



# You've earned this

Trust Humana to help you make the most of your health and the least of your healthcare costs, to enjoy well-being into the future.

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**Humana**<sup>®</sup>

# Start here

You'll see how this preferred provider organization (PPO) plan may give you the value you deserve. After you enroll, Humana will mail you an Evidence of Coverage booklet that will have all the plan information and details, including a full list of benefits.

## WHAT IS MEDICARE?

Medicare is a federal health insurance program for U.S. citizens and legal residents who are 65 and older or qualify due to a disability. You can receive your Medicare Part A and Part B benefits through the federal government or a private insurance company.

### Humana offers you a Medicare Employer PPO

- **A PPO offers all the benefits of Original Medicare, plus extra benefits**
- Maximum out-of-pocket protections
- Worldwide emergency coverage
- Programs to help improve health and well-being

### Dedicated team and more

- **Your benefit levels are the same for in-network and out-of-network providers**
- Large network of doctors, specialists and hospitals to pick from
- You don't need a referral to see any healthcare provider
- Coverage for office visits, including routine physical exams
- Almost no claim forms to fill out or mail—we take care of that for you
- Dedicated Customer Care specialists who serve only our Group Medicare customers

### Total well-being starts with a complete approach to healthy

#### Support your health and your finances

Humana offers solid insurance products that help you support your healthcare needs, all provided by a Fortune 100 company with over 30 years of experience providing Medicare member plans.

#### Maximize your well-being

Our health and well-being tools and resources make it easy to set health goals, chart your progress, strengthen your mind and body, and build connections with others. The power to help you to live a full, vibrant life is in your hands.

#### Manage your health

Complex or chronic health conditions often demand personal attention. A Humana nurse can meet you at home, in the hospital, by phone or email, to help you manage your condition and minimize complications.

## **A** | Medicare Part A

Hospital insurance

It helps cover medically necessary inpatient care in a hospital or skilled nursing facility. It also helps cover some home healthcare and hospice care.

## **B** | Medicare Part B

Medical insurance

It helps cover medically necessary doctors' services, outpatient care and other medical services and supplies. Part B also helps cover some preventive services.

## **C** | Medicare Part C

Medicare Advantage plans

These are available through private insurance companies. Medicare Part C helps cover everything medically necessary that Parts A and B cover, including hospital and medical services. You still have Medicare if you elect Medicare Part C coverage. You must be entitled to Medicare Part A and enrolled in Part B to be eligible for a Medicare Part C plan.

## **D** | Medicare Part D

Prescription drug coverage

Like Part C Medicare Advantage plans, Part D is only available through private companies. Many Part C Medicare Advantage plans include Medicare Part D prescription drug coverage. Part D helps with the costs of the medications your doctor prescribes.





## Build healthy relationships

Your relationship with your medical provider is important in helping you protect and manage your health.

With the Humana Medicare Employer PPO plan, you can use any provider who accepts Medicare and agrees to bill Humana. Your benefit plan coverage remains the same, even if you receive care from an out-of-network provider.

If you decide to seek care from an out-of-network provider, your share of the costs may be higher if the benefit is a coinsurance amount instead of a copayment. Refer to your Summary of Benefits, located in this packet, for more information.

### Why choose a Humana network provider?

- Humana Medicare PPO network providers must take payment from Humana for treating plan members.
- Network providers coordinate with Humana, which makes it easier to share information. Patients may have a better experience when providers share information this way.
- Humana supplies in-network providers with information about services and programs available to patients with chronic conditions.

### Is your provider in Humana's provider network?

Humana respects your relationship with your provider. We want you to be able to select a provider who's close to home and who can focus on your specific needs. If you need help finding a provider, call our Group Medicare Customer Care team or use our online directory. Humana's online provider lookup is an easy way to find doctors, hospitals and other healthcare providers in Humana's network:

- Go to **Humana.com** and click on "Find a doctor"
- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name

SmartSummary is your personalized  
benefits statement



## Communication counts

Humana believes Medicare members deserve a better way to understand, track, manage and possibly save money on their healthcare. SmartSummary® serves as your personalized health benefits statement. You can use your SmartSummary as a portable health record. You'll receive these statements after each month in which you've had a claim. You also can sign in to MyHumana and see your past SmartSummary statements anytime.

### SmartSummary helps you:

- Understand your total healthcare picture
- Manage your monthly and yearly healthcare costs
- Engage with your providers by having a list of the healthcare services you receive
- Learn about preventive care, health conditions, treatment options and ways to help reduce health expenses





## JUST FOR YOU

As soon as you receive your Humana member ID card, go to **Humana.com** and register for MyHumana. This is your personal, secure online account that allows you to access your specific plan details from your computer or smartphone.



### 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 providers in your network
- Access digital ID cards

### You can also connect with us on Facebook

Find healthcare information for Medicare members and caregivers to help in your pursuit of lifelong well-being at **facebook.com/Humana**.

\*Standard data rates may apply.



## SilverSneakers® Fitness

This program gives you access to fitness locations nationwide where you can:

**Work out indoors.** You receive a basic fitness membership and SilverSneakers group exercise classes (where available).

**Go outside with FLEX®.** Try tai chi, yoga, walking groups and more. Available at local parks and recreation centers (where available).

**Get SilverSneakers Steps®.** At home or on the go—receive your choice of a kit for general fitness, strength, walking or yoga (one per member per year).





## Allies in well-being

### Consent forms

We all need a little help now and then. We're happy to work with you and whomever you designate as a helper. Many people trust a family member or close friend to help them with their healthcare—someone who may help you talk with us about your insurance plan, keep track of your benefits and claims, or answer healthcare questions.

We need your permission to share your personal information with someone else. To give your permission, you'll need to read and sign a consent form.

### Here are the ways you can do that:

- Fill out and submit the form online once you have registered on MyHumana
- Print the form from **Humana.com/PHI** and return it by following the instructions on the form
- Give us a call and we'll mail the form to you to complete and return

A signed consent form allows insurers to share health plan information and protected health information with your designated helper. It's different from granting medical power of attorney, which allows someone to make decisions about your care.

We all need a little help now and then. These programs and services are there when you need them, connecting you with care, advice and support wherever you are in your well-being journey.



# Time to ask

Understanding is the key to good decisions. Below are some common Medicare questions. Ask any others you may have. Humana has answers.

## **Do I need to show my red, white and blue Medicare card when I visit the doctor?**

No. You'll get a Humana member ID card that will take its place. Keep your Medicare ID card in a safe place—or use it only when it's needed for discounts and other offers from retailers.

## **What should I do if I move?**

If you move to another area or state, it may affect your plan. Please contact your group benefits administrator for details and call to notify Humana of the move.

## **What should I do if I have to file a claim?**

Call Humana Group Medicare Customer Care for more information and assistance. To request reimbursement for a charge you paid for a service, send the provider's itemized receipt and the Health Benefits Claim Form (also available at **Humana.com**) to the claims address on the back of your Humana member ID card. Make sure the receipt includes your name and Humana member ID number.

## **What if I have other health insurance coverage?**

If you have other health insurance, show your Humana member ID card and your other insurance cards when you see a healthcare provider. The Humana Medicare Employer plan may be used in combination with other types of health insurance coverage you may have. This is called coordination of benefits.

## **When does my coverage begin?**

Your former employer or union decides how and when you enroll. Check with your benefits administrator for the proposed effective date of your enrollment. Be sure to keep your current healthcare coverage until your Medicare plan enrollment is confirmed.

## **What if my service needs a prior authorization?**

If your medical service or medication requires a prior authorization, your provider can contact Humana to request it. You can consult your benefits summary or call Customer Care if you have questions regarding what medical services and medications require prior authorization.

## **What if my provider says they will not accept my plan?**

If your provider says they will not accept your PPO plan, you can give your provider the "Group Medicare Provider Information" flyer, located in the pocket of this booklet. It explains how your PPO plan works. You can also call Customer Care and have a Humana representative contact your provider and explain how your PPO plan works.

# In other words

All those insurance terms can be a little confusing. Here are a few of the most common terms and definitions.

## **Coinsurance**

### **Your share of the cost after deductible**

A percentage of your medical and drug costs that you may pay out of your pocket for services after you pay any plan deductible.

## **Copayment**

### **What you pay at the provider's office for medical services**

The set dollar amount you pay when you receive medical services or have a prescription filled.

## **Deductible**

### **What you pay up front**

The amount you pay for healthcare before your plan begins to pay for your benefits.

## **Exclusions and limitations**

### **Anything not covered or covered under limited situations or conditions**

Specific conditions or circumstances that aren't covered under a plan.

## **Maximum out-of-pocket**

### **The most you'll spend before your plan pays 100 percent of the cost**

The most you would have to pay for services covered by a health plan, including deductibles, copays and coinsurance. If and when you reach your annual out-of-pocket limit, the Humana Medicare Employer plan pays 100 percent of the Medicare-approved amount for most covered medical charges.

## **Network**

### **Your plan's contracted medical providers**

A group of healthcare providers contracted to provide medical services at discounted rates. The providers include doctors, hospitals and other healthcare professionals and facilities.

## **Premium**

### **The regular monthly payment for your plan**

The amount you and/or your employer regularly pay for Medicare or Medicare Advantage coverage.

### **Humana Points of Care**

This online resource offers useful articles, the ability to connect with your family and friends, health and education tools, and much more. We also provide support and education for those caring for members, so they can improve the health and quality of life for their loved ones.

**HumanaPointsofCare.com**

### **HumanaFirst® Nurse Advice Line**

Talk to a registered nurse who will help address your health concerns and answer questions about medical conditions. This service is not for use in an emergency. If you have a medical emergency, go to the emergency room or dial 911. The HumanaFirst Nurse Advice Line is available 24 hours a day, seven days a week.

**Humana.com/medicare-support/benefits/health-programs/HumanaFirst**  
**1-800-622-9529 (TTY: 711)**

### **Humana At Home<sup>SM</sup>**

Supports qualifying members with both short-term and long-term services that can help them remain independent at home. Humana At Home care managers support members by providing education about chronic conditions and medication adherence, helping with discharge instructions, accessing community resources, finding social support and more, all included in the plan at no additional cost.

**Humana.com/caremgmt**  
**1-800-432-4803 (TTY: 711)**

Monday – Friday, 8:30 a.m. – 5:30 p.m., Eastern time

### **Humana Well Dine® meal program**

After your inpatient stay in a hospital or nursing facility, you're eligible for 10 healthy, precooked frozen meals delivered to your door at no additional cost to you.

**1-866-96MEALS (1-866-966-3257) (TTY: 711)**

Monday – Friday, 8 a.m. – 9 p.m., Saturday, 9 a.m. – 5 p.m., Eastern time

### **Virtual visits**

Humana's medical virtual visits benefit allows you to visit with a doctor anytime, from your home or on the go. Our network of U.S. board-certified doctors is available 24 hours a day, seven days a week by phone or video (where available) to assist with nonemergency medical care. Limitations on healthcare and prescription services delivered through telemedicine can vary by state.

**MDLIVE.com/HumanaMedicare**  
**1-888-673-1992 (TTY: 711)**

24 hours a day, seven days a week

Humana®