Humana
Group Medicare
Employer Plan

Bringing Humana to You

May 2023
What you need to know
Your Humana plan and the extra benefits and services available to you

1 Medicare
2 Your plan
3 Extra benefits
4 Value-added items and services
Medicare

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

**Hospital insurance**
- Hospital stays
- Skilled nursing
- Home health

**Medical insurance**
- Doctor visits
- Outpatient care
- Screenings and shots

**Medicare Advantage** has all the benefits of
- Parts A & B and
- Extra benefits bundled with the plan

**Prescription drug**
- Helps pay for the medications your doctor prescribes
Your Medicare options

**Original Medicare**

- Members with Original Medicare (Parts A and B) often choose to add a stand-alone prescription drug plan (Part D) and a Medicare Supplement plan to get additional coverage
- Possible to have up to 3 different cards

**Medicare Advantage Plan**

- Includes Original Medicare Parts A and B (must continue to pay Part B premium) and extra benefits bundled with the plan
- 1 card and 1 place to call with questions
- Part D prescription coverage is not included on all Medicare Advantage plans
Your plan
What is my plan, and how does it work for me?
Medicare Part C
Medicare Advantage plan types

Preferred Provider Organization
Choose any provider that accepts Medicare and agrees to bill the plan. With your PPO plan, your cost share will be the same for both in- and out-of-network services.

• No copay for certain preventive care
• Out-of-pocket maximum
• Worldwide emergency coverage
Your PPO benefits
With your PPO plan, your cost share will be the same for in- and out-of-network services.

<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>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospital care</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient hospital visits</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>$0 per admit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Physician and facility services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care provider</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Specialist</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Outpatient ambulatory surgical center</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>0% of the cost</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emergency services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room care</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$0 copay</td>
</tr>
</tbody>
</table>
Medicare Part D
Prescription drug plan

Prescription Drug Plan
Prescription drug coverage is available as 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”.

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Standard retail copay/coinsurance cost sharing (30-day supply)</th>
<th>Standard mail order copay/coinsurance 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 copay</td>
<td>$0 copay</td>
<td>Levothyroxine Sodium Simvastatin Omeprazole</td>
</tr>
<tr>
<td>Tier 2 Preferred brand</td>
<td>$36 copay</td>
<td>$93 copay</td>
<td>Synthroid, Eliquis, Xarelto</td>
</tr>
<tr>
<td>Tier 3 Nonpreferred drug</td>
<td>40% of the cost</td>
<td>40% of the cost</td>
<td>Zocor, Prilosec</td>
</tr>
<tr>
<td>Tier 4 Specialty</td>
<td>33% of the cost</td>
<td>N/A</td>
<td>Enbrel, Humira</td>
</tr>
</tbody>
</table>
2023 enhanced vaccine and insulin coverage

At Humana, we strive to help our members achieve total health so that they may live their best lives, which includes efforts to provide our members with access to more affordable prescription drugs. Helping to further support these initiatives, President Biden signed the Inflation Reduction Act into law on August 16, 2022.

This means that this Humana Group Medicare Advantage prescription drug plan may have additional benefits that are not currently described, including reduced out-of-pocket costs for Part D vaccines and this plan’s covered insulin.

Benefits include:

**$0 vaccines**
Beginning January 1, 2023, member cost share of all Part D vaccines listed on the Advisory Committee on Immunization Practices (ACIP) list¹ will be $0.

**Part B drugs**
Beginning April 1, 2023, member cost share of some Part B drugs will have a lower cost share than your standard Part B drug cost share to help avoid increased cost for your Part B drugs.

**$35 insulin copay**
Beginning July 1, 2023, member cost share of this plan’s covered insulin products covered under Part B and Part D will be no more than $35 for every one-month (up to a 30-day) supply and if your plan has a deductible, it does not apply to Part B Insulin.

¹For more information regarding the Centers for Disease Control and Prevention’s ACIP vaccine recommendations, please go to www.cdc.gov/vaccines/hcp/acip-recs/vacc-specific/index.html.
Rx mail delivery
Your plan includes access to a network of pharmacies, including mail order pharmacies. CenterWell Pharmacy™ is one option.

Accuracy and safety
Free standard shipping in discreet, temperature-controlled packaging.

Convenience
No driving to the pharmacy or waiting in line.

Reminders
Refill reminders by email, text or phone—you decide.

Learn more
Learn more by visiting CenterWellPharmacy.com or by calling 888-538-3518 (TTY: 711), Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.
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 and CGMs.
- 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
- 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 like the examples below:
  - Shingles
  - Tdap
  - Hepatitis A
Medicare-covered therapeutic continuous glucose monitors (CGMs) and supplies are covered under your Humana Group Medicare Part B medical benefit.

- CGMs and supplies should be obtained from a durable medical equipment (DME) provider that accepts Medicare and will bill your insurance.
- CGMs and supplies will not be covered through your pharmacy benefit at the pharmacy.

**Humana preferred DME providers**

- **CCS Medical**, 877-531-7959
- **Edwards Healthcare**, 888-344-3434
Extra benefits and services
MyHumana and MyHumana mobile app
Get your personalized health information on MyHumana

A valuable part of your Humana plan is a secure online account called MyHumana where you can keep track of your claims and benefits, find providers, view important plan documents and more.

The MyHumana mobile app
If you have an iPhone or Android, download the MyHumana Mobile app. You’ll have your plan details with you at all times.* Visit Humana.com/mobile-apps to learn about our many mobile apps, the app features and how to use them.

With MyHumana and the MyHumana mobile app, you can:
- Review your plan benefits and claims
- Find pharmacies in your network
- Find providers in your network
- Compare drug prices
- View or print your Humana member ID card
- Select your communication preferences

*Standard data rates may apply.
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 PCP will help take care of you when you’re sick and help you to maintain your health with preventive care
Humana’s SmartSummary provides a comprehensive overview of your health benefits and healthcare spending.

You’ll receive this statement after each month you’ve had a claim processed.

You can sign in to your MyHumana account and see your SmartSummary statements anytime.

Go Green—update your member preferences to receive your SmartSummary statement electronically.
SilverSneakers®
A total health and physical activity program included in your plan at no extra cost

• SilverSneakers gives you access to exercise equipment, group fitness classes and social events.
• Work towards improving muscle strength, bone density, flexibility and balance.
• Use thousands of fitness locations nationwide, with weights, swimming, classes and cardio equipment (equipment and classes vary by location).
• Enjoy group fitness classes outside of traditional gyms.
• Start workout programs tailored to your level with the SilverSneakers GO™ app.
• Learn more at SilverSneakers.com.
• Included in your plan at no extra cost.
Go365 by Humana®

Your wellness program that rewards you for completing eligible activities that help you make healthy choices, at not extra cost to you

Your health can be rewarding
Go365 by Humana makes wellness fun and easy. We can help you reach your physical and emotional health goals. Track your activity and redeem rewards:
• online, at MyHumana.com
• by filling out and mailing in paper forms

Earn rewards you can redeem for gift cards
Complete eligible healthy activities like walking, getting your Annual Wellness Visit or volunteering and you can earn rewards to redeem for gift cards. Once you’ve earned at least $10 in rewards, choose your gift cards in the Go365 Mall.

Now it’s time to get going with Go365
If you have a MyHumana account, you can use the same information to log in to Go365.com. If not, activate your profile at MyHumana.com.
MyDirectives®
Advance care planning

MyDirectives, an online advance care plan platform, ensures your wishes are met in case unexpected medical emergencies happen or as illnesses progress. With MyDirectives, you can make your exact wishes known and identify the people you trust to speak for you as well.

Sign in to MyHumana.com, go to MyHealth tab, in the drop down select MyHealth Overview and then select MyDirectives under Resources.
Humana Well Dine®

After your overnight inpatient stay in a hospital or skilled nursing facility, you’re eligible for up to 28 nutritious meals (2 meals per day for 14 days). The meals will be shipped to your door at no additional cost to you.

Humana Well Dine meal plans include:
- General wellness
- Vegetarian
- Renal friendly
- Gluten-free
- Heart friendly
- Lower sodium
- Diabetes friendly
- Pureed
- Cancer support

For more information, please contact the number on the back of your Humana member ID card or visit Humana.com/home-care/well-dine.
Post-discharge Personal Home Care
• $0 copayment for a minimum of 4 hours per day, up to a maximum of 8 hours total per discharge, for certain in-home support services following a discharge from a skilled nursing facility or from an inpatient hospitalization.
  • Qualified aides can offer assistance performing activities of daily living (ADLs) within the home and instrumental activities of daily living (IADLs) related to personal care.
  • ADL activities may include bathing or showering, dressing, getting in and out of bed or a chair, walking, toileting, and eating.
  • IADL activities may include preparing meals, shopping on behalf of the member for groceries or personal items, performing light housework, laundry, dishes, and/or using a telephone.
  • A member must be receiving assistance with a minimum of one ADL to receive assistance with any IADL.
  • Personal home care services must be initiated within 30 days of discharge event and utilized within 60 days of discharge.
Health resources
There are other clinical programs/health resources available to eligible members

**Case Management**
- Assess members’ current medical conditions, procedures, and discharge plans
- Educate members on the health condition(s),
- Refer members to appropriate websites, community resources, and health programs,
- Assist with hospital discharge plans and care throughout treatment

**Disease Management**
- Humana offers a wide variety of Disease Management (DM) programs to assist members who experience chronic or acute health conditions. Programs for Heart Failure, Asthma, Cancer, Diabetes and many more

**Transplant Management**
- Guide members through transplants by providing information and resources which allow members to make informed decisions
- Provide the member with a single point of contact during the duration of the organ or bone marrow transplant process
- Provide benefit guidance
- Coordination of services
- Personal support and counseling

**Health Planning and Support nurses**
- Offer clinical interventions guidance, Case Management, and Disease Management
- Offer in network provider guidance.
- Provide a link between members and specially trained clinical staff who can address the member’s unique health-related needs
Humana Health Coaching
Support and guidance from a professional

Ready to get started on your path to better health?
Available to all Humana Group Medicare members, our health coaching program provides guidance to help you develop a plan of action that supports your health and well-being goals.

A health coach works with you to create a personal vision for your health and well-being, brings clarity to your goals and priorities and provides accountability and support.

Get started by calling 877-567-6450 (TTY: 711), 8 a.m. – 6 p.m., Eastern time.
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, 8 a.m. – 9 p.m., Eastern time
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 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. The provider network may change at any time. You will receive notice when necessary.
Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

• The following department has been designated to handle inquiries regarding Humana’s non-discrimination policies:
  Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, 866-396-8810 (TTY: 711)

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

This information is available for free in other languages. Please call our customer service number at 866-396-8810 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. 866-396-8810 (TTY: 711).
Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部：866-396-8810（聽障專線：711）。辦公時間：東部時間上午8時至晚上8時。