

Summary of Benefits

Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP)

West Virginia

Our service area includes the following county/counties in West Virginia: Barbour, Berkeley, Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Mason, Mingo, Monongalia, Nicholas, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Randolph, Ritchie, Roane, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzell, Wirt, Wood.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-833-2364 (TTY: 711)**.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs and benefits before you enroll. Visit **Humana.com/medicare** or call **1-800-833-2364 (TTY: 711)** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part A/ Part B premiums may be paid for by the West Virginia Department of Health and Human Resources (Medicaid).
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you may pay a higher co-pay for services received by non-contracted providers.
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid. This plan may enroll FBDE, QDWI, QI, QMB, QMB+, SLMB, SLMB+.



Let's talk about Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP)

Find out more about the Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP) plan - including the health and drug services it covers - in this easy-to-use guide.

Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP) is a Coordinated Care plan HMO with a Medicare contract and a contract with the West Virginia Department of Health and Human Resources (Medicaid) program. Enrollment in this Humana plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, please refer to the plan's Evidence of Coverage on our website, Humana.com/plandocuments.

As a member you must select an in-network doctor in your service area listed in this document to act as your Primary Care Provider (PCP). Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, the plan may not pay for these services.

You have access to Care Managers. Care Managers are nurses or care coordinators who support your health and well-being by providing additional services including acute and chronic-care management, telephonic and in-person health support, assistance in coordinating Medicare and Medicaid benefits, educational resources and workshops, and support for families and caregivers.

To be eligible

To enroll in Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP), a Dual Eligible Special Needs Plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B, live in our service area and also receive certain levels of assistance from the West Virginia Department of Health and Human Resources (Medicaid). If you receive both Medicare and Medicaid benefits, this means you are dual eligible.

Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP) may enroll FBDE, QDWI, QI, QMB, QMB+, SLMB, SLMB+.

Full Benefit Dual Eligible (FBDE): Financial assistance may be available to pay Medicare Part A Premiums, and/or Medicare Part B Premiums, and other cost-sharing (like deductibles, coinsurance, and copayments) and provides full Medicaid benefits for Medicaid services provided by Medicaid providers.

Qualified Disabled and Working Individual (QDWI): Helps pay Part A premiums.

Qualifying Individual (QI): Helps pay Part B premiums.

Qualified Medicare Beneficiary (QMB): Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments).

Qualified Medicare Beneficiary Plus (QMB+): Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments) and provides full Medicaid benefits for Medicaid services provided by Medicaid providers.

Specified Low-Income Medicare Beneficiary (SLMB): Helps pay Part B premiums.

Specified Low-Income Medicare Beneficiary Plus (SLMB+): Helps pay Part B premiums and provides full Medicaid benefits for Medicaid services provided by Medicaid providers.

Plan name:

Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP)

More about Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP)

Depending on your level of eligibility for assistance under your state Medicaid program, you may or may not be subject to cost-sharing requirements. The Medicaid Benefit Comparison chart shows specific benefits that Medicaid may cover for some dual eligible members. You will work with your Humana care coordinator to understand and access these benefits. The Covered Medical and Hospital Benefits chart shows the benefits you will receive from Humana.

Humana.

Be sure to show the West Virginia Department of Health and Human Resources (Medicaid) ID card in addition to your Humana membership card to make your provider aware that you also have Medicaid coverage. You may be required to pay a small Medicaid specific co-payment. Your services are paid first by Humana and then by Medicaid.

How to reach us:

If you have questions about your benefits or your level of eligibility for assistance from Medicaid, you should contact Humana's Customer Care department or the West Virginia Department of Health and Human Resources (Medicaid) for further details.

If you're a member of this plan, call toll-free:
1-800-457-4708 (TTY: 711).

If you're **not** a member of this plan, call toll free:
1-800-833-2364 (TTY: 711).

October 1 - March 31:

Call 7 days a week from 8 a.m. - 8 p.m.

April 1 - September 30:

Call Monday - Friday, 8 a.m. - 8 p.m.

Or visit our website: **Humana.com/medicare.**

Medicaid benefits last validated on 07/01/2023 and are subject to change. For the most current West Virginia Medicaid coverage information, please visit the West Virginia Department of Health and Human Resources (Medicaid) website at **<http://www.dhhr.wv.gov/bms>** or call the Medicaid Hotline at 1-800-642-8589 (toll free) 1-855-889-4325 (TTY).



A healthy partnership

Get more from your plan — with extra services and resources provided by Humana!



Monthly Premium, Deductible and Limits

<p>Monthly plan premium</p>	<p>\$0 or up to \$40.20 depending on your level of "Extra Help" You must keep paying your Medicare Part B premium. Your Part A and/or Part B premium may be paid on your behalf by the West Virginia Department of Health and Human Resources (Medicaid) Program.</p>
<p>Medical deductible * You pay the same amount as you would with Original Medicare. In 2023, the amounts are as listed. These amounts may change in 2024.</p>	<p>\$0 or \$226* for in-network Part B services, depending on your level of Medicaid eligibility. The following services listed are excluded from the in-network Part B deductible: Ambulance Services Chemotherapy Drugs and Administration Diabetic Monitoring Supplies Emergency Room Services Part A Services (IP, Skilled Nursing and Home Health) Medicare Covered Preventive Services Medicare Part B Covered Drugs Services not covered by Original Medicare Urgently Needed Services at Urgent Care Centers</p>
<p>Pharmacy (Part D) deductible</p>	<p>\$0 deductible if you receive "Extra Help". If you do not receive "Extra Help", refer to your Evidence Of Coverage (EOC).</p>
<p>Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and other costs for covered medical services for the year</p>	<p>\$8,850 in-network If you are eligible for Medicare cost-sharing assistance under the West Virginia Department of Health and Human Resources (Medicaid) you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>



Covered Medical and Hospital Benefits

WHAT YOU PAY ON THIS HUMANA PLAN

INPATIENT HOSPITAL CARE

\$0 or **\$350** copay per day for days 1-5
\$0 copay per day for days 6-90

OUTPATIENT HOSPITAL COVERAGE

Services listed below may also be covered at other places of treatment. Please refer to specific services listed in this document for additional information.

Advanced imaging services (MRI, MRA, PET and CT scan) **\$0** or **20%** of the cost

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

Humana



Covered Medical and Hospital Benefits (cont.)

H5619126000

WHAT YOU PAY ON THIS HUMANA PLAN

Basic radiological services (X-rays)	\$0 or \$110 copay
Cardiac rehabilitation services	\$0 or 20% of the cost
Chemotherapy drugs	\$0 or 20% of the cost
Diagnostic colonoscopy	\$0 or 20% of the cost
Diagnostic mammography	\$0 or 20% of the cost
Diagnostic procedures and tests - other	\$0 or 20% of the cost
Lab services	\$0 copay
Medicare Part B covered drugs	\$0 or 20% of the cost
Mental health services	\$0 or 20% of the cost
Nuclear medicine services	\$0 or 20% of the cost
Occupational therapy	\$0 or 20% of the cost
Opioid treatment program services	\$0 or 20% of the cost
Physical therapy	\$0 or 20% of the cost
Pulmonary rehabilitation services	\$0 or 20% of the cost
Renal dialysis services	\$0 or 20% of the cost
Sleep study (facility based)	\$0 or 20% of the cost
Speech therapy	\$0 or 20% of the cost
Substance abuse services	\$0 or 20% of the cost
Supervised Exercise Therapy (SET) for Peripheral Artery Disease (PAD)	\$0 or \$25 copay
Surgery services	\$0 or \$350 copay
Therapeutic radiology (Radiation therapy)	\$0 or 20% of the cost
Wound care	\$0 or 20% of the cost
AMBULATORY SURGERY CENTER	
Diagnostic colonoscopy	\$0 or 20% of the cost
Surgery services	\$0 or \$300 copay
DOCTOR OFFICE VISITS	
Primary care provider (PCP)	\$0 copay
Specialist	\$0 or \$30 copay
PREVENTIVE CARE	

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



WHAT YOU PAY ON THIS HUMANA PLAN

Our plan covers many preventive services at no cost when you see an in-network provider including:

- Abdominal aortic aneurysm screening
- Alcohol misuse screening & counseling
- Annual Wellness Visit (AWV)
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease risk reduction visit
- Cardiovascular disease screenings
- Cervical and vaginal cancer screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Diabetes self-management training
- Glaucoma screening
- HIV screening
- Immunizations
- Lung Cancer Screening
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy
- Prostate cancer screening exams
- Routine Physical Exam
- Sexually transmitted infections (STIs) screening and counseling
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- "Welcome to Medicare" preventive visit

Any additional preventive services approved by Medicare during the contract year will be covered.

EMERGENCY CARE

Emergency room

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.

\$0 or \$100 copay

Physician and professional services at emergency room

\$0 copay

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



WHAT YOU PAY ON THIS HUMANA PLAN

URGENTLY NEEDED SERVICES

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention. **\$0 or 20%** of the cost at an urgent care center

DIAGNOSTIC SERVICES, LABS AND IMAGING

Advanced imaging services (MRI, MRA, PET and CT scan)

- Freestanding radiological facility **\$0 or 20%** of the cost
- Primary care physician's office **\$0 or 20%** of the cost
- Specialist's office **\$0 or 20%** of the cost

Basic radiological services (X-rays)

- Freestanding radiological facility **\$0 or 20%** of the cost
- Primary care physician's office **\$0** copay
- Specialist's office **\$0 or 20%** of the cost
- Urgent care center **\$0 or 20%** of the cost

Diagnostic colonoscopy at an ambulatory surgery center **\$0 or 20%** of the cost

Diagnostic mammography

- Freestanding radiological facility **\$0 or 20%** of the cost
- Specialist's office **\$0 or 20%** of the cost

Diagnostic procedures and tests

- Primary care physician's office **\$0** copay
- Specialist's office **\$0 or \$30** copay
- Urgent care center Diagnostic tests and procedures **\$0 or 20%** of the cost

Lab services

- Freestanding laboratory **\$0** copay
- Primary care physician's office **\$0** copay
- Specialist's office **\$0** copay
- Urgent care center **\$0 or 20%** of the cost

Nuclear medicine and services at a freestanding radiological facility **\$0 or 20%** of the cost

Sleep study

- Member's home **\$0** copay
- Specialist's office **\$0 or \$30** copay

Therapeutic radiology (Radiation therapy)

- Freestanding radiological facility **\$0 or 20%** of the cost
- Specialist's office **\$0 or 20%** of the cost

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



WHAT YOU PAY ON THIS HUMANA PLAN

HEARING SERVICES

Medicare-covered hearing

\$0 or **\$30** copay

Mandatory supplemental hearing benefit

HER945

- **\$0** copay for routine hearing exams up to 1 per year.
- **\$0** copay for each Advanced level hearing aid up to 1 per ear every 3 years.

Hearing aid purchase includes:

- Unlimited follow-up provider visits during first year following TruHearing hearing aid purchase
- 60-day trial period
- 3-year extended warranty
- 80 batteries per aid for non-rechargeable models
- Rechargeable style options available.

You must see a TruHearing provider to use this benefit. Call 1-844-255-7144 to schedule an appointment (for TTY, dial 711).

DENTAL SERVICES

Medicare-covered dental

\$0 or **\$30** copay

Mandatory supplemental dental benefit

Limitations and exclusions may apply. Submitted claims are subject to a review process which may include a clinical review and dental history to approve coverage. Dental benefits under this plan may not cover all ADA procedure codes. Any services received that are not listed will not be covered by the plan and will be the member's responsibility. The member is responsible for any amount above the dental coverage limit. Benefits are offered on a calendar year basis. Any amount unused at the end of the year will expire. Information regarding each plan is available at Humana.com/sb.

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In-network dentists have agreed to provide covered services at contracted rates (per the in-network fee schedules, or INFS). If a member visits a participating network dentist, the member cannot be billed for charges that exceed the negotiated fee schedule

DEN144

- **\$0** copay for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years.
- **\$0** copay for comprehensive oral evaluation or periodontal exam, occlusal adjustment, scaling for moderate inflammation up to 1 every 3 years.
- **\$0** copay for bridge recementation, bridges-pontic, complete dentures, crown recementation, panoramic film or diagnostic x-rays, partial dentures up to 1 every 5 years.
- **\$0** copay for bridges-crown up to 2 every 5 years.
- **\$0** copay for crown, other restorative services - core buildup and prefabricated post and core, root canal, root canal retreatment up to 1 per tooth per lifetime.
- **\$0** copay for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.
- **\$0** copay for adjustments to dentures, denture rebase, denture reline, denture repair, emergency diagnostic exam, tissue conditioning up to 1 per year.

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



WHAT YOU PAY ON THIS HUMANA PLAN

Out-of-network dentists have not agreed to provide services at contracted fees. Benefits received out-of-network are subject to any in-network benefit maximums, limitations and/or exclusions. Members may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider. Please see below for provider locator instructions. Network providers agree to bill us directly. If a provider who is not in our network is not willing to bill us directly, you may have to pay upfront and submit a request for reimbursement. The coinsurance level will apply to the average negotiated in-network fee schedule (INFS) in your area. See Chapter 2 Payment Requests Contact Information in your Evidence of Coverage or visit **Humana.com** for information on requesting reimbursement.

When visiting an out-of-network provider there could be a difference between Humana's reimbursement and the dentist's charges. Members are responsible for this difference when visiting an out-of-network provider; this is known as balanced billing.

The Mandatory Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at **Humana.com** > Find a doctor > Select the Dentist icon from the menu > Enter Zip code > From the Distance drop down select the preferred distance > From the look up method select All Dental Networks > Then select HumanaDental Medicare.

- **\$0** copay for emergency treatment for pain, fluoride treatment, oral surgery, periodic oral exam, prophylaxis (cleaning) up to 2 per year.
- **\$0** copay for periodontal maintenance up to 4 per year.
- **\$0** copay for amalgam and/or composite filling, necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year.
- **\$5,000** combined maximum benefit coverage amount per year for all preventive and comprehensive benefits.

VISION SERVICES

Eyewear (post cataract surgery)	\$0 copay
Medicare-covered diabetic eye exam	\$0 copay

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Medicare-covered vision services

The provider location for Medicare-covered vision can be found at **Humana.com** > Find a Doctor > select the Medical icon > enter Zip Code > select look up Method > Medicare or Medicare-Medicaid > select your plan Network > select Search Category > Specialty Physician.

WHAT YOU PAY ON THIS HUMANA PLAN

\$0 or **\$30** copay

Mandatory supplemental vision benefit

The provider locator for the Humana Medicare Insight Network for Mandatory Supplemental benefit vision can be found at **Humana.com** > Find a Doctor > select the Vision Care icon > select Medicare > select Medicare Advantage.

VIS733

- **\$0** copay for routine exam up to 1 per year.
- **\$300** maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames.
- **\$350** maximum benefit coverage amount per year at PLUS Provider for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames.
- Eyeglass lens options may be available with the maximum benefit coverage amount up to 1 pair per year.
- Maximum benefit coverage amount is limited to one time use per year.
- Maximum benefit coverage amounts cannot be combined.

PLUS providers are part of the **Humana Medicare Insight Network** and are indicated in the provider locator search results.

MENTAL HEALTH SERVICES

Inpatient

Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital

\$0 or **\$350** copay per day for days 1-5
\$0 copay per day for days 6-90

Therapy visits

- Partial hospitalization
- Specialist's office

\$0 or **20%** of the cost
\$0 or **\$30** copay

SKILLED NURSING FACILITY

Your plan covers up to 100 days in a SNF

\$0 copay per day for days 1-20
\$0 or **\$203** copay per day for days 21-100

PHYSICAL THERAPY

Comprehensive outpatient rehab facility

\$0 or **20%** of the cost

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

H5619126000

WHAT YOU PAY ON THIS HUMANA PLAN

Specialist's office

\$0 or **20%** of the cost

AMBULANCE

\$0 or **20%** of the cost

TRANSPORTATION

\$0 copay for plan approved location up to 60 one-way trip(s) per year.
This benefit is not to exceed 50 miles per trip.

The member *must* contact transportation vendor to arrange transportation and should contact Customer Care to be directed to their plan's specific transportation provider.

MEDICARE PART B DRUGS

Allergy shots and serum

- Primary care physician's office
- Specialist's office

\$0 copay

\$0 copay

Chemotherapy drugs at a specialist's office

\$0 or **20%** of the cost

Other Part B drugs

Some rebatable Part B drugs may be subject to a lower coinsurance.

You pay no more than \$35 for a one-month (up to 30-day) supply for all Part B insulin covered by our plan, and if your plan has a deductible it does not apply to Part B insulin.

- Pharmacy
- Primary care physician's office
- Specialist's office

\$0 copay

\$0 or **20%** of the cost

\$0 or **20%** of the cost

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

Prescription Drug Benefits

PLAN HIGHLIGHTS

\$0 Rx Copay Benefit

If you receive "Extra Help", you will pay **\$0** for all Medicare Part D covered prescription drugs on your formulary for the entire calendar year.

\$0 vaccines

\$0 copay for adult Part D covered vaccines recommended by the Advisory Committee on Immunization Practices (ACIP)

If you do not receive "Extra Help" refer to Chapter 6 of the Evidence of Coverage for more details on the prescription drug benefit.

To find which pharmacies are available in your network, go to [Humana.com/pharmacyfinder](https://www.humana.com/pharmacyfinder).

Some drugs are limited to a 30-day supply

Additional Benefits

WHAT YOU PAY ON THIS HUMANA PLAN

Chiropractic services (Medicare-covered)

\$0 copay

Podiatry services (Medicare-covered)

\$0 or **\$30** copay

Acupuncture services (Medicare-covered)

\$0 or **\$30** copay for acupuncture for chronic low back pain visits up to 20 visit(s) per year.

MEDICAL EQUIPMENT/SUPPLIES

Diabetic monitoring supplies

- Diabetic supplier **\$0** or **20%** of the cost
- Network retail pharmacy **\$0** copay
- Preferred diabetic supplier **\$0** copay

Durable medical equipment (DME) and related supplies

\$0 or **20%** of the cost

Medical Supplies at medical supplier

\$0 or **20%** of the cost

Prosthetic devices and related supplies

\$0 or **20%** of the cost

REHABILITATION SERVICES

Cardiac rehabilitation services at a specialist's office

\$0 or **20%** of the cost

Occupational therapy

- Comprehensive outpatient rehab facility **\$0** or **20%** of the cost
- Specialist's office **\$0** or **20%** of the cost

WHAT YOU PAY ON THIS HUMANA PLAN

Physical therapy	
• Comprehensive outpatient rehab facility	\$0 or 20% of the cost
• Specialist's office	\$0 or 20% of the cost
Pulmonary rehabilitation services at a specialist's office	\$0 or 20% of the cost
Speech therapy	
• Comprehensive outpatient rehab facility	\$0 or 20% of the cost
• Specialist's office	\$0 or 20% of the cost
Supervised Exercise Therapy (SET) for Peripheral Artery Disease (PAD) at a specialist's office	\$0 or \$25 copay
TELEHEALTH SERVICES (in addition to Original Medicare)	
Primary care physician's office	\$0 copay
Specialist's office	\$0 or \$30 copay
Substance abuse or behavioral health services	\$0 copay
Urgent care services	\$0 or 20% of the cost



Medicaid Benefit Comparison

The benefits described in the Covered Medical and Hospital Benefits sections above are covered by Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP). Below is a comparison of benefits that some Medicaid eligible individuals could receive directly from the West Virginia Department of Health and Human Resources (Medicaid). For each benefit listed below, you can see what the West Virginia Department of Health and Human Resources (Medicaid) covers and what our plan covers. All Medicaid benefits are subject to Medicaid eligibility guidelines and requirements and are available only to full dual eligible individuals. If you have questions about your Medicaid eligibility and what benefits you are entitled to, review your member handbook or contact the West Virginia Department of Health and Human Resources (Medicaid) at 1-800-642-8589 (toll free) 1-855-889-4325 (TTY).

BENEFIT	MEDICAID BENEFIT	OUR PLAN BENEFIT
Inpatient hospital care	Covered	Covered
Ambulance	Covered	Covered
Ambulatory surgical center	Covered	Covered
Dentures	Covered	Covered
Diagnostic services, labs, and imaging	Covered	Covered
Doctor office visits	Covered	Covered
Emergency care	Covered	Covered
Eyeglasses	Covered	Covered

BENEFIT	MEDICAID BENEFIT	OUR PLAN BENEFIT
Hearing aids	Not Covered	Covered
Home and community based waiver service programs	Covered	Not Covered
Inpatient hospital, nursing facility and intermediate care facility services in institutions for mental diseases (MD), age 65 and older	Covered	Covered with limitations
Inpatient psychiatric services, under age 21	Covered	Covered with limitations
Intermediate care facilities for individuals with intellectual disabilities (ICFs-IID)	Covered	Not Covered
Mental health services	Covered	Covered
Nursing facility services, other than in an institution for mental diseases	Covered	Covered with limitations
Outpatient hospital coverage	Covered	Covered
Personal emergency response system (PERS)	Covered	Not Covered
Physical, occupational, speech therapy	Covered	Covered
Medicare Part B drugs	Covered	Covered
Preventive care	Covered	Covered
Transportation	Covered	Covered
Skilled nursing facility	Covered	Covered
Urgently needed services	Covered	Covered



More benefits with **your plan**

Enjoy some of these extra benefits included in your plan.

This is a summary of what we cover. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of coverage and services. Visit [Humana.com/plandocuments](https://www.humana.com/plandocuments) to view a copy of the EOC or call **1-800-833-2364**.

Flex Allowance

\$750 annual allowance on a prepaid card to use for out-of-pocket expenses, including copays related to the current plan year covered dental, vision and hearing services.

Any unused amount expires at the end of the plan year.

This allowance can be used at **in-network** dental, vision and hearing providers that accept Visa® payments and the provider's main business is dental care, vision services, or hearing services. Limitations and restrictions may apply.

See the **Humana Spending Account Card** section for more information. Allowance amount cannot be combined with other benefit allowances which may be on the card.

Healthy Options Allowance

\$70 monthly allowance on a prepaid card to use for essentials you need to support your health.

This allowance can be used to buy approved products from participating retail locations (like groceries, over-the-counter health and wellness items, personal care items, home supplies, etc.) or pay for approved services (monthly living expenses like rent, non-medical transportation costs like a taxi, Uber, Lyft, etc.).

Allowance amount cannot be combined with other allowances which may be on the Card.

Unused funds will roll over to the next month and expire at the end of the plan year.

- Allowance is available to use at the beginning of every month.
- Limitations and restrictions may apply.

See the Humana Spending Account Card section for more information.

Humana Spending Account Card

The Humana Spending Account Card is what you use to spend allowances included in this plan. If your previous plan had a Humana Spending Account Card, please keep using the same card. If your previous plan did not have a Humana Spending Account Card, please activate your card as soon as you receive it in the mail.

Please keep this card even after the allowance is spent as future allowance amounts will be added to this card.

- Humana is not responsible for funds lost due to lost or stolen cards.
- Please see the back of your card for more information.
- Allowance amounts cannot be combined with other benefit allowances on the card.
- Limitations and restrictions may apply.

HMO Travel Benefit

Members can receive in-network benefits when services are received from a participating HMO National Network provider during their travels to other states and Puerto Rico.

You must select an in-network doctor in your service area listed in this document to act as your Primary Care Provider (PCP).

Smoking cessation program

To further assist in your effort to quit smoking or tobacco product use, we cover one additional counseling quit attempt within a 12-month period as a service with no cost to you. This is in addition to the two counseling attempts provided by Medicare and includes up to four face-to-face visits. This service can be used for either preventive measures or for diagnosis with a tobacco related disease.

Routine foot care

\$0 copay for routine podiatry visits up to 6 visit(s) per year.

Humana Well Dine® Meal Program

Humana's home delivered meal program for members following an inpatient stay in the hospital or nursing facility.

Rewards and Incentives

Go365 by Humana® a Rewards and Incentive program for completing certain preventive health screenings and health and wellness activities.

Wigs (related to chemotherapy treatment)

Up to an unlimited maximum benefit per year.

SilverSneakers® fitness program

Basic fitness center membership including in person and digital fitness classes.

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion, or language. Discrimination is against the law. Humana and its subsidiaries comply with applicable federal civil rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
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 their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. **1-877-320-1235 (TTY: 711)**

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.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-320-1235 (TTY: 711). Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-320-1235 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-877-320-1235 (听障专线：711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-877-320-1235 (聽障專線：711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-320-1235 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-320-1235 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-877-320-1235 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-320-1235 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-320-1235 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form CMS-10802 (Expires 12/31/25)

Form Approved OMB# 0938-1421

Humana.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-320-1235 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بخططنا الصحية أو خطة الأدوية الموصوفة لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (TTY: 711) 1-877-320-1235. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-320-1235 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-320-1235 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-320-1235 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-320-1235 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-877-320-1235 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康保険と処方薬プランに関するご質問にお答えするために、無料の通訳サービスをご用意しています。通訳をご用命になるには、1-877-320-1235 (TTY:711) にお電話ください。日本語を話す者が支援いたします。これは無料のサービスです。



Find out **more**



You can see our plan's **provider and pharmacy directory** at our website at humana.com/finder/search or call us at the number listed at the beginning of this booklet and we will send you one.



You can see our plan's **drug guide** at our website at humana.com/medicaredruglist or call us at the number listed at the beginning of this booklet and we will send you one.

To find out more about the coverage and costs of Original Medicare, look in the current “Medicare & You” handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Humana has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 12/31/2026 based on a review of Humana's Model of Care.

Your provider may choose to submit to the West Virginia Department of Health and Human Resources (Medicaid) for consideration of additional secondary payment for an amount applied to deductibles, coinsurance, or copayments. If you are Cost Share Protected, providers are required by federal regulation to accept Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP) primary payment and the West Virginia Department of Health and Human Resources (Medicaid) secondary payment as payment in full for covered Medicare Part A and Part B services – even when the Medicaid payment is zero or a provider chooses to not submit to Medicaid.

If you are cost-share protected by the West Virginia Department of Health and Human Resources (Medicaid), Humana Gold Plus SNP-DE H5619-126 (HMO-POS D-SNP) providers aren't allowed to collect or bill you for services and items covered under Medicare Part A and Part B, including deductibles, coinsurance, and copayments – even when Medicaid payment is zero or a provider chooses to not submit to Medicaid. If a provider asks you to pay, that's against the law. You may however be responsible for a small Medicaid copayment.

If you are cost-share protected and you are billed or asked to pay the provider for deductibles, coinsurance, or copayments on covered Medicare Part A and Part B services tell your provider you are cost-share protected and can't be charged. If you have already made payment you have the right to a refund. If your provider will not stop billing, you can call us at 1-800-457-4708 or you can call Medicare at 1-800-Medicare (1-800-633-4227), (TTY 1-877-486-2048). Humana or Medicare can ask your provider to stop billing you and refund any payment you have made.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth. 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 are 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.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

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Humana.

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The information you need is just a click away.

Visit [Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments) to check details about your plan, including benefits and costs.

If you'd like a printed Evidence of Coverage, Provider Directory, or Drug List mailed to you, you can request one online at the website above, or call **1-800-457-4708 (TTY: 711)**, 24 hours a day, seven days a week. Please have your Humana member ID card ready when you call. When asked for the reason you've called, say "Evidence of Coverage," "Drug List" or "Provider Directory."

Activate your secure MyHumana account.

Your online MyHumana account is an important part of your Humana membership. Use it to view your plan details anytime and access important plan documents online, all in one place. It's easy to use and tailored to you.

Already have an account?

Go to [Humana.com/MyHumanaPlan](https://www.humana.com/MyHumanaPlan) and log in.

Don't have an account yet?

Create one using the same link above in just minutes.

Receiving information about other insurance products

As a Humana member, we may call you to offer other insurance-related products. You can opt out of those future calls by calling the Customer Care number on the back of your ID card.

Humana Inc.

P.O. Box 14168

Lexington, KY 40512-4168

Important information about your plan

Humana.com