

Humana Medicare Employer Plan

Plans that go the extra mile



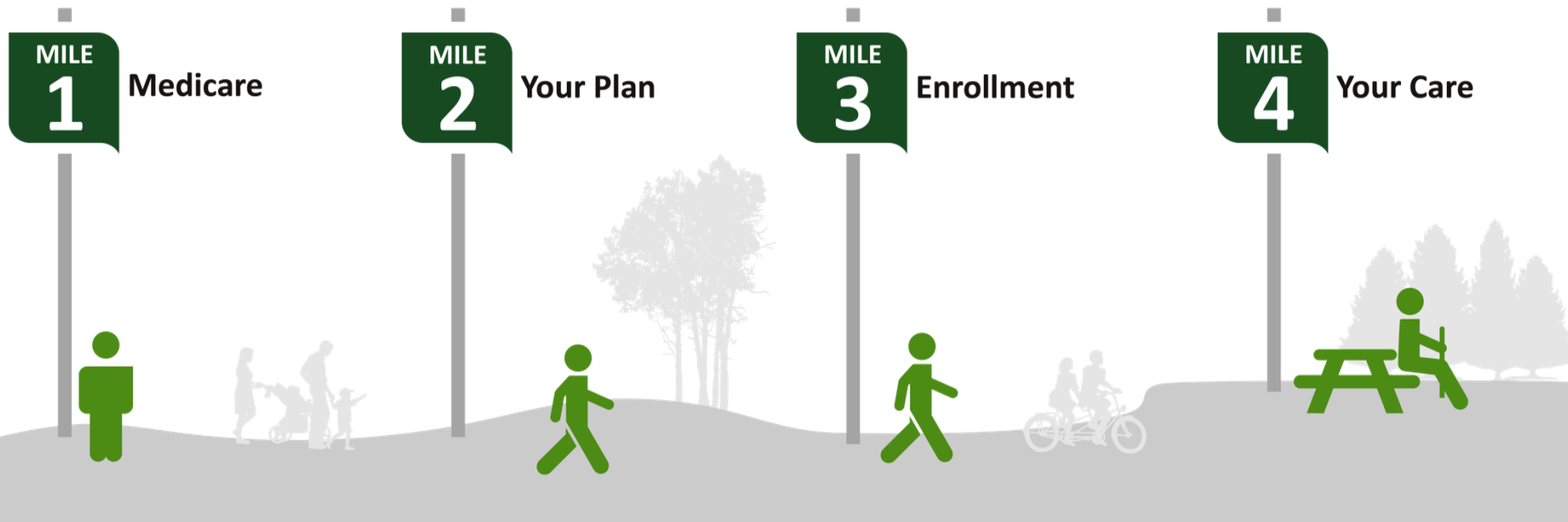
Humana®

GHHWTDEN_18_CityofMarietta



Making Healthcare Decisions: What You Need to Know

What We Will Discuss Today:



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

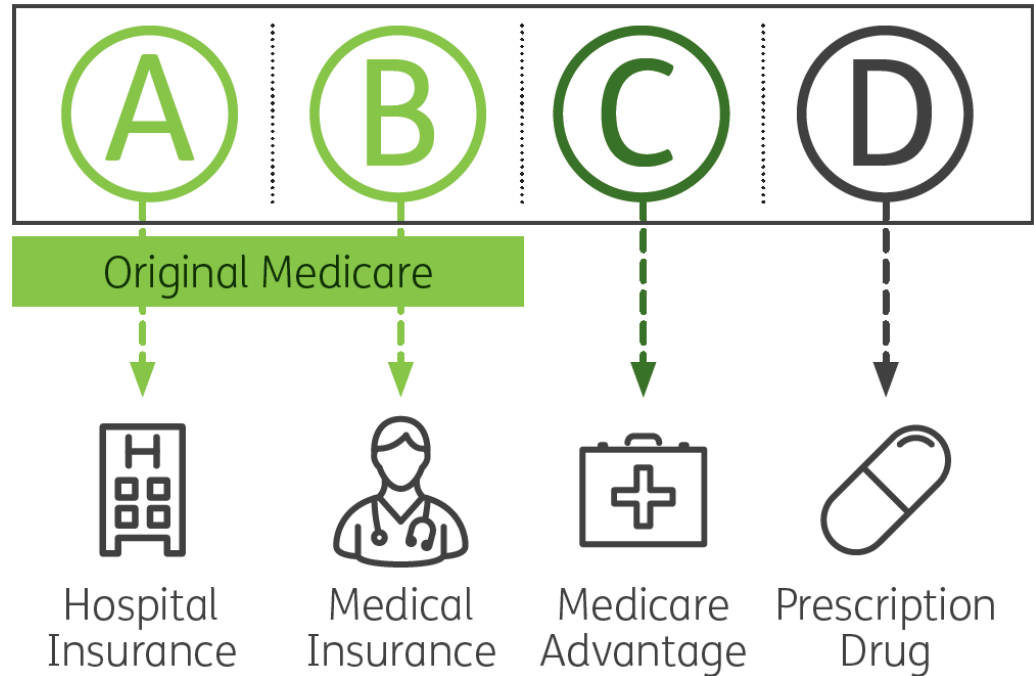
What is our new plan, and what does the change mean for me?

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

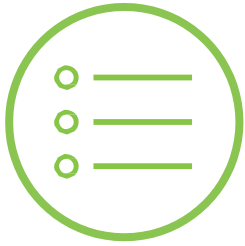
What happens after I enroll?

Humana

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.



Medicare Advantage and Coordination of Benefits with Other Insurance:

TRICARE/Veterans Benefits

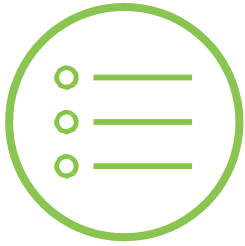
- Medicare pays for Medicare covered services
- TRICARE pays for services from a military hospital or other federal provider
- Department of Veteran Affairs pays for VA-authorized services

Group Health Plans

- Participants may qualify for active employer coverage due to you or spouse actively working
- Primary/Secondary payor will vary based employment status, participant age, employer size
- Humana does not submit claims to secondary insurance

Other Medicare Advantage Plans

- Participants may only be enrolled in 1 MA, MAPD or PDP plan at a time
- Enrollment in a MA/MAPD/PDP plan will term their enrollment in another MA/MAPD/PDP plan



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**

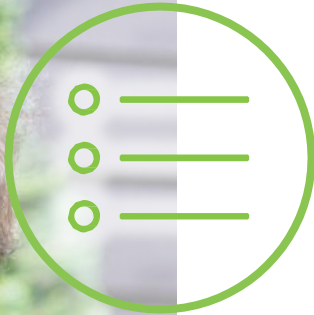


Easily find a provider with our **nationwide network of providers**

“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***

¹Humana 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

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

Your PPO plan	
Annual Deductible	\$0
Annual Maximum Out of Pocket	\$2,400
Hospital Care	
Outpatient Hospital Visits	\$10-\$100 copay or 0%-20% of cost
Inpatient Hospital	\$250/admit
Physician and Facility Services	
Primary Care Physician	\$5 copay
Specialist	\$10 copay
Outpatient Ambulatory Surgical Center	\$100 copay
Durable Medical Equipment	0% of cost
Emergency Services	
Emergency Room Care	\$65 waived if admitted within 24 hrs
Urgent Care	\$5-\$35 copay

Other Benefits: Hearing Services | Vision Services

What is Part D coverage?

Your plan also includes prescription drug coverage



Generic to Specialty drug coverage



Prescriptions mailed right to your door



Your Part D Benefits

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:

Tiers	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)	\$10	\$20	<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)	\$40	N/A	<ul style="list-style-type: none"> • Enbrel • Procrit



Rx Mail Delivery

Accuracy
& Safety



Convenience



Support
You Need



Reminders



Visit [Humanapharmacy.com](https://www.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, rabies, tetanus
- Diabetic testing supplies, Insulin pumps, Insulin for insulin pumps

Part D

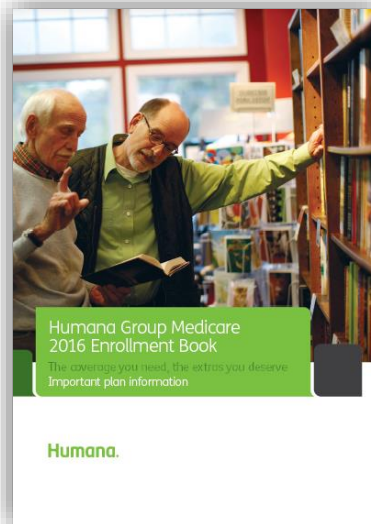
- All commercially available vaccines — except for those covered by Part B
- Diabetes medications, Regular insulin, Syringes



How to Enroll

Enroll with the option(s) available to you.

- ▶ **Through Your Employer**
City of Marietta 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.



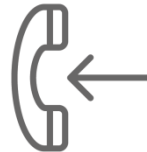
What to expect after you enroll



Enrollment confirmation



Humana member ID card



Welcome call



Evidence of Coverage (EOC)



Extra Benefits and Resources



Humana At HomeSM



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

MDLIVE[®]

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.



Extra Benefits and Resources

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

My **Humana**.

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

*My*Directives®

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

SmartSummaryRx[®]

Your personal prescription benefits statement

This summary is your "Explanation of Benefits" (EOB) for your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. **THIS IS NOT A BILL.**

Where you are in your plan as of April 30, 2015

Stage 1 You are here. You pay copayments/coinsurance. During this stage, you (or others on your behalf) pay the full cost of your drugs. You begin in this payment stage when you fill out your first prescription of the calendar year.

Stage 2 You pay coinsurance

Stage 3 You pay copayments/coinsurance

Stage 4 You pay copayments/coinsurance

Numbers to watch	This month	This year
Total drug costs	\$121.77	\$121.77
Out-of-pocket costs	\$28.00	\$28.00

(Adjustment amount due to updated information on your previous Part D coverage as of April 16, 2015.)

Total drug costs	\$100.00
Out-of-pocket costs	\$50.00

Firstname A Lastname

Member ID: 011230070
Plan name: Humana Enhanced Plan
Rx PCH or Rx Group Number: 0320000

Statement date: April 1-30, 2015

This summary includes: Sections 1-6
1: Which "drug payment stage" are you in?
2: Your prescriptions during the past month
3: Your "out-of-pocket costs" and "total drug costs" (amounts and definitions)
4: Updates to the plan's Drug List that will affect drugs you take
5: If you see mistakes on this summary or have questions, what should you do?
6: Important things to know about your drug coverage and your rights

Contact us if you have questions or need help, contact us free of charge.
Visit Humana.com or call 1-800-281-4918 (Toll Free)
Hours of operation: Monday - Sunday, 8 a.m. - 8 p.m. (Saturdays, Sundays and holidays, your call may be handled by our automated phone system.)

For large print or another format: To get this material in other formats, or ask for language translation services, call Humana's Customer Care at the number on this page.

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Humana. 123 ANY STREET ANYWHERE, OR 12345-4709

Humana.

Sections 1-4
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nd coinsurance may
Each year.
re
call us 1-866-255-7451
Monday-Sunday, 8 a.m. - 8
p.m. and holidays your call
automated phone system.
able for free in other
ack Customer Care at
tomer Care also has free
ivices available for non-
Responsible sin costo en
sever más información
tra Servicio al Cliente al
1-866-255-7451 o al Departamento de
Idioma de Servicio al
Cliente en español por
teléfono.

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.

*My***Humana**®

Use *MyHumana* as an online tool to access your benefits information anytime. Or use the *MyHumana* app.



Humana®

Thanks
for your time and
attention

Questions?

For more information:

- Refer to your enrollment kit
- Visit [Humana.com](https://www.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.

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).

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 1-866-396-8810 (TTY: 711) تماس بگیرید.

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, kojí' hódíłnih 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).

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=fbGZmYzimmE>

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=PLFOFFED835C423020>

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

Keywords: Exercise; Start with Healthy

Time: 2:05 <https://www.youtube.com/watch?v=PeBMSRiC4Qs>

Bold Goal

Keywords: Community; 20% healthier

Time: 1:48

<https://www.youtube.com/watch?v=tKrVHDnIsFI&feature=youtu.be>

New Account Setup with HumanaPharmacy.com

Key words: Simple, register

Time: 0:25 <https://www.youtube.com/watch?v=dilK8dIScbw>

Quick Refill Feature on HumanaPharmacy.com

Key words: One easy step

Time: 0:27 <https://www.youtube.com/watch?v=msUGPI6kJUU>

Humana Health Coaching

Key words: health coaching, wellness

Time: 1:38 <https://www.youtube.com/watch?v=ROfDuf-v39Q>