

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](https://www.usnews.com))

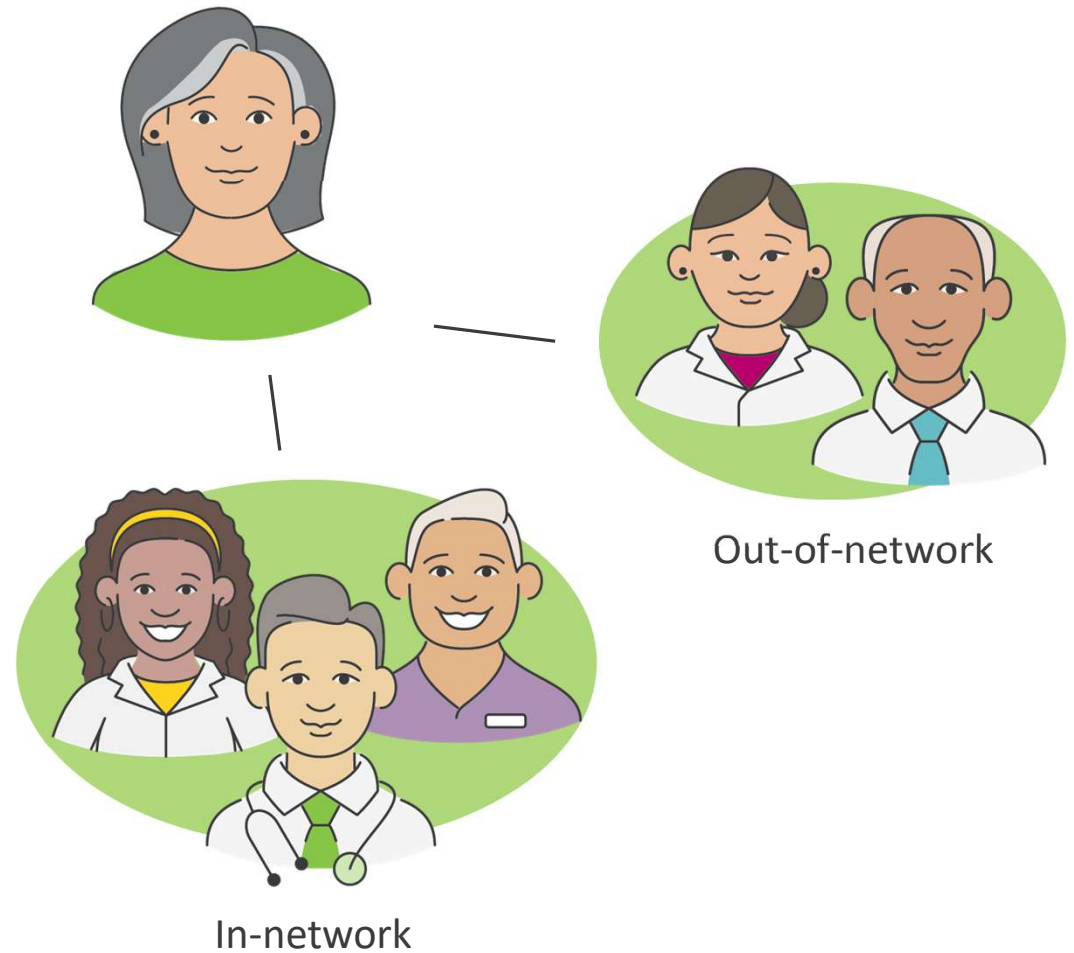


Medicare Part C

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

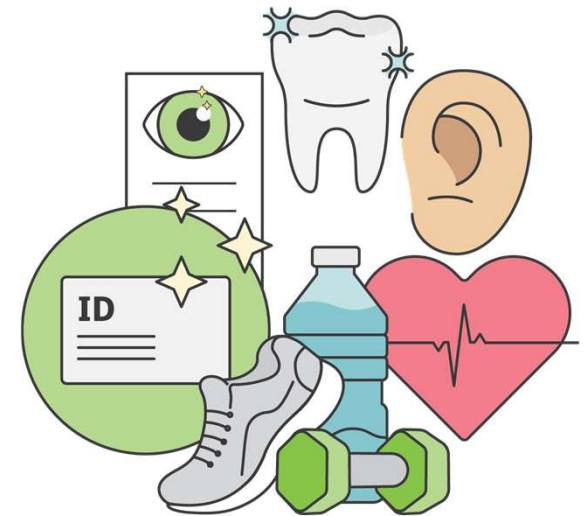
Vision

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.

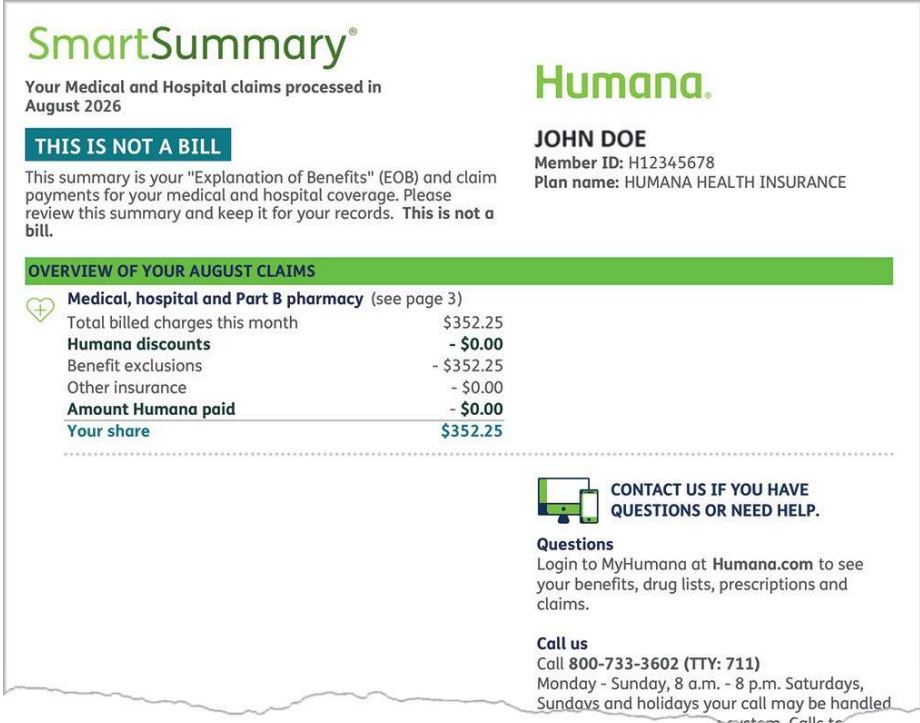
Get your personalized health information on MyHumana

- 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




SmartSummary
Your Medical and Hospital claims processed in August 2026

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

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

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 specialist. Call to...

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

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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

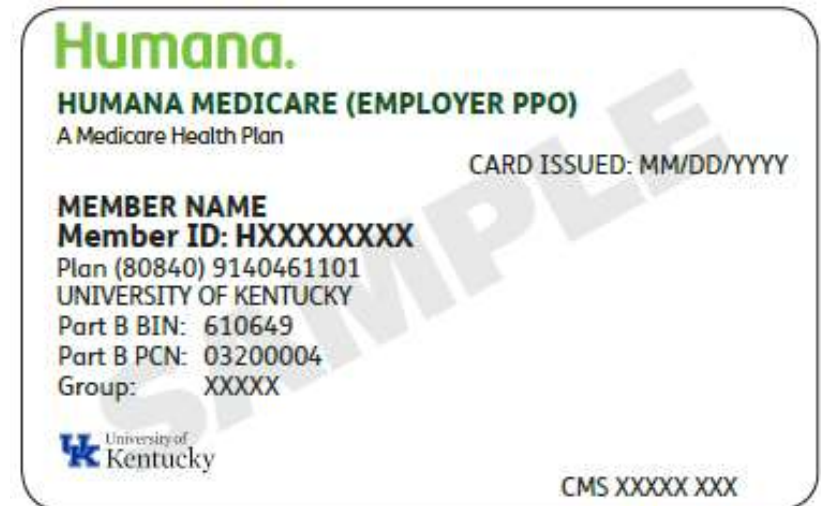
How to enroll

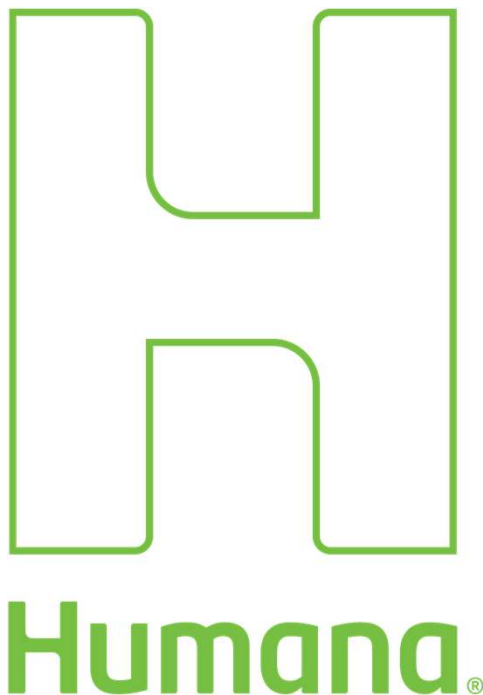
- The University of Kentucky is enrolling you in the Humana Plan. You do not have to do anything to be automatically enrolled.



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](https://www.yourHumana.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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Humana.

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