

Humana®

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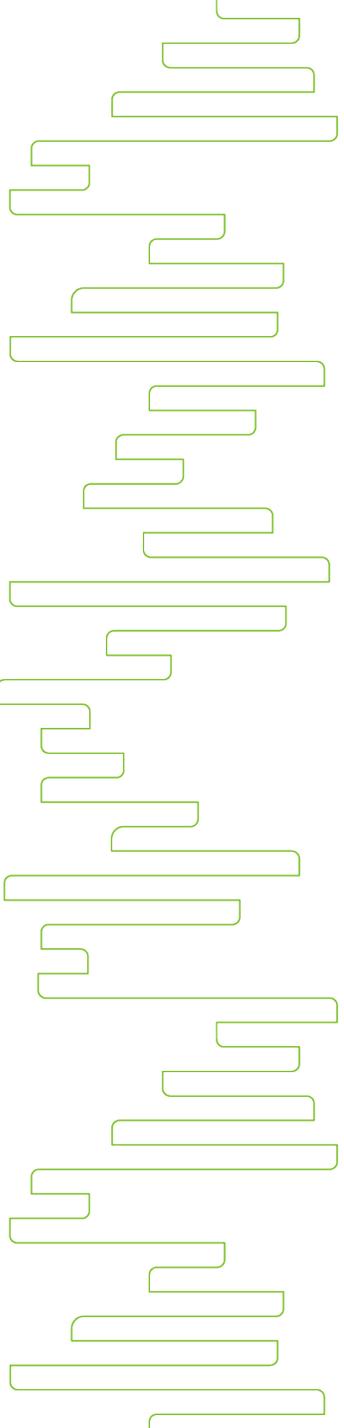
Bradley University

Medicare

Advantage

Prescription Drug

PPO Plan



Bringing Humana to you: What you need to know

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

Today we will cover:

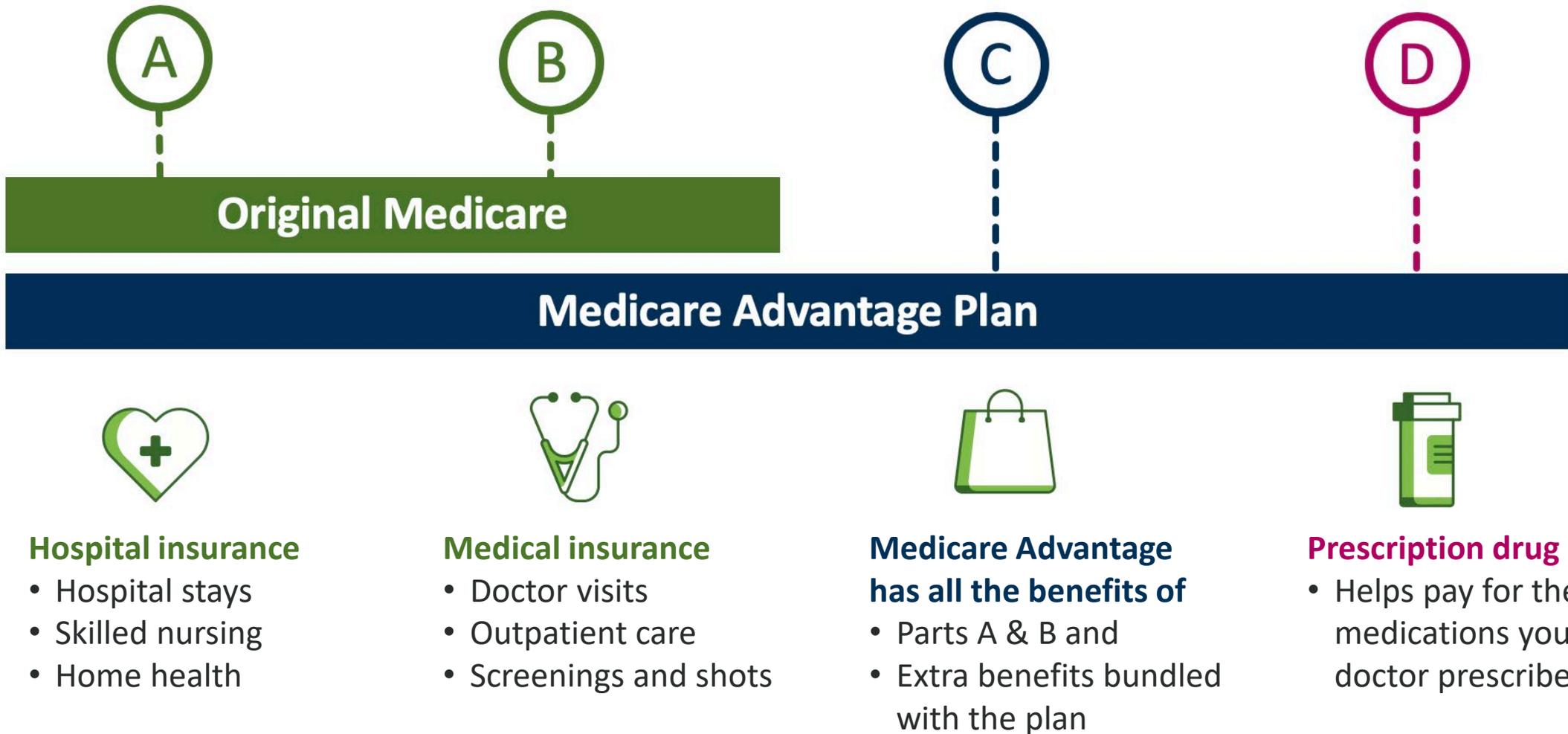
01 | **What Medicare is**

02 | **Your plan**

03 | **Extra benefits**

04 | **Value-added items and services**

Original Medicare vs. Medicare Advantage



Your plan

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



What is a PPO?

Humana's preferred provider organization (PPO)

- No copayment for certain preventive care
- Out-of-pocket maximum
- Worldwide emergency coverage
- With your PPO plan, you will pay the same amount both in- and out-of-network for care.



Your PPO benefits

With your PPO plan, you will pay the same amount for in- and out-of-network services.

Your PPO plan	
Annual deductible	\$0
Annual maximum out-of-pocket	\$3,000
Hospital care	
Outpatient hospital visits	0% - 10% of the cost
Inpatient hospital	\$200 copay per day for days 1 – 5
Physician and facility services	
Primary care provider	\$5 copay
Specialist	\$20 copay
Outpatient ambulatory surgical center	10% of the cost
Durable medical equipment	0% - 15% of the cost
Emergency services	
Emergency room care	\$65 waived if admitted within 24 hours
Urgent care	\$25 copay

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Virtual visits / telemedicine

Connect with a provider or behavioral health professional¹ virtually

Your primary care provider and your specialist may offer virtual visits

- Virtual visits connect you with your provider via telephone or video chat using your phone, tablet² or laptop²
- Talk with a provider from the comfort of your home
- Private, secure and confidential
- Providers are available to treat many conditions, including allergies, fever, cold and flu symptoms, insect bites, stress, anxiety, depression and many others
- Virtual visits may be able to address an expanded set of needs including changes to medicines, refills, ordering labs, test, screenings and help with management of chronic conditions.

If you don't have a primary care provider or if your PCP doesn't offer virtual visits, you can use the "Find a doctor" tool on **Humana.com** or call the number on the back of your member ID card to get connected with a provider that offers this service.

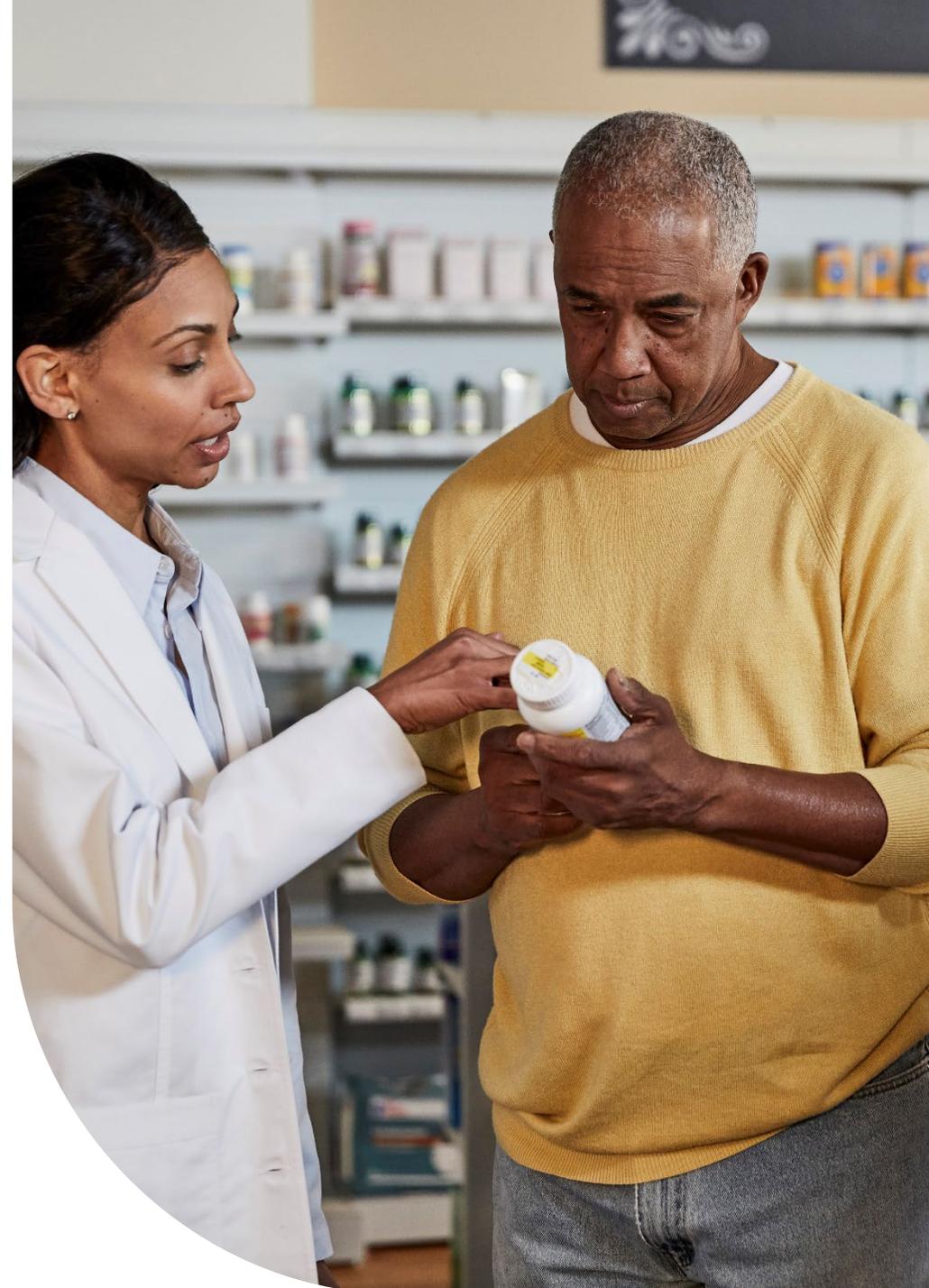
¹Behavioral health visits are by appointment.

²Standard data rates may apply.

What is Part D coverage?

Your plan also includes prescription drug coverage

- Generic to specialty drug coverage
- Prescriptions mailed right to your door



Your Part D benefits

Humana's Part D coverage is spread among four groupings based on the drug type—also called “tiers”. **It covers every drug that is covered through Medicare.**

Initial coverage

Tiers	Standard retail cost sharing (30-day supply)	Standard mail order cost sharing (90 day supply)	Common medications that fall into each tier
Tier 1 (Generic/preferred generic)	\$4 copay	\$0 copay	Levothyroxine Sodium Simvastatin Omeprazole
Tier 2 (Preferred brand)	\$25 copay	\$50 copay	Synthroid
Tier 3 (Non-preferred drug)	\$40 copay	\$80 copay	Zocor Prilosec
Tier 4 (Specialty)	33% of the cost	N/A	Enbrel Procrit

Humana Pharmacy mail delivery

The preferred cost-sharing pharmacy

Accuracy and safety

Free standard shipping in discreet, temperature-controlled packaging

Convenience

No driving to the pharmacy or waiting in line

Support you need

Learn how to set up a new account, start a new Rx and/or download the mobile app by visiting **HumanaPharmacy.com** or calling **1-888-538-3518 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m. and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

Reminders

Refill reminders by email, text or phone—you decide

 Other pharmacies are available in our network

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Part B vs. Part D prescription drug coverage

Humana's Part D coverage is designed to help you manage your out-of-pocket costs.

Part B

Injectable/IV drugs given in provider's office.

Diabetic testing supplies, insulin pumps, insulin for insulin pump.

Vaccines covered under Part B:

- Influenza (flu) vaccine
- Pneumococcal (pneumonia) vaccines
- Hepatitis B vaccines for persons at increased risk of hepatitis
- Vaccines directly related to the treatment of an injury (rabies and tetanus)

Part D

Diabetes medications, regular insulin, syringes.

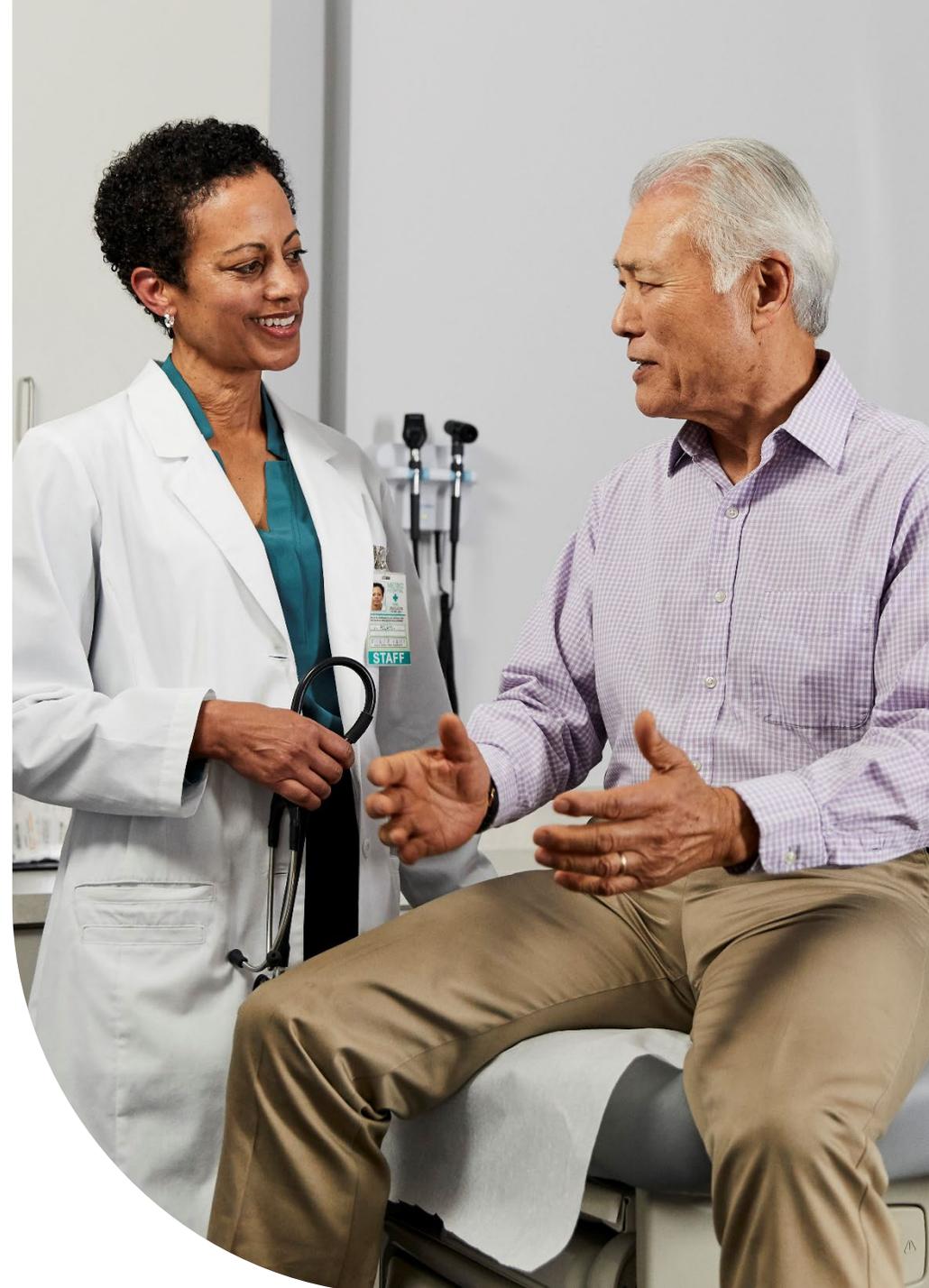
Vaccines like the examples below:

- **Shingles** A virus that causes a painful rash in people who have previously had chickenpox
- **Tdap** This booster vaccine protects against tetanus, diphtheria and pertussis (whooping cough)
- **Hepatitis A**

Building healthy provider relationships

Benefits of having a Primary Care Provider (PCP)

- Your PCP can get to know your overall health history
- You can build a trusting, long-term relationship
- Your plan doesn't require referrals to see other providers
- Your PCP will help take care of you when you're sick and help you stay healthy with preventive care



Find a Doctor

Humana's online provider directory

With Physician Finder, you can:

- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name
- Find out if provider is accepting new patients

Find a provider who fits your needs

- Go to **Humana.com/FindaDoctor**
- Select the tab at the top of the Find a doctor tool with the corresponding icon that represents the type of search you want.



Medical



Dentist



Vision care



Pharmacy

Find a doctor using one of the search options or view our [printed directories](#) .

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Extra benefits and resources



Extra benefits and resources



A total health and physical activity program included in your plan at no extra cost.
www.silversneakers.com



A wellness and rewards program just for Humana members, included in your plan at no extra cost.
Go365.com

Humana





Prevention Activities



Activity	Reward Amount	Activity limit
Annual Wellness Exam	\$25*	1 per year
Mammogram	\$30	1 per year
Colorectal screening	\$30	1 per year
Cardiovascular disease screening	\$10	1 per year
Bone density screening	\$20	Once every 2 years
Flu shot	\$10	1 per year

*Your reward for these activities will show up automatically in your Go365 account, if billed through your Humana medical or pharmacy plan. This can take up to 90 days. Please note: rewards have no cash value and can only be redeemed for gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year.

Reward amounts may vary by plan. Check your Explanation of Benefits to see what your plan offers.



Exercise & Fitness Activities



Activity	Reward Amount	Activity limit
8-15 workouts per month SilverSneakers, connected activity tracker (Minimum 500 steps/day) or paper workout tracker	\$5	Once per month (\$120 annual max)
16 or more workouts per month	\$10	

*Your reward for these activities will show up automatically in your Go365 account, if billed through your Humana medical or pharmacy plan. This can take up to 90 days. Please note: rewards have no cash value and can only be redeemed for gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year.

Reward amounts may vary by plan. Check your Explanation of Benefits to see what your plan offers.



Social & Educational Activities



Activity	Reward Amount	Activity limit
Attend virtual or in person Humana in your community class	\$5	12 per year (\$60 annual max)
Health education seminar or class*	\$5	
Athletic event (e.g. 5k walk/run, cycling)*	\$5	
Volunteering*	\$5	
Virtual social event*	\$5	
Go365 Community post (community.medicare.go365)	\$5	

*To earn your reward for these activities, you will need to submit an activity form showing what activity you've completed. The form can be found when you sign in at Humana.com, then click on Go365. Or you may request paper materials by calling the number on the back of your Humana ID card.



Redeem your rewards



Redeem your rewards for gift cards in the Go365 Mall:

- 1) **Online:** Sign in at Go365.com/shop -OR- 2) **Phone:** Call **1-866-677-0999 (TTY: 711)**

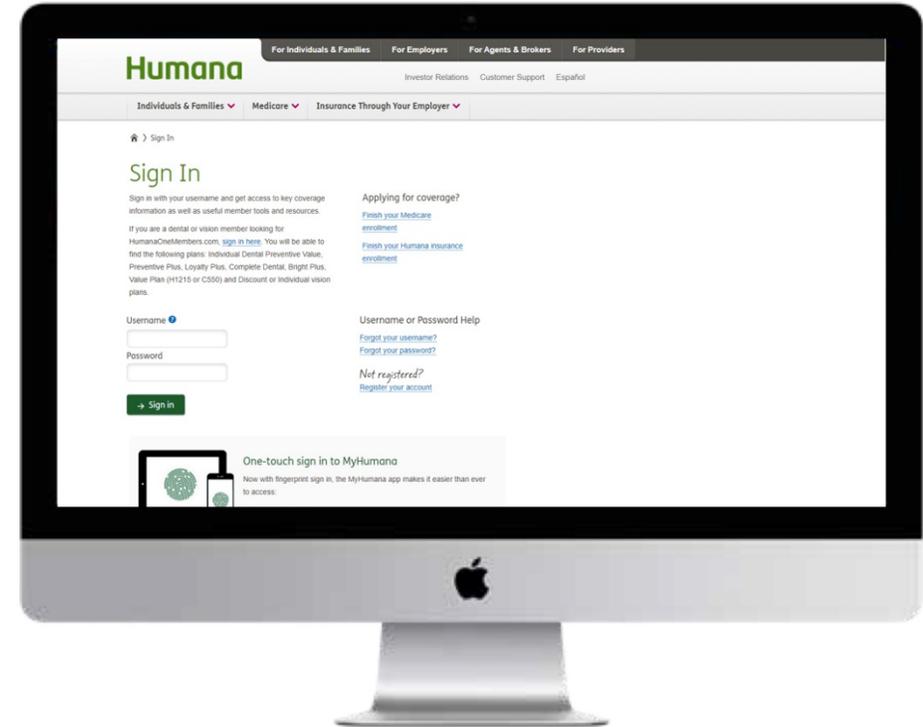
Members must redeem the reward in the program year it is earned. Any rewards not redeemed by 12/31 will expire. For a complete list of gift cards visit go365.com/shop.



Whether you prefer using a desktop, laptop or smartphone, you can access your healthcare information in one convenient place.

- View your plan and coverage details
- Check the status of your claims
- View electronic versions of letters sent to you
- Track your healthcare spending
- Find providers in your network
- Get tips for staying healthy

To activate your MyHumana account, go to **Humana.com**





Advance care planning – MyDirectives

Use online tools to develop and share your healthcare choices

- Create a living will, medical power of attorney
- Make your choices known about resuscitation, life support, organ donation and autopsy
- Helps give comfort and reassurance to your family when medical emergencies happen
- Your doctors and your family will know your exact wishes
- A simple way to share information with your doctor and family members
- Available to you at no additional cost

Sign in to **MyHumana.com**, go to MyHealth tab, select MyDirectives in “Health support for you”



Humana Well Dine[®]

After your overnight inpatient stay in a hospital or skilled nursing facility, you're eligible for 2 meals per day for 7 days, up to 14 nutritious meals, limited to 4 times per year delivered to your door at no additional cost to you.

Humana Well Dine meal plans

- Regular
- Vegetarian
- Diabetic
- Kosher
- Puree
- Renal-support

For more information, please contact the number on the back of your Humana member ID card.



Mom's Meals

Meal Delivery Discount

As a Humana member, you are eligible to receive free shipping with the purchase on Mom's Meals.

- 14 or 21 fully-prepared, refrigerated meals with snacks
- Delivered direct to your home
- Over 50 meals to choose from for every delivery
- Health-specific menus to support unique nutrition needs

To order:

- Go online: MomsMeals.com/WellDine
- Hours of operation are 7 a.m. – 6 p.m., Monday – Friday, Central time
- Or call **1-877-347-3438 (TTY:771)** and mention code: Well Dine

Mom's Meals accepts the following forms of payment: Debit, Credit (Visa, MasterCard, etc.).



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At HomeSM

If you are eligible, your care manager can help you:

- Understand your doctor's advice
- Learn about and find ways to help you afford your medicine
- Make arrangements to get to medical appointments
- Make your home a safer place to live
- Provide ways to help you get meals and groceries



Health resources

- Case management
- Disease management
- Transplant management
- Health planning and support nurses

SmartSummary®

An overview of your health benefits and health spending on medical and prescriptions throughout the year.

- Stay informed
- Clear and detailed financials
- Information you can share with your provider
- Prescription information

You can access your SmartSummary online with your MyHumana account.

Go Green—update your member preferences to receive your SmartSummary statement electronically.

SmartSummary® **Humana.**

Your Pharmacy, Medical, and Hospital claims processed in [insert month] [insert year]

THIS IS NOT A BILL

Member ID: H12345678
Plan name: Humana Group Medicare RPP0
Rx PCN or Rx Group number: 03200000

THIS IS YOUR "EXPLANATION OF BENEFITS" (EOB) AND CLAIM PAYMENTS FOR MEDICAL, HOSPITAL AND YOUR MEDICARE PRESCRIPTION DRUG COVERAGE (PART D). PLEASE REVIEW THIS AND KEEP IT FOR YOUR RECORDS. THIS IS NOT A BILL.

OVERVIEW OF YOUR MARCH CLAIMS

Medical, hospital and Part B pharmacy (see page 3)		MEDICAL, HOSPITAL AND PART B PHARMACY COMBINED ANNUAL PLAN DEDUCTIBLE	
Total billed charges this month	\$4,946.00		\$750.00
Humana discounts	-\$4,549.41		
Benefit exclusions	-\$0.00		
Other Insurance	-\$0.00		
Amount Humana Paid	-\$215.33		
Your Share	\$181.26		

Part D prescription drug claims (see page 10)

Total cost this month	\$1,532.68
Other Payments	-\$108.35
Amount Humana Paid	-\$1,260.63
Your Share	\$163.70

YOU ARE CURRENTLY IN PART D DRUG PAYMENT STAGE: 1 2 3 4

CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.

Benefit questions
Visit [Humana.com](#) or call 1-800-XXX-XXXX (TTY 711). Calls to these numbers are free.

Hours of operation
Monday to Friday 8 a.m.- 9 p.m. EST.

For large print or another format
To get this material in other formats, or ask for language translation services, call Humana Customer Care at the number on this page.

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FIRSTNAME LASTNAME
123 ANY STREET
ANYWHERE, OK 12345-6789

1234 ANY STREET
ANY CITY, OK 12345-6789

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Value-added items and services



Discounts to help support a healthy lifestyle



\$10 per month.
One-on-one consultations.
10% discount on products.



Go365 members.
Discounts on running events.

Discounts – Hearing



TruHearing program saves you 30-60% off hearing aids.

Details of the program include:

- State-of-the-art technology from the top 6 hearing aid manufacturers
- Personalized Care with guidance and assistance from a TruHearing Hearing Consultant
- Hearing exam plus three follow-up visits fitting and adjustments and 48 free batteries per aid included with non-rechargeable models
- A worry-free purchase with a 45-day risk free trial and 3-year warranty



- In-office service at no charge for the life of the hearing aids
- Free two-year supply of batteries (up to 96 cells per hearing aid)
- Comprehensive three-year manufacturer warranty*

*Limitations apply





Discounts – complementary and alternative medicine

Get services at a discount through Tivity Health's WholeHealth Living Choices (WHL Choices)

- Chiropractic
- Acupuncture
- Massage

Nutrisystem

40% discount on 28-day programs.

Discounts – Philips Lifeline medical alert services

With a push of your help button, worn tucked inside or outside your clothes, 24/7 you are quickly connected to a Philips Lifeline Response Center

- You choose who responds to your call for help: a neighbor, friend, loved one or emergency services
- A Trained Care Specialist will access your personal care plan, assess your situation and dispatch the help you need
- Philips Lifeline follows up to make sure that help has arrived
- Wear your pendant at all times. It is water resistant and safe to wear in the shower or the bath.¹
- The AutoAlert feature automatically calls the Philips Lifeline Response Center if you fall and can't push the button.²
- GoSafe and GoSafe 2 mobile medical alert systems use multiple advanced technologies, including GPS, to pinpoint your location.³

©2019. All rights reserved. Button signal range may vary due to environmental factors. Monthly fees and applicable taxes apply. Other fees may apply. Minimum stay on service may be required.

¹Up to 1 meter of water for 30 minutes. Refer to IFU for more details.

²AutoAlert does not detect 100% of falls. If able, users should always push their button when they need help.

³Coverage inside and outside the home provided where AT&T wireless network coverage is available.



Discounts – prescription medication

- As a Humana member, you can get discounts on some prescription medications that you get from the drug store
- Show your Humana member ID card at participating retail pharmacies
- You can use this discount for certain prescriptions Medicare may not pay for

Stay connected with Humana

You will have a dedicated Customer Care team to help you with anything related to your Humana plan.

1-866-396-8810 (TTY: 711)

Monday – Friday, 8 a.m. – 9 p.m., Eastern time.

*My***Humana**®

Use MyHumana as an online tool to access your benefits information anytime



Or use the MyHumana Mobile app.

Thanks for your time
and attention

Questions?

For more information:

- Refer to your informational kit
- Visit **Humana.com**
- Call Humana Group Medicare Customer Care team for anything related to your Humana plan at **1-866-396-8810**,
Monday – Friday, 8 a.m. – 9 p.m., Eastern time

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Thank you

Humana is a Medicare Advantage HMO, PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **1-866-396-8810 (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.

Other providers are available in our network.

Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618. If you need help filing a grievance, call **1-866-396-8810** or if you use a TTY, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services, Office for Civil Rights** electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you.

1-866-396-8810 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

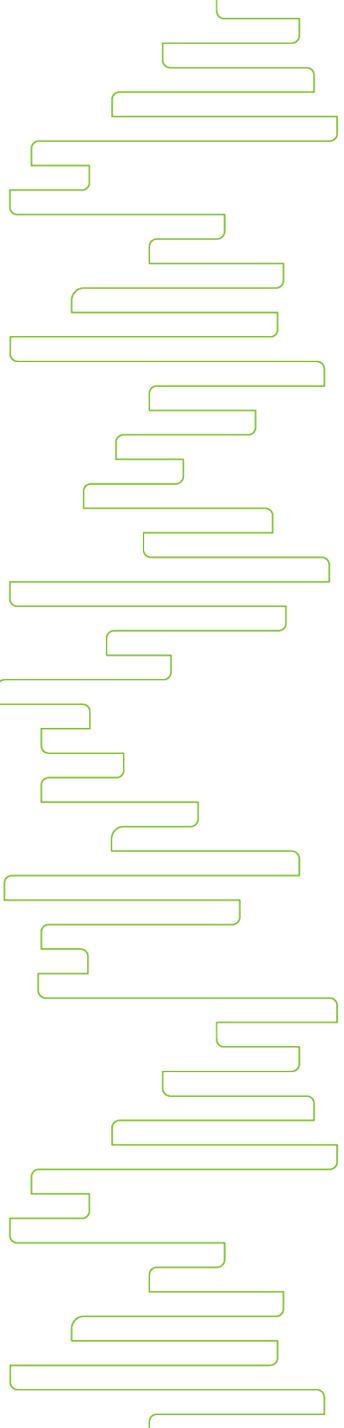
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Language assistance services, free of charge, are available to you.
1-866-396-8810 (TTY: 711)

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call the number on your ID card **(TTY: 711)**...
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación **(TTY: 711)**...
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電會員卡上的電話號碼 **(TTY: 711)**...
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số điện thoại ghi trên thẻ ID của quý vị **(TTY: 711)**...
주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. ID 카드에 적혀 있는 번호로 전화해 주십시오 **(TTY: 711)**...
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa iyong ID card **(TTY: 711)**...
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Наберите номер, указанный на вашей карточке-удостоверении **(телетайп: 711)**...
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou kat idantite manm ou **(TTY: 711)**...
ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro figurant sur votre carte de membre **(ATS: 711)**...
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Proszę zadzwonić pod numer podany na karcie identyfikacyjnej **(TTY: 711)**...
ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para o número presente em seu cartão de identificação **(TTY: 711)**...
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero che appare sulla tessera identificativa **(TTY: 711)**...
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wählen Sie die Nummer, die sich auf Ihrer Versicherungskarte befindet **(TTY: 711)**...
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。お手持ちの ID カードに記載されている電話番号までご連絡ください **(TTY: 711)**...
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.
با شماره تلفن روی کارت شناسایی تان تماس بگیرید **(TTY: 711)**...

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, námboo ninaaltsoos yézhí, bee nées ho'dólzin bikáá'ígíí bee hółne' **(TTY: 711)**...

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم الهاتف الموجود على بطاقة الهوية الخاصة بك **(TTY: 711)**.



YouTube videos

Senior Athlete Pat Fujii: Runner, Role Model, Game Changer

Key words: Exercise; Gym; Start with Healthy; Health

Time: 2:18 <https://www.youtube.com/watch?v=ng8zB4jq90U>

Pickleball: A Fun Way for Seniors to Get Active

Keywords: Exercise; Start with Healthy

Time: 2:05 <https://www.youtube.com/watch?v=PeBMSRiC4Qs>

New Account Setup with HumanaPharmacy.com

Key words: Simple, Register

Time: 0:25 <https://www.youtube.com/watch?v=diIK8dIScbw>

Quick Refill Feature on HumanaPharmacy.com

Key words: One easy step

Time: 0:27 <https://www.youtube.com/watch?v=msUGPI6kJUU>

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