Humana Medicare Employer Plan
Plans that go the extra mile
University of Richmond 12/5/17
Making Healthcare Decisions: What You Need to Know

What We Will Discuss Today:

1. Medicare
2. Your Plan
3. Enrollment
4. Your Care

- 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?
Medicare 101

Medicare Part C covers everything parts A and B cover, including hospital and medical services. You still have Medicare if you elect Medicare part C coverage.
Medicare and Medicare Advantage

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*

- One card and one place to call with questions

*Part D is not included on all MA plans.
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 8.3 million Medicare members just like you, across all 50 states\(^1\)
- Providing Medicare plans to beneficiaries since 1987
- Easily find a provider with our nationwide network of providers

“I have been on the Humana MA PPO since 2010, and it is the best insurance I’ve had. Their customer service is second to none.”

– Edwin C. Louisville, KY

Humana MA PPO plan

\(^1\)Humana Inc. 2016 Annual Report, February 2017
What is a PPO?
Humana’s Preferred Provider Organization (PPO)

- No Copayment for certain Preventive Care
- Out-Of-Pocket Maximum
- Worldwide Emergency Coverage
Your PPO Benefits – Open Group
With your PPO plan, you will pay the same amount both in and out-of-network for care.

<table>
<thead>
<tr>
<th>Your PPO plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$183</td>
</tr>
<tr>
<td>Annual Maximum Out of Pocket</td>
<td>$1,000</td>
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What is Part D coverage?

Your plan also includes prescription drug coverage

- Generic to Specialty drug coverage
- Prescriptions mailed right to your door
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.

### Initial Coverage:

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Standard Retail Cost-Sharing (30 day supply)</th>
<th>Standard Mail Order Cost-Sharing (90 day supply)</th>
<th>Common medications that fall into each tier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Generic/Preferred Generic)</td>
<td>$2</td>
<td>$0</td>
<td>• Levothyroxine Sodium • Simvastatin • Omeprazole</td>
</tr>
<tr>
<td>Tier 2 (Preferred Brand)</td>
<td>$36</td>
<td>$93</td>
<td>• Synthroid</td>
</tr>
<tr>
<td>Tier 3 (Non-Preferred Drug)</td>
<td>40%</td>
<td>40%</td>
<td>• Zocor • Prilosec</td>
</tr>
<tr>
<td>Tier 4 (Specialty)</td>
<td>33%</td>
<td>N/A</td>
<td>• Enbrel • Procrit</td>
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<td>Tier 1 (Generic/Preferred Generic)</td>
<td>$5</td>
<td>$0</td>
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<td>$30</td>
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Your Rx Drug Phases
Humana’s Part D coverage is designed to help you manage your out-of-pocket costs.

- **Stage 1: Deductible**
  - Your plan does not have a deductible.

- **Stage 2: Initial Coverage**
  - Your plan gives you coverage for your drugs, up to the coverage gap.

- **Stage 3: Coverage gap**
  - Begins after the total yearly drug cost (including what your plan has paid and what you have paid) reaches $3,750.

- **Stage 4: Catastrophic Coverage**
  - Once yearly True Out-Of-Pocket (TrOOP) costs reach $5,000 you will pay:
    - $3.35 copay - generic
    - $8.35 copay - all other or 5% coinsurance

Humana
Rx Mail Delivery

Visit Humanapharmacy.com to learn how to:

- Setup a new account
- Start a new Rx
- Download mobile app

Other Pharmacies are available in our network
Part B versus Part D prescription drug coverage

**Part B**
- Injectable/IV drugs given in provider's office
- Vaccines: Influenza, Pneumococcal, Hepatitis B (for persons at increased risk), vaccines directly related to the treatment of an injury or direct exposure to a disease or condition, such as rabies and tetanus
- Diabetic testing supplies, Insulin pumps, Insulin for insulin pumps

**Part D**
- All commercially available vaccines — except for those covered by Part B
- Diabetes medications, Regular insulin, Syringes
How to Enroll
Enroll with the option available to you.

Through Your Employer
University of Richmond will get your information and enroll you in the Humana plan.

Your enrollment kit is an important tool. The packet includes information on your healthcare coverage along with extra services included in your Humana plan.
What to expect after you enroll

- Enrollment confirmation
- Humana member ID card
- Welcome call
- Evidence of Coverage (EOC)
Extra Benefits and Resources

- Humana At Home℠
- Health Coaching
- HumanaFirst ®
- Humana Points of Care
- MyDirectives®
- Humana WellDine® meal program
Extra Benefits and Resources

A total health and physical activity program at no extra cost.

silversneakers.com

A wellness program just for Humana members at no extra cost.

Go365.com
Extra Benefits and Resources

See a doctor virtually anytime or anywhere you need one, for non-emergency medical conditions. 24 hours a day, 7 days a week.

- No appointment needed
- Talk with a doctor from the comfort of your home
- Private, secure and confidential
- Doctors can treat conditions including: allergies, cold and flu, constipation, diarrhea and fever

Download the MDLIVE mobile app from the App Store® or Google Play™. Internet access required and data fees may apply.
Humana Health Coaching
You and your coach will work together — as a team — to address many aspects of your health, including:

• Managing your weight
• Eating healthier
• Exercising
• Quitting tobacco
• Improving your overall well-being
Extra Benefits and Resources

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
Extra Benefits and Resources

HumanaFirst® Nurse Advice Line

Advice at no extra cost from a registered nurse 24 hours a day, seven days a week.

This service isn't intended for emergencies. In case of emergency, dial 911.
Extra Benefits and Resources

Humana Well Dine

After your overnight inpatient stay in a hospital or skilled nursing facility, you’re eligible for 10 nutritious, precooked frozen meals delivered to your door at no additional cost to you.
Extra Benefits and Resources

MyDirectives®

A MyDirectives plan can cover your decisions on:

• Home health care, assisted living, nursing care or hospice
• Types of treatment
• A living will and medical power of attorney
• Prolonged life support, including resuscitation wishes
• Palliative care
• Organ donation and autopsy preferences
Extra Benefits and Resources

Humana
At Home

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
Extra Benefits and Resources

Health Resources

• Case Management
• Disease Management
• Transplant Management
• Health Planning and Support nurses
SmartSummary and SmartSummaryRx

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
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
8:00 a.m. – 9:00 p.m.

Use MyHumana as an online tool to access your benefits information anytime. Or use the MyHumana app.
Thanks for your time and attention

Questions?

For more information:
• Refer to your enrollment kit
• Visit Humana.com
• Call Group Medicare customer care
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. 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. You should get your new prescription by mail in 7-10 days after Humana Pharmacy has all the necessary information. It may take longer if Humana Pharmacy calls you or your healthcare provider with questions about the order. If you do not receive your order in 7-10 days, please call 1-855-297-7117 (TTY: 711), Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

**MDLive**: Limitations on healthcare and prescription services delivered via remote access technology and communications options vary by state. Remote access technology services are not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.
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 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.
• Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-877-320-1235 or if you use a TTY, call 711.

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:

Discrimination Grievances
P.O. Box 14618
Lexington, KY 40512 - 4618

If you need help filing a grievance, call 1-877-320-1235 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 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, 800-537-7697 (TDD)
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.


**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 éd 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).


**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).

日本語 (Japanese): 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。1-866-396-8810 (TTY: 711) まで、お電話にてご連絡ください。

فارسی (Farsi):
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-880-396-8661 تماس بگیرید. (TTY: 711)


العربية (Arabic):
ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برمز 880-396-8661 (رقم هاتف الصم والصم: 711).
YouTube Videos

Marlene "Starts With Healthy" with Her Medicare Advantage Plan
Key words: Mammogram; Care manager calls
Time: 0:57 https://www.youtube.com/watch?v=WEdFxjL6wPs

Frank Discusses His Medicare Advantage Plan
Key words: SilverSneakers; Care Mgr/nurse calls; provider list
Time: 1:03 https://www.youtube.com/watch?v=3MNCYkF1Nt4

Adrienne Talks About Her Medicare Advantage Plan
Key words: SilverSneakers; Type 2 diabetes; loves PCP
Time: 1:13 https://www.youtube.com/watch?v=fbGZmYzimnE

Patricia Shares Her Experiences as a Medicare Advantage Member
Key words: SilverSneakers; Exercise
Time: 1:01 https://www.youtube.com/watch?v=APNvffNf7zQ&index=6&list=PLF0FED835C423020

Senior Athlete Pat Fujii: Runner, Role Model, Game Changer
Key words: exercise; health; start with healthy; gym
Time: 2:18 https://www.youtube.com/watch?v=ng8zB4jq90U

Donald Celebrates His 90th Birthday With His Humana At Home Care Manager
Key words: Heart surgery; safety in home; medication mgmt, provider; frequent hospital visits
Time: 4:31 https://www.youtube.com/watch?v=cMzYem8eg1Q

Pickleball: A Fun Way for Seniors to Get Active
Key words: Exercise; Start with Healthy
Time: 2:05 https://www.youtube.com/watch?v=PeBMSRiC4Qs

Bold Goal
Key words: Community; 20% healthier

New Account Setup with HumanaPharmacy.com
Key words: Simple, register
Time: 0:25 https://www.youtube.com/watch?v=diI8dI5cbw

Quick Refill Feature on HumanaPharmacy.com
Key words: One easy step
Time: 0:27 https://www.youtube.com/watch?v=msUGPl6kJUU

Humana Health Coaching
Key words: health coaching, wellness
Time: 1:38 https://www.youtube.com/watch?v=ROfDuf-v39Q