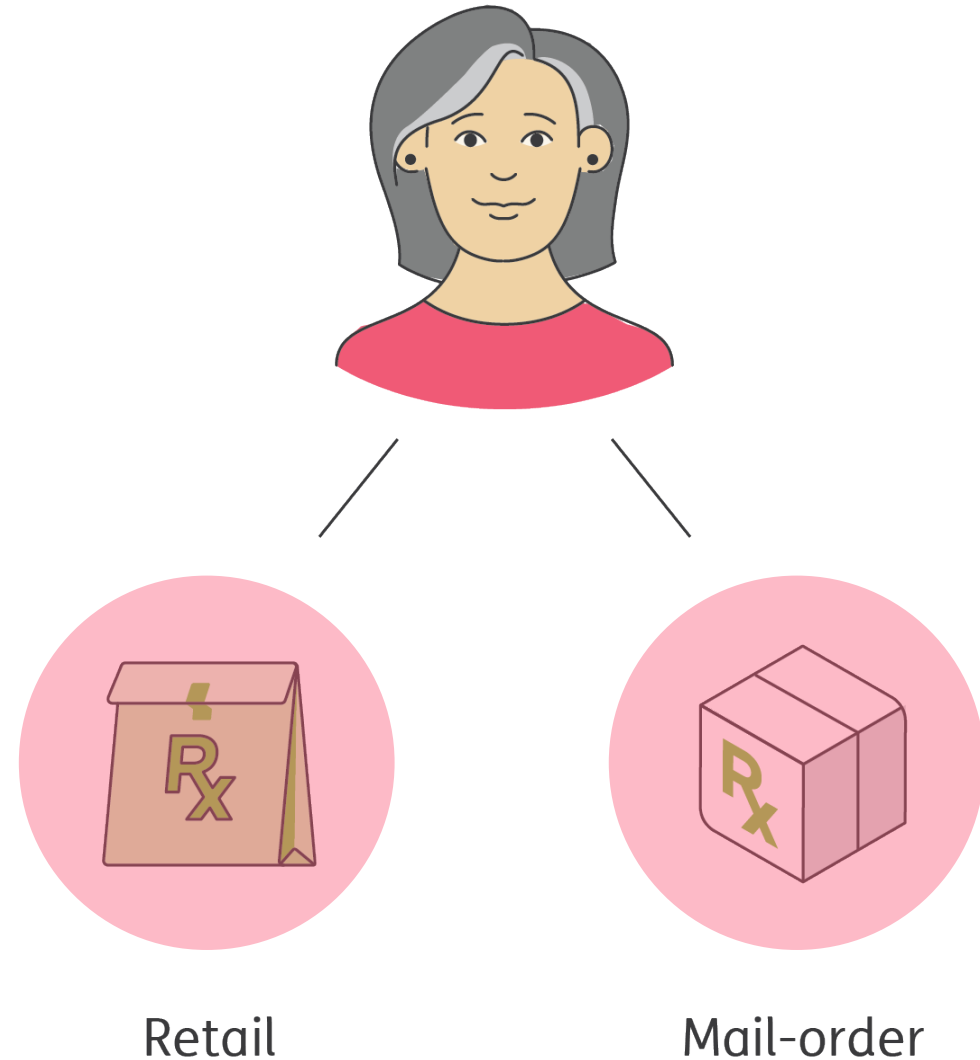


*Please refer to the Summary of Benefits for additional details.

Medicare Part D

Prescription Drug Plan

- Prescription drug coverage is available as a part of your Medicare Advantage plan with prescription drug coverage (MAPD)
- Generic, brand and specialty drug coverage
- List of covered drugs may vary by plan
- Access to mail-order pharmacies



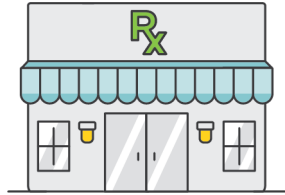
Your Part D benefits

Humana's Part D coverage is spread among four groupings based on the drug type—also called “tiers”.

Annual maximum out-of-pocket: \$2,000

Tiers	Standard retail (30-day supply)	Standard retail (90-day supply)	Standard mail order (90-day supply)
Tier 1 Generic/preferred generic	\$8 copay	\$24 copay	\$16 copay
Tier 2 Preferred brand	\$35 copay	\$105 copay	\$70 copay
Tier 3 Non-preferred drug	50% of the cost (\$100 copay minimum and \$200 copay maximum member out-of-pocket per prescription)	50% of the cost (\$300 copay minimum and \$600 copay maximum member out-of-pocket per prescription)	50% of the cost (\$200 copay minimum and \$400 copay maximum member out-of-pocket per prescription)
Tier 4 Specialty	50% of the cost (\$100 copay maximum per prescription)	N/A	N/A

Pharmacy options

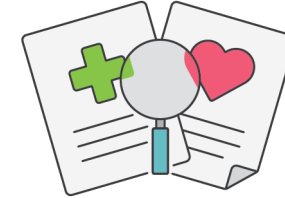


Retail pharmacy network

- Robust network
- Flexibility and convenience



- Patient assistance program
- Clinical support
- Specially-trained associates



- Comprehensive pharmacy services
- Convenient mail-order solutions
- Safe and secure delivery

Other pharmacies are available in the Humana network.



Extra Benefits and Services

MyHumana

SmartSummary®

Find a Doctor tool

Telehealth

Clinical Support

Post-discharge Services

SilverSneakers®

Go365 by Humana®

Wellness Coaching program

Continuous Glucose Monitors

Valued-Added Items and
Services

MyHumana and MyHumana mobile app

Get your personalized health information on MyHumana

With MyHumana and the MyHumana mobile app, you can:

- Review your plan benefits
- Find in-network providers or pharmacies
- Lookup and compare medication prices
- View your Humana member ID card
- Check claims
- View your SmartSummary
- One-click to access Go365

*Standard data rates may apply



SmartSummary

Your personalized benefits statement

- Comprehensive overview of your health benefits and healthcare spending
- Statement sent each month after you've had a claim
- View statements anytime on MyHumana
- Go Green via MyHumana if you prefer electronic delivery


SmartSummary®

Your Pharmacy, Medical, and Hospital claims processed in February 2023


THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your medical, hospital and your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR FEBRUARY CLAIMS

**Medical, hospital and Part B pharmacy** (see page 3)

Total billed charges this month	\$90.01
Humana discounts	- \$0.01
Benefit exclusions	- \$0.00
Other insurance	- \$0.00
Amount Humana paid	- \$90.00
Your share	\$0.00


**Part D prescription drug claims** (see page 9)

Total cost this month	\$1,452.09
Other payments	- \$0.00
Amount Humana paid	- \$1,146.09
Your share	\$306.00

Humana.

JOHN DOE
Member ID: H12345678
Plan name: Humana Group Medicare LPPO
Rx PCN or Rx Group number: 03200000

You are currently in Stage Two of your Part D Drug Payment Plan. (see page 6)

**CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.**
Questions
Log in to MyHumana at [Humana.com](https://www.humana.com) to see

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Find a Doctor

You can use Humana's Find a Doctor tool to search for an in-network provider near you.

[Humana.com/FindaDoctor](https://www.humana.com/FindaDoctor)



Telehealth

Telehealth visits allow you to connect with your provider online from the comfort and safety of your own home.

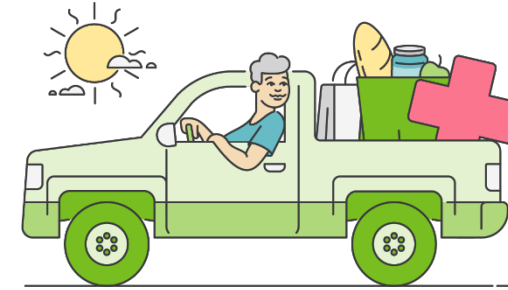
The Humana Difference

Medicare Advantage provides additional support, included in your plan



Clinical support

- In-home wellness assessments
- Education and resource support
- Care management for eligible members
- Primary care



Post-hospitalization support

- Post-discharge personal home care
 - Up to 8 hrs of support with clinical care
- Post-discharge transportation
 - 12 one-way trips, up to 50 miles per trip
- Post-discharge meal program
 - 2 per day for 14 days

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Go365 by Humana®

- Your wellness program that rewards you for making healthier choices, visit **Go365.com**.
- Wellness Coaching program



SilverSneakers®

A fitness program to improve your health, gain confidence and connect with your community, visit **SilverSneakers.com**.



Value-Added Items and Services

To save you money, your Humana plan includes valuable discounts on items you may need or want

The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Humana grievance process.

Value-Added Items and Services

Sign in to **MyHumana.com** to view all your available offers



HumanaDental®

Save up to 35% off

exams, cleanings, crowns,
specialist care and more.



TruHearing®

Save up to 60%

on hearing aids, 80 free batteries
per aid plus 1 year of follow-up
visits included.



EyeMed Medicare Discount Plan

Mention Plan ID 9243247

\$5 off eye exams, \$5-40% off
eyeglasses, conventional contact
lenses and more



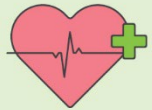
Drug Discount Program

**Save on prescription medications
not covered by Medicare.**

Where a discount is available,
it will be applied automatically.

Value-Added Items and Services

Sign in to **MyHumana.com** to view all your available offers



Lifeline Exclusive Savings

on Lifeline medical alert systems and medication dispensers.

Use code "MA858."



Mom's Meals Exclusive Savings

Choose from a broad selection of menu options.

Mention code "Well Dine."



Truthbrush Save 20%

on the world's first fitness tracker for your mouth.



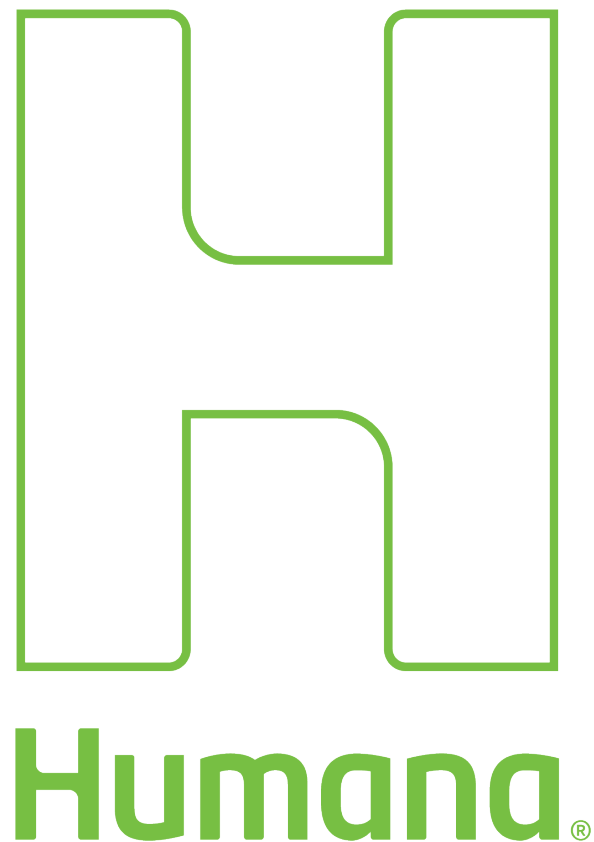
Choices[®] by Whole Health Living

Discounts on health & wellness products and services, sent right to your email:
Vitamin supplements, Healthy meal plans,
Activity trackers, Footwear and more



IMG Travel Medical and Evacuation Protection

For more information, visit
www.imglobal.com/humana



Thanks for your time and attention, stay connected with Humana

For more information:

- Refer to your informational kit
- Use MyHumana, a secure online account to access your plan information. Visit **Humana.com/registration** to get started.
- Call Humana Group Medicare Customer Care team for anything related to your Humana plan at **866-396-8810 (TTY: 711)**, Monday – Friday, 7 a.m. – 8 p.m., Central time

Humana is a Medicare Advantage PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **866-396-8810 (TTY: 711)** for more information.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services is for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Go365 by Humana activities must be reported within 90 days to earn rewards. Rewards have no cash value and can only be redeemed in the Go365 Mall. Rewards must be earned and redeemed within the same program year. Rewards not redeemed by Dec. 31 will be forfeited. Remember, only the member can redeem rewards and order gift cards. Some items in the Mall catalog may have been discontinued, and new items may be available for redemption. For the most current list, visit [Go365.com](https://www.go365.com) or call 1-866-677-0999.

All product names, logos, brands and trademarks are property of their respective owners, and any use does not imply endorsement.

Humana®