

University of Kentucky 2026 Open Enrollment Presentation

Humana.



Humana Group Medicare Advantage

About Humana:

- Dedicated to communities around the country for more than 30 years
- Over 8.7 million Medicare members just like you, across all 50 states¹
- Nationwide network of providers
- 2024 Best Overall Medicare Advantage Plan Company and Best Company for Member Experience²
- Providing Medicare plans to beneficiaries since 1987

¹Humana Inc. 2024 Annual Report, February 2025

²U.S. News Announces the 2024 Best Insurance Companies for Medicare Advantage, Press Room, U.S. News (usnews.com)

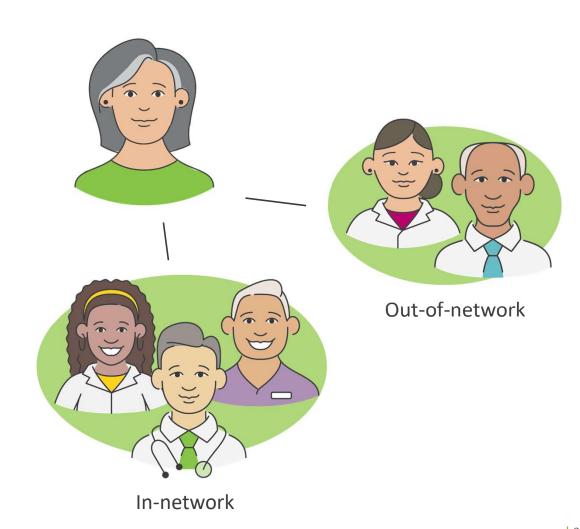


Medicare Part C

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*

Hearing

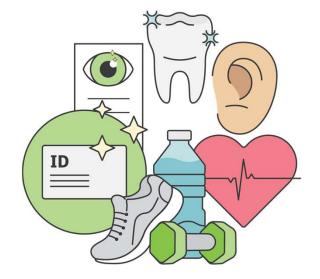
Vision

Acupuncture

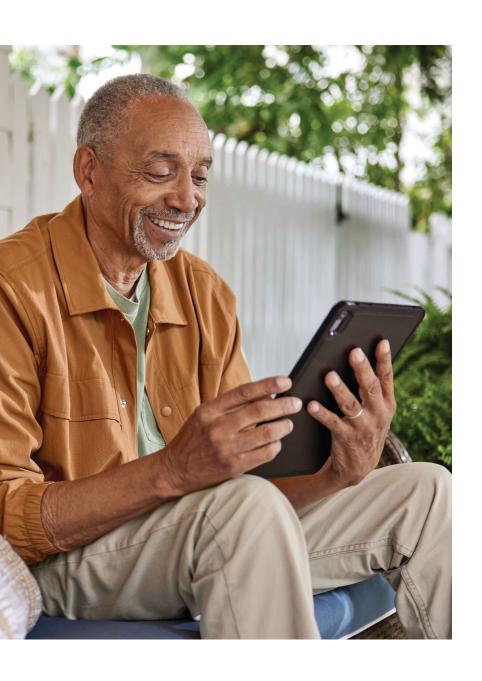
Podiatry

Personal Emergency Response System

Wigs (medically necessary)



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



Manage your Humana account online

MyHumana is a secure online portal with tools to manage your plan.

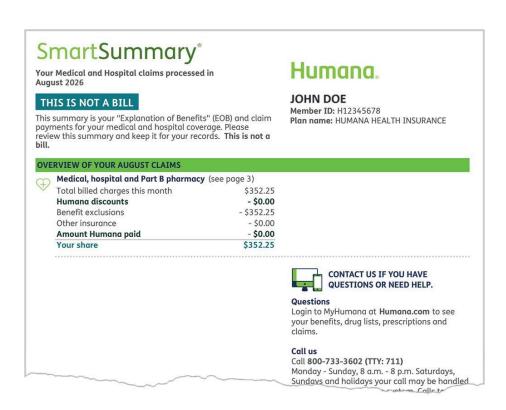
Get your personalized health information on MyHumana

- Explore coverage and benefit details the moment you need them
- Get Humana member ID cards and add them to your phone's wallet
- Estimate drug prices and check for alternatives before you even leave your doctor's office
- Find care close to you and get directions on your phone's map app*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





The Humana Difference

Medicare Advantage provides additional support, included in your plan



Clinical support

- In-home wellness assessments
- Education and resource support
- Care management for eligible members
- Primary care



Post-hospitalization support

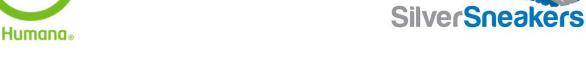
- Post-discharge personal home care
 - Up to 8 hrs of support with clinical care
- Post-discharge transportation
 - 12 one-way trips, up to 50 miles per trip
- Post-discharge meal program
 - 2 per day for 14 days



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

Go365.com

SilverSneakers®

A fitness program to improve your health, gain confidence and connect with your community

SilverSneakers.com



How to enroll

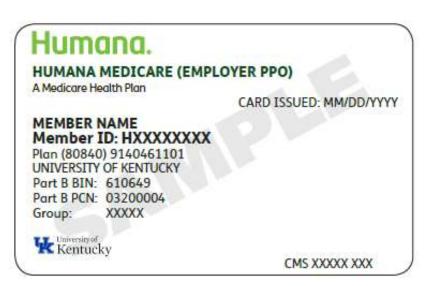
 The University of Kentucky is enrolling you in the Humana Plan. You do not have to do anything to be automatically enrolled.



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What to expect after you enroll

- Enrollment confirmation
 Review enrollment information in kit.
- Humana member ID card
 Once you receive your ID card, create a
 MyHumana profile.
- Access to Evidence of Coverage (EOC)
 Read this document to learn about the plan's coverage and services.
- Health and Well-being Assessment (HWA)
 An annual detailed health review conducted in your home.





Thanks for your time and attention, stay connected with Humana

For more information:

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.

your.Humana.com/uky



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.

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