

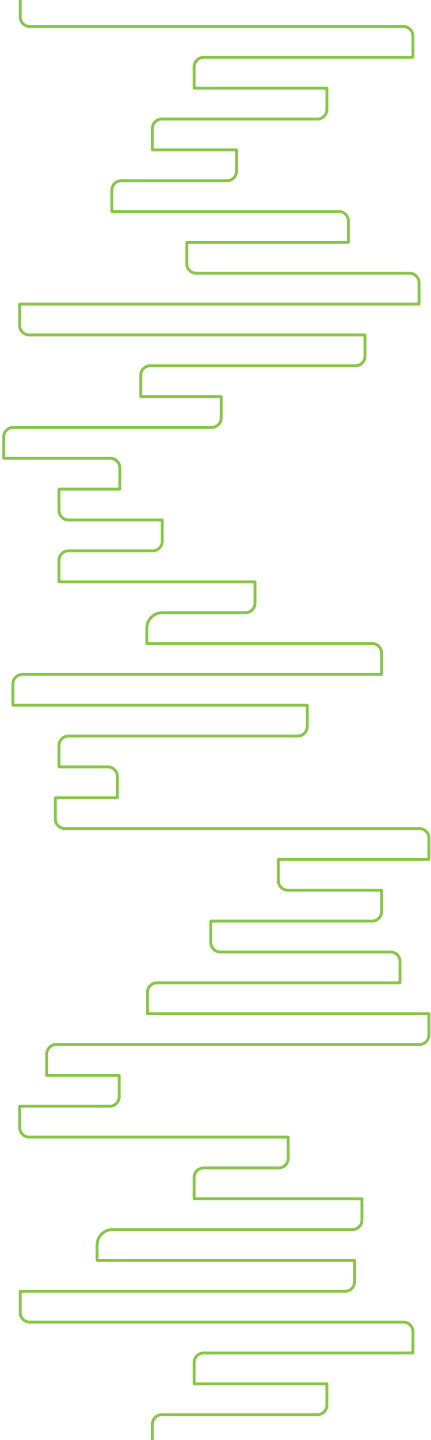
Bringing Humana to You

Humana Group Medicare
Employer Plan



Humana®

 University of
Kentucky®



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

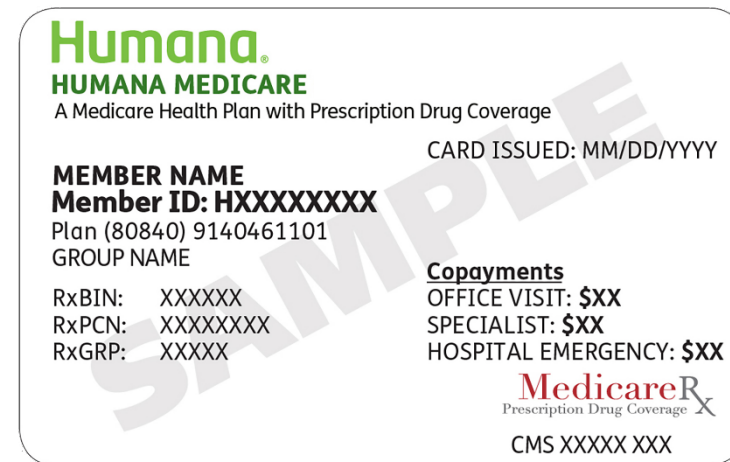
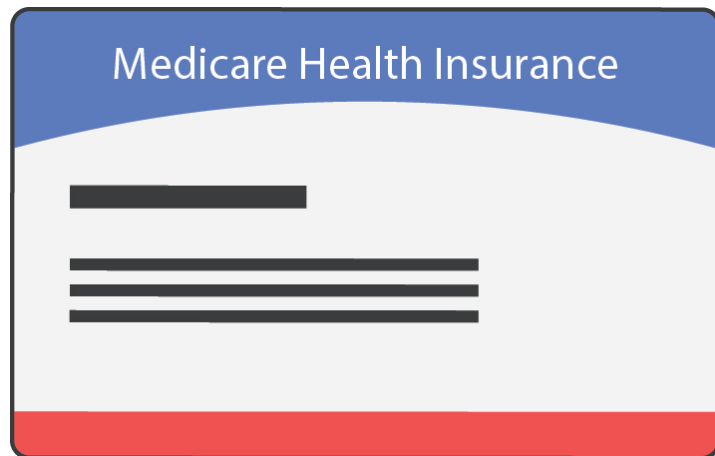
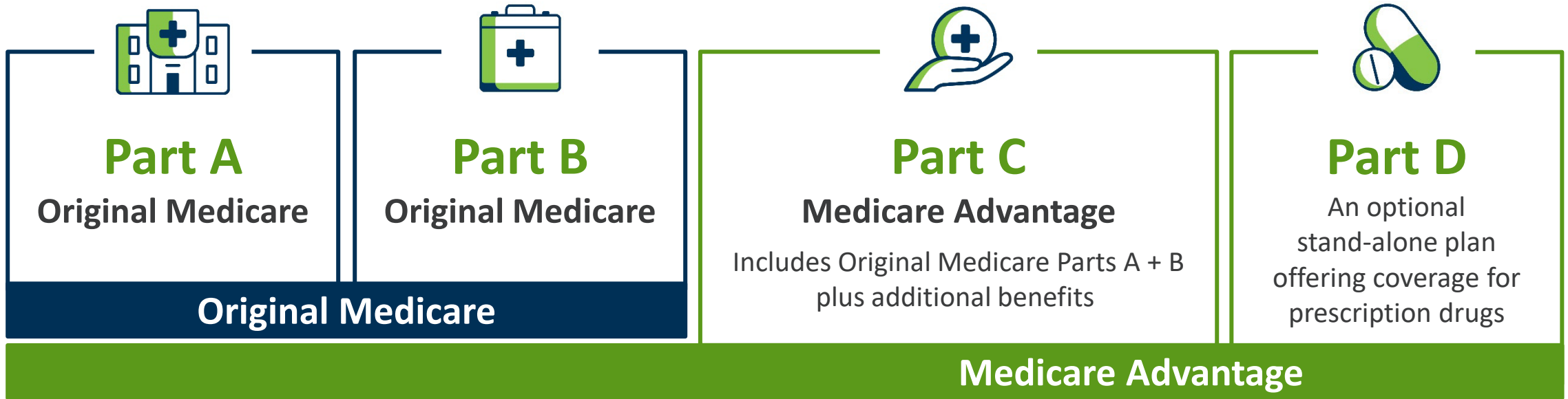


Medicare

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

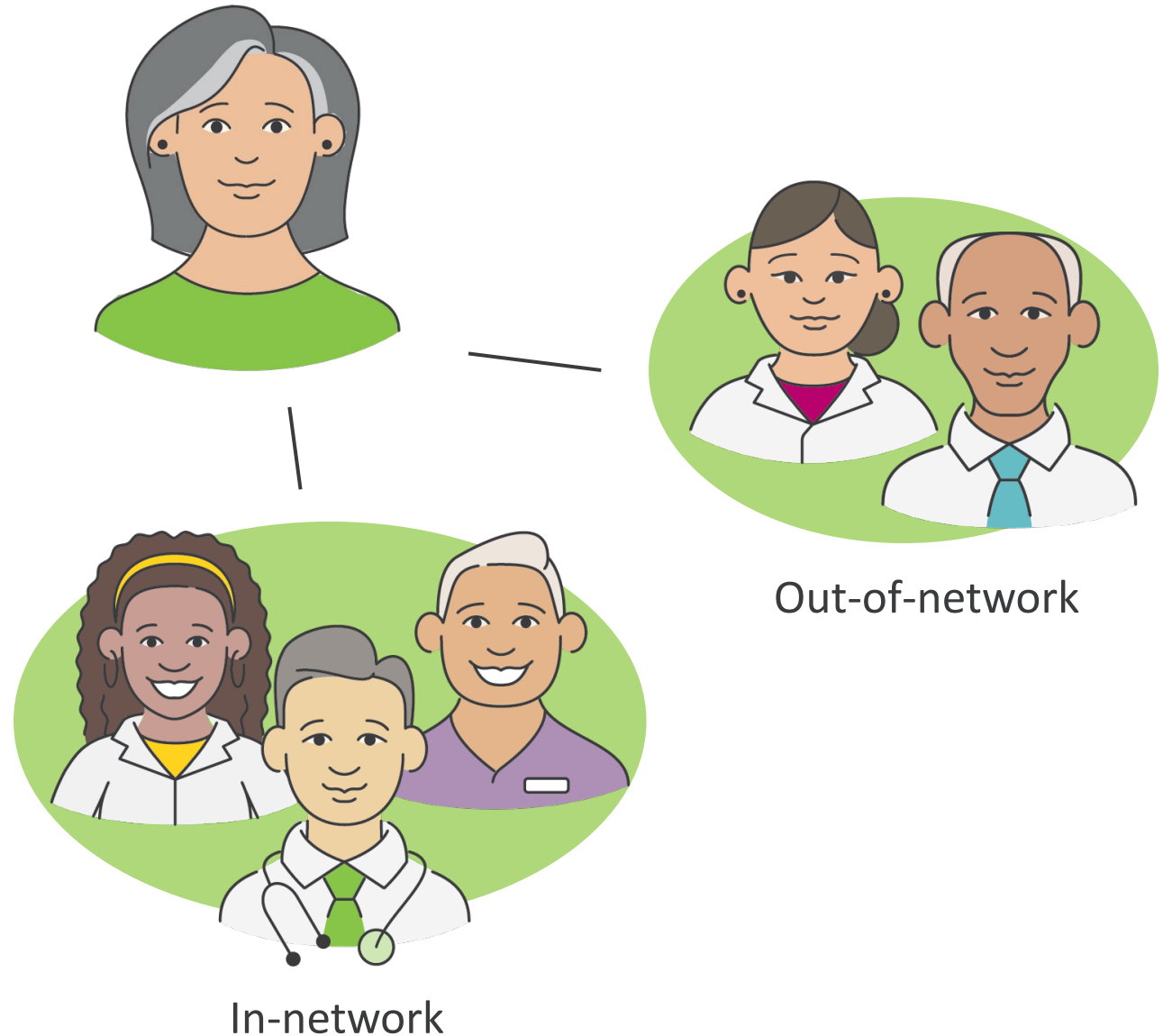
What is my plan, and how does it work for me?

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	\$185
Annual maximum out-of-pocket	\$3,000
Hospital care	
Outpatient hospital visits	0% to 4 % of the cost
Inpatient hospital	4 % of the cost per stay
Physician and facility services	
Primary care provider	4 % of the cost
Specialist	4 % of the cost
Durable medical equipment	4 % of the cost
Emergency services	
Emergency room care	\$100 copay for Medicare-covered emergency room visit(s)
Urgent care	\$45 copay

Additional benefits included in your PPO plan*

Acupuncture Services

4% coinsurance for acupuncture visits up to 45 visits

Podiatry Services

4% coinsurance for routine office visits up to 6 per year

Wigs (medically necessary)

Covered at 100%



*Included, cost share may apply. Please refer to the Summary of Benefits for additional details.

Where you get your vaccines may determine how they are covered

Medicare Part B vaccines

- Covers vaccines administered at your provider's office:
 - Hepatitis B
 - Rabies
 - Tetanus
- Vaccines that may be obtained at your provider's office or are readily available at a network pharmacy:
 - Influenza (flu)
 - Pneumococcal vaccine
 - COVID-19 and boosters
 - Commonly used nebulized medications

Medicare Part B diabetes coverage

- Diabetes testing supplies including Continuous glucose monitors (CGM)*
- Insulin pumps*
- Insulin administered (or used) in insulin pump

*CGMs are available through participating retail pharmacies.

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**.

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 Medical and Hospital claims processed in August 2023

THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your medical and hospital coverage. Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR AUGUST CLAIMS

 **Medical, hospital and Part B pharmacy** (see page 3)

Total billed charges this month	\$352.25
Humana discounts	- \$0.00
Benefit exclusions	- \$352.25
Other insurance	- \$0.00
Amount Humana paid	- \$0.00
Your share	\$352.25



JOHN DOE
Member ID: H12345678
Plan name: HUMANA HEALTH INSURANCE

 **CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.**

Questions
Login to MyHumana at [Humana.com](https://www.humana.com) to see your benefits, drug lists, prescriptions and claims.

Call us
Call 800-733-3602 (TTY: 711)
Monday - Sunday, 8 a.m. - 8 p.m. Saturdays,
Sundays and holidays your call may be handled by a different team.

The Humana Difference

Medicare Advantage provides additional support, included in your plan



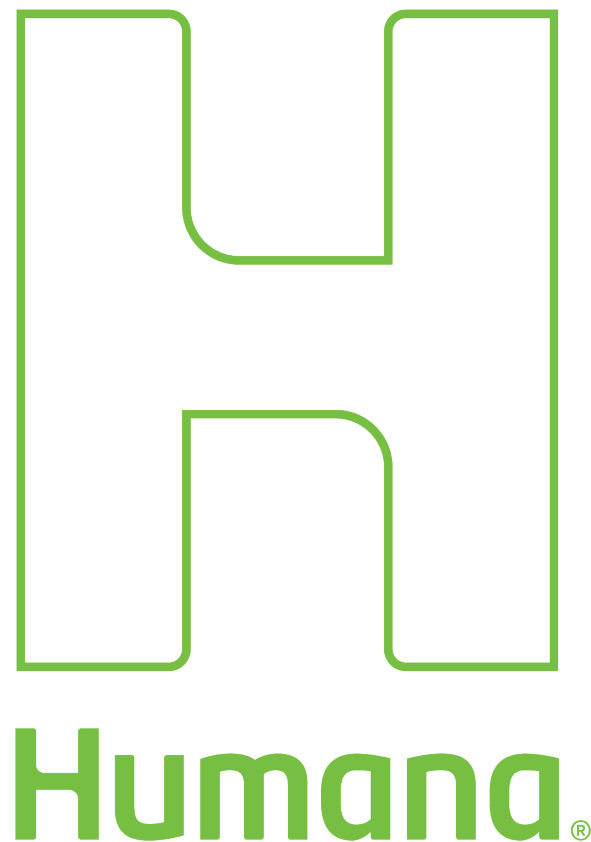
Go365 by Humana®

- 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**.



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 **866-606-2583(BLUE) (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 **866-606-2583(BLUE)** (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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Humana®