

Bringing Humana to You

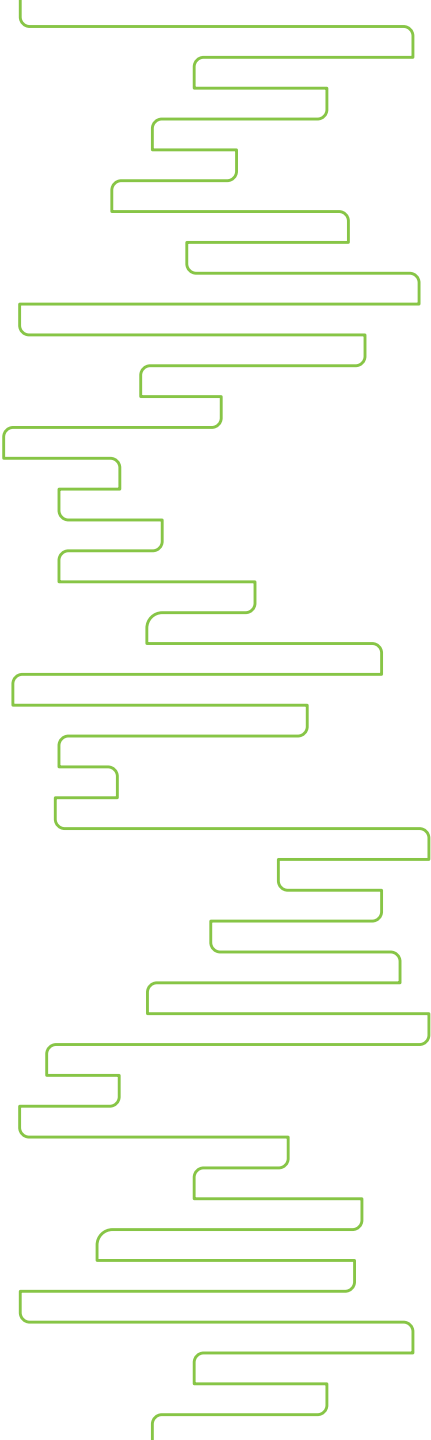
Humana Group Medicare
Employer Plan

University of Richmond



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

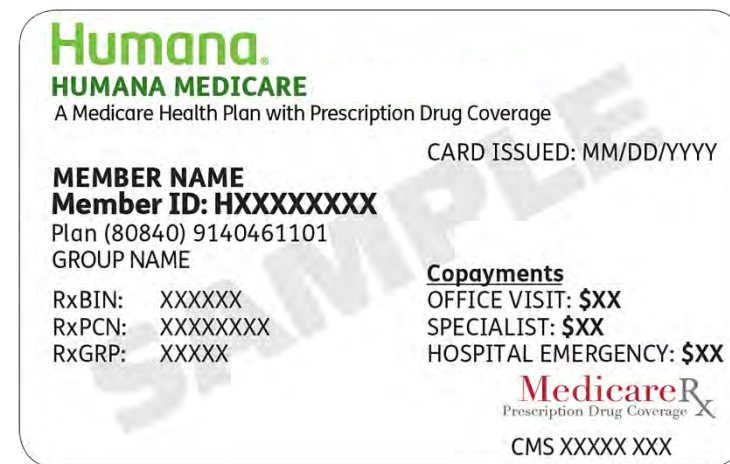
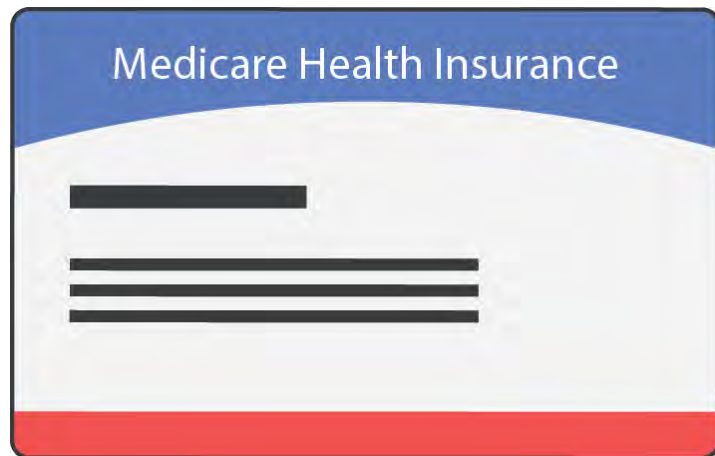
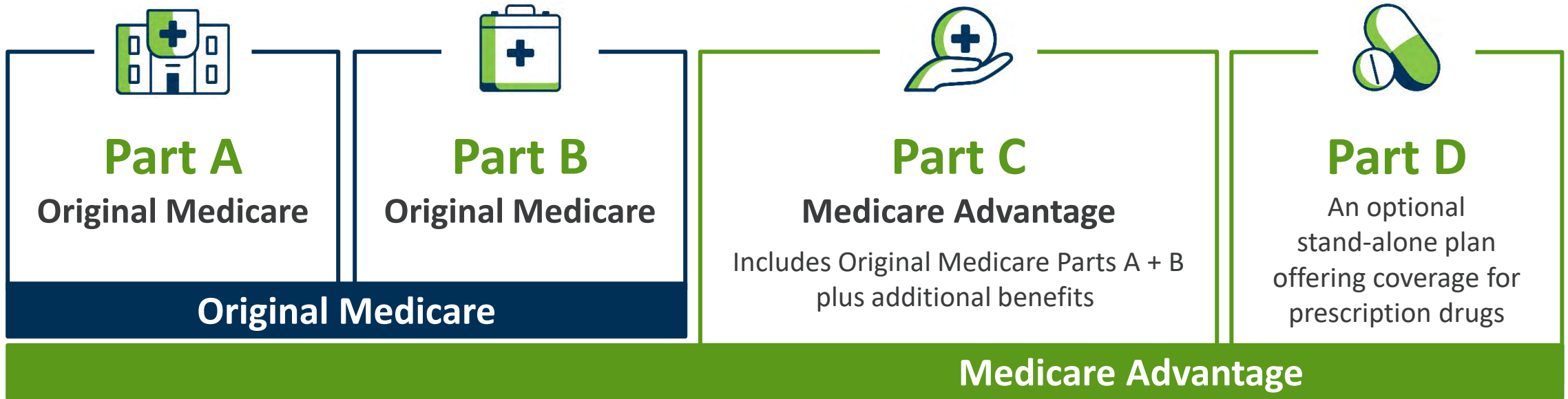


Medicare

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

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?

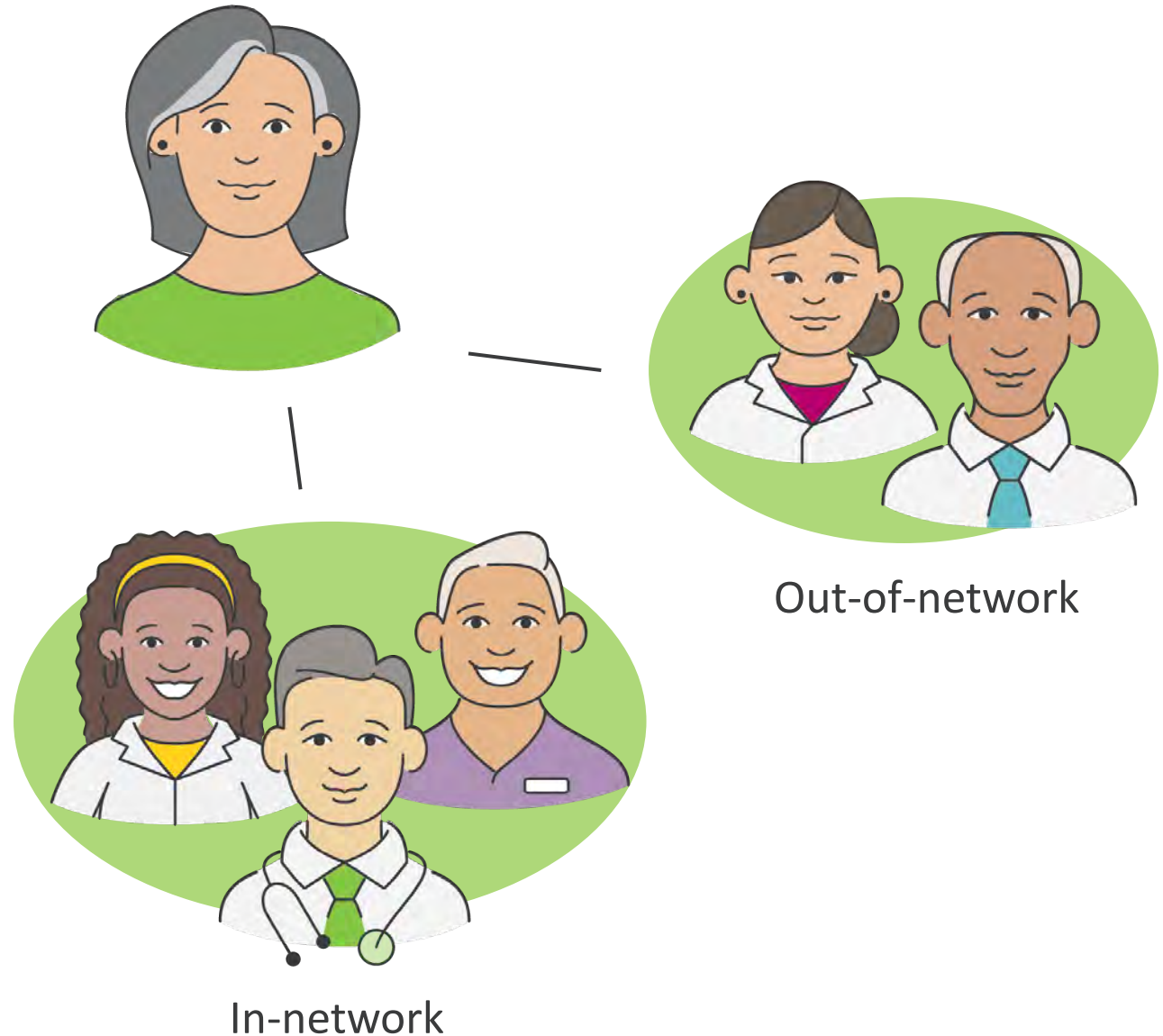


Medicare Part C

Medicare Advantage plan

Preferred Provider Organization

- 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	\$283
Annual maximum out-of-pocket	\$1,000

Hospital care

Outpatient hospital visits	\$0 copay
Inpatient hospital	\$200 per admit

Physician and facility services

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

Emergency services

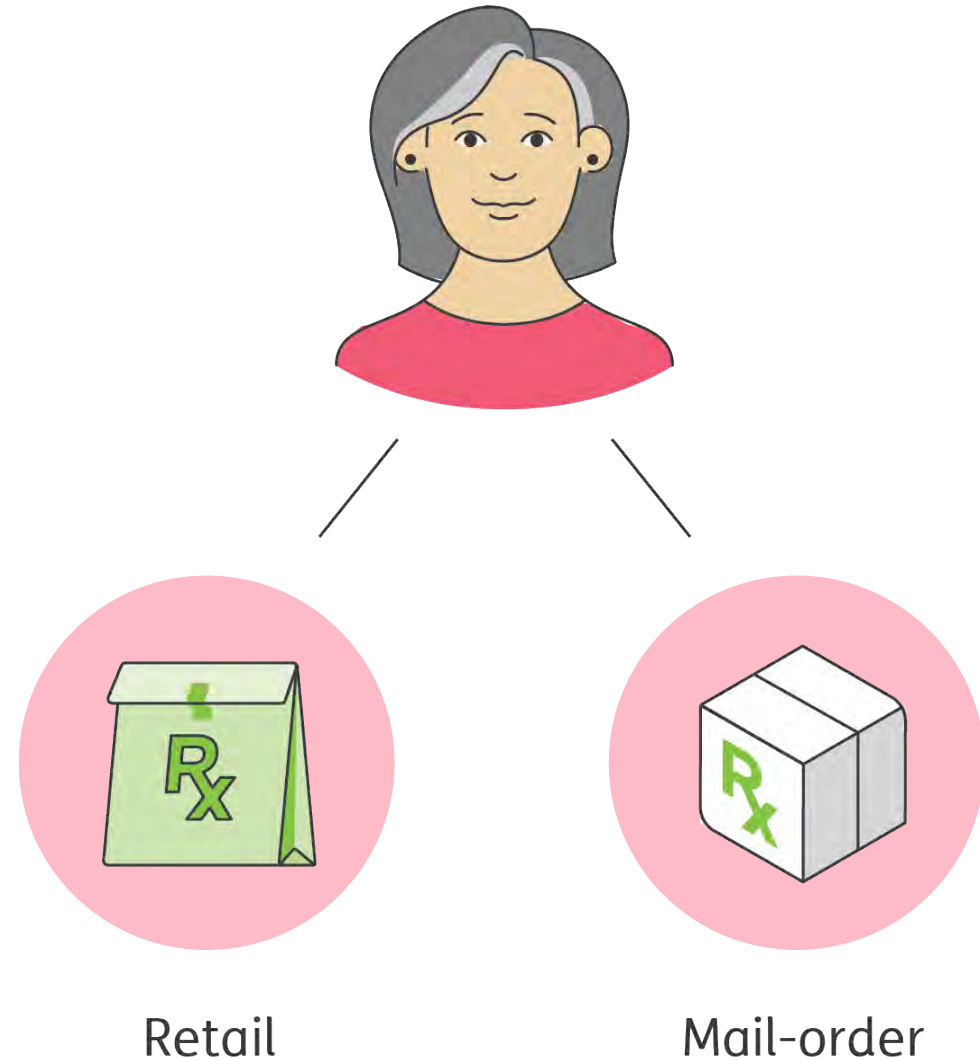
Emergency room care	\$75 copay
Urgent care	\$0 copay



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 deductible	\$0
Annual maximum out-of-pocket	\$2,100

Tiers	Standard retail (30-day supply)	Standard mail order (90-day supply)
Tier 1 Generic/preferred generic	\$2 copay	\$0 copay
Tier 2 Preferred brand	\$36 copay	\$93 copay
Tier 3 Nonpreferred drug	40% of the cost	40% of the cost
Tier 4 Specialty	33% of the cost	N/A

Pharmacy options

Other pharmacies are available in the Humana network.



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

Where you get your vaccines may determine how they are covered

Part B vs. Part D coverage

Part B

- Injectable/IV drugs given in provider's office
- Diabetic testing supplies, insulin pumps, insulin for insulin pump and CGMs
- Vaccines covered under Part B

Part D

- Diabetes medications
- Insulin administered (or used) with syringes or pens
- Syringes, pen needles or other insulin administration devices that are not durable medical equipment (e.g., Omnipod or VGO).
- Covers most medications
- Vaccines

Because vaccines are covered differently at the provider's office and the pharmacy, you may want to call first to understand how your insurance covers a specific vaccine. Call the Customer Care number on the back of your Humana member ID card or sign in to **MyHumana.com**.



Extra Benefits and Services

MyHumana

SmartSummary®

Find Care tool

Telehealth

Clinical Support

Post-discharge Services

Go365 by Humana®

SilverSneakers®

Wellness Coaching program

Continuous Glucose Monitors

Valued-Added Items and
Services

Manage your Humana plan online

Get your personalized health information on the MyHumana mobile app*

Depending on your plan, you can use the MyHumana mobile app to:

- Explore coverage and benefit details the moment you need them
- Get Humana member ID cards and add them to your phone's wallet
- Find care close to you and get directions on your phone's map app
- Review claims status
- Access your exclusive member discounts

*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 LPPD
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
Login to MyHumana at [Humana.com](https://www.humana.com) to see

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Find Care

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

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



Telehealth

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

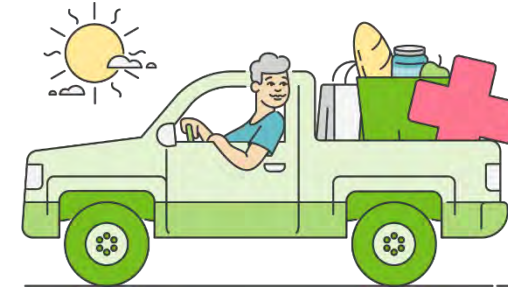
The Humana Difference

Medicare Advantage provides additional support, included in your plan



Clinical support

- Health and 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**.

Continuous glucose monitors and diabetic supplies

- Covered under your Humana Group Medicare Part B medical benefit
- Obtained from a participating retail pharmacy or a durable medical equipment (DME) provider that accepts Medicare and will bill your insurance





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



DENTAL DISCOUNTS AND SERVICES

HumanaDental®

Save up to 35% off

exams, cleanings, crowns,
specialist care and more.



HEARING DISCOUNTS AND SERVICES

TruHearing®

Save up to 60%
on hearing aids



VISION DISCOUNTS

**EyeMed Medicare
Discount Plan**

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



MEDICATION DISCOUNT

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

MEDICAL ALERT SYSTEM



Lifeline

Exclusive Savings

on Lifeline medical alert systems and medication dispensers.

Use code “MA858”

NUTRITION AND MEALS



Mom's Meals

Exclusive Savings

Choose from a selection of menu options.

Mention code “Well Dine”

DENTAL HEALTH



Truthbrush

Save 20%

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

HEALTH AND WELLNESS DISCOUNTS



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

TRAVEL DISCOUNT



IMG Travel

Medical and Evacuation Protection

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

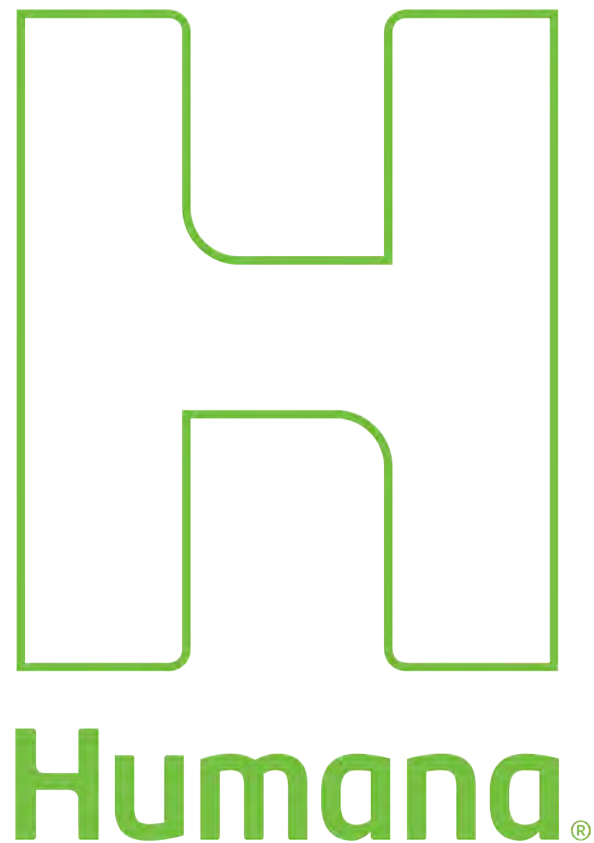
TOTAL WELLBEING DISCOUNT



SWORKIT Health

25% discount

on a year's access to services



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 the Humana Group Medicare Customer Care team for anything related to your Humana plan at **866-396-8810 (TTY: 711)**, Monday – Friday, 8 a.m. – 9 p.m., Eastern time.



Humana is a Medicare Advantage PPO organization 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.

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