

Humana Group Medicare Advantage

Plans that go the extra mile.



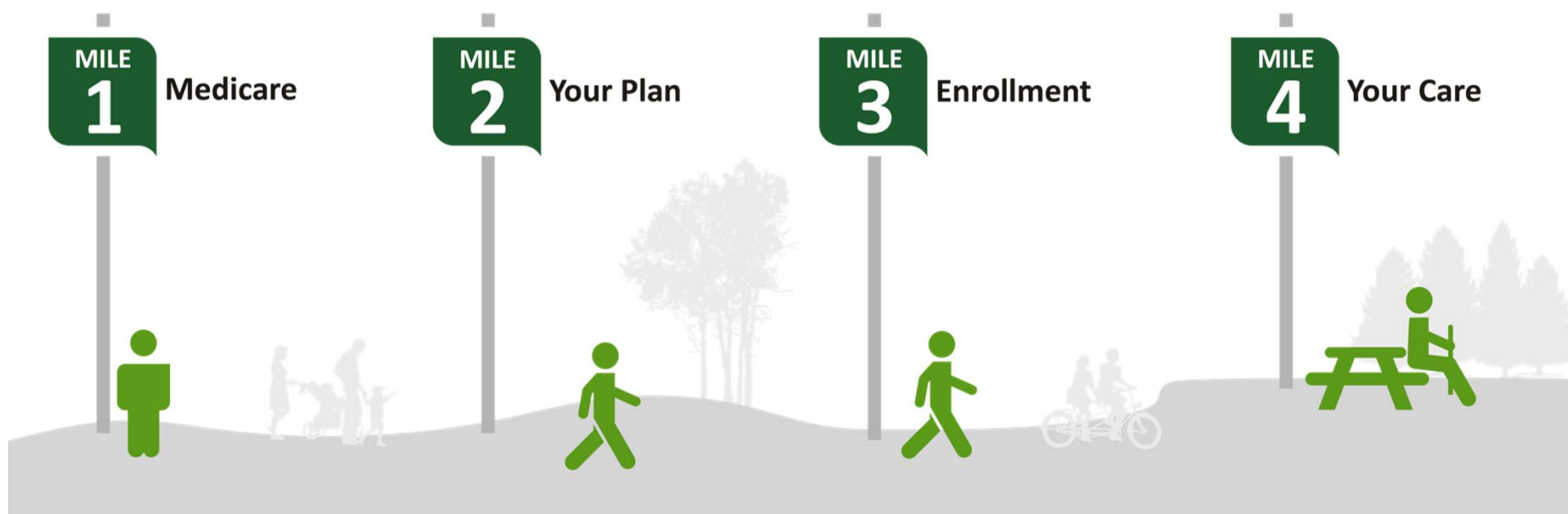
Bradley University

Humana

Making Healthcare Decisions: **What You Need to Know**

Today we will focus on how Humana can partner with you to help you achieve your healthcare goals. We will also answer questions you may have about your new Humana plan.

What We Will Discuss Today:



How does Medicare work, and how is it different from Medicare Advantage?

What is our new plan, and what does the change mean for me?

*What do I do next?
What do I have to do to enroll in this plan?*

What happens after I enroll?



Learn About Medicare: Medicare & Medicare Advantage

Healthcare, and especially Medicare, can be confusing. With so many different elements, choosing the right benefits can be difficult. Medicare Advantage plans combine all the elements into one plan.

Medicare



- Members with Original Medicare often choose to get a Medicare Supplement plan and a stand-alone prescription drug plan to get additional coverage
- Possibility to have up to 3 different cards

Medicare Advantage (Part C)



- No need for supplemental coverage
- One card and one place to call with questions



Learn About Medicare: Humana Medicare Advantage

At Humana, we help you understand the many aspects of Medicare and try to make your options easy to select, enroll in and use.

About Humana:



Dedicated to communities around the country for **more than 50 years**



Over **7 million Medicare members**, just like you, across **all 50 states***



Providing Medicare plans to beneficiaries **since 1987**

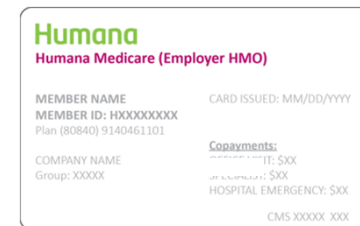


Easily find a provider with our **nationwide network of providers**

One Card and One Place to Call With Questions:



Humana Group Medicare Advantage



*Source: 2015 Humana Inc. Annual Report



Understand Your Plan: What is a PPO?

A Preferred Provider Organization (PPO) allows members to go to any provider that accepts Medicare that also agrees to Humana’s terms and conditions – in other words, they agree to bill Humana.

PPO – See any provider that accepts Medicare and agrees to bill Humana

Humana
Humana Medicare (Employer PPO)

MEMBER NAME	CARD ISSUED: MM/DD/YYYY
MEMBER ID: HXXXXXXXXX	
Plan (80840) 9140461101	
COMPANY NAME	<u>Copayments:</u>
Group: XXXXX	OFFICE VISIT: \$XX
	SPECIALIST: \$XX
	HOSPITAL EMERGENCY: \$XX
	CMS XXXXX XXX



Provider Flexibility



No Copayment for certain Preventive Care



Out-Of-Pocket Maximum



Worldwide Emergency Coverage



Understand Your Plan: Your PPO

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

What You Will Pay:

Your PPO plan	
Annual Deductible	\$0
Annual Maximum Out of Pocket	\$3,000
Hospital Care	
Outpatient Hospital Visits	0% - 10%
Inpatient Hospital	\$200 per day for days 1-5
Physician and Facility Services	
Primary Care Physician	\$5
Specialist	\$20
Outpatient Ambulatory Surgical Center	10%
Durable Medical Equipment	15%
Emergency Services	
Emergency Room Care	\$65
Urgent Care	\$5 - \$25



Understand Your Plan: What is Your Part D Coverage?

Humana is proud to offer Part D coverage to help serve retirees' needs. Our Part D plan provides many features that may make filling your prescriptions easier.

Part D – Manage your out-of-pocket prescription costs

Humana
Humana Medicare (Employer PDP)

MEMBER NAME	CARD ISSUED: MM/DD/YYYY
MEMBER ID: HXXXXXXXXX	
Plan (80840) 9140461101	
COMPANY NAME	<u>Copayments:</u>
Group: XXXXX	OFFICE VISIT: \$XX
	SPECIALIST: \$XX
	HOSPITAL EMERGENCY: \$XX
	CMS XXXXX XXX

 Prescription drug coverage

 Generic to Specialty Drug Coverage

 Prescriptions Mailed Right to Your Door

 Out-Of-Pocket Protection

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Understand Your Plan: Your Part D Coverage

Humana’s Part D coverage is spread between four groupings based on the drug type – also called “tiers.” It covers every drug that is covered through Medicare.

What You Will Pay:

	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	\$0	<ul style="list-style-type: none"> Levothyroxine Sodium Simvastatin Omeprazole
Tier 2 (Preferred Brand)	\$25	\$50	<ul style="list-style-type: none"> Synthroid
Tier 3 (Non-Preferred Drug)	\$40	\$80	<ul style="list-style-type: none"> Zocor Prilosec
Tier 4 (Specialty)	33%	N/A	<ul style="list-style-type: none"> Enbrel Procrit

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Rx Mail Delivery

With your new plan, you have access to network mail delivery pharmacies, including Humana Pharmacy. Mail delivery pharmacies can ship your medications to your door and often remind you when it is time to refill your prescriptions.



*Other Pharmacies are available in our network

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Learn About Enrollment: Your Options

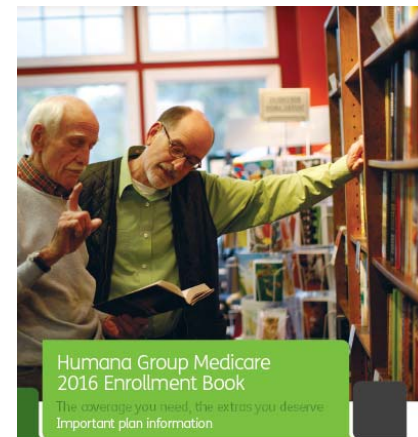
Enroll with the option available to you.



Paper Application

Fill out and mail the application in the enrollment kit (pictured on the right)

Your Enrollment Kit



Humana.

* Humana will send you an Enrollment kit that will contain all the information you need to enroll in a plan.

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Use Your Plan: Available Programs

Humana's Group Medicare plans address the full spectrum of your health needs – from overcoming a chronic condition or supporting your journey towards better health and security.

Clinical Programs:

Get the right care in place to help manage chronic condition(s)

Humana

At Home SM

If you qualify, a personal Care Manager will work with you one-on-one by phone, video or in your home.

Health Management Resources:

Humana
Points of Care

Provides the ability to connect with your family and friends, health and education tools and more.

*My*Directives[®]

An easy way for you to develop an advance directive for your family and providers.

HumanaPointsofCare.com

Health Coaching Programs:



Begin your journey to a healthier lifestyle with a certified health coach who helps you set and reach goals through a personalized action plan.

Humana

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4

Use Your Plan: Available Programs

Humana's Group Medicare plans can help you improve your overall well-being with extra benefits.



- A total health and physical activity program
- Help you get fit the way you want by providing access to fitness locations nationwide
- Connect online and stay active with support from fellow members: silversneakers.com



A wellness program just for Humana members. It's part of your Humana Medicare plan at no extra cost. Here are four easy steps to get off to a healthy start!

- Learn more about your health
- Engage in healthy activities
- Earn **Go365 Bucks**
- Shop the **Go365 Mall**

Go365.com

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Use Your Plan: Understanding Your Health

You will receive your SmartSummary and SmartSummaryRx, a comprehensive overview of your personal health benefits and health spending on medical and prescriptions, throughout the year.



Stay Informed:

Know what you're spending and the benefits you're using with a 12-month claims history



Clear and Detailed Financials:

Identify patterns and find savings opportunities



Health Record to Take to Your Provider:

Use this document to take with you to the provider's office



Prescription Information:

Take this to your pharmacist as a one-stop-shop for your prescription history

Your SmartSummary[®] and SmartSummaryRx[®]





Use Your Plan: Stay Connected With Humana

There are many ways to interact with Humana after you enroll in a plan.



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

1-866-396-8810

(TTY:711)

*My*Humana®

Use *MyHumana* as an online tool to access your benefits information anytime. Look for this icon:



HumanaFirst®

HumanaFirst* is a toll-free, 24 hour-a-day Nurse Advice Line. A nurse will provide advice on how to treat your situation at home or advise where to go for care, if needed

1-800-622-9529 (TTY: 711)

**HumanaFirst should not be used in emergency situations.*

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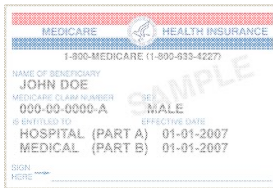
Use Your Plan: What's Next

There are a few things you need to do after moving to your Humana plan.

What do I do with my Medicare card?

- * Provide your Humana card to your provider from now on, but keep your Medicare card in a safe place

* Keep, but don't use



* Use this card now



What do I need to do after I enroll?

- * Read through the materials Humana sends you and expect to receive a call from Humana within 90 days to discuss your health goals

How do I find a provider/physician/hospital?

- * Go to [Humana.com/PhysicianFinder](https://www.humana.com/PhysicianFinder) and follow the simple instructions to find a provider in Humana's network

Thank You

Humana is a Medicare Advantage PPO organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. You must continue to pay your Medicare Part B premium. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and member cost-share may change each year.

The pharmacy network and provider network may change at any time. You will receive notice when necessary.

Other pharmacies are available in our network.

This information is available for free in other languages. Please call our customer care number at 1-866-396-8810 (TTY: 711). You can call Monday - Friday, from 8 a.m. - 9 p.m., Eastern time.>

Esta información está disponible gratuitamente en otros lenguajes. Póngase en contacto con nuestro Departamento de Atención al Cliente al 1-866-396-8810 (TTY: 711). Los representantes están disponibles de lunes a viernes de 8 a.m. a 9 p.m., hora del Este.>

Discrimination is Against the Law

Humana Inc. and its subsidiaries (“Humana”) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats
- Provides free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact Michelle Griffin, PhD.

If you believe that Humana has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Michelle M. Griffin, PhD (FACHE)
Civil Rights/LEP/ADA/Section 1557 Compliance Officer
500 W. Main Street -10th Floor
Louisville, Kentucky 40202
Phone: 1-877-320-1235 (TTY: 711) Fax: 877-320-1269
Email: Mgriffin5@humana.com or Accessibility@humana.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Dr. Michelle Griffin, Civil Rights/LEP/ADA/Section 1557 Compliance Officer, is available to help you at the contact information listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 or TDD: 800-537-7697

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-866-396-8810 (TTY: 711).

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-396-8810 (TTY: 711).

繁體中文 (Chinese): 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 1-866-396-8810 (TTY: 711)。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-396-8810 (TTY: 711).

한국어 (Korean): 주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-396-8810 (TTY: 711)번으로 전화해 주십시오.

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-396-8810 (TTY: 711).

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-396-8810 (телетайп: 711).

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-396-8810 (TTY: 711).

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-396-8810 (ATS : 711).

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-396-8810 (TTY: 711).

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-396-8810 (TTY: 711).

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-396-8810 (TTY: 711).

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-396-8810 (TTY: 711).

ગુજરાતી (Gujarati): સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-396-8810 (TTY: 711).

ภาษาไทย (Thai): เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-866-396-8810 (TTY: 711).

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíilnih 1-866-396-8810 (TTY: 711)

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-866-396-8810 (رقم هاتف الصم والبكم: 711).