

# Summary of Benefits

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## **Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP)**

This is a Highly Integrated Dual Eligible (HIDE) Special Needs Plan.

Puerto Rico

Puerto Rico Island Wide

Our service area is Puerto Rico.

## 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 **1-800-681-3625 (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 **1-800-681-3625 (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

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copays/coinsurance may change on January 1, 2026.
- 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.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- 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.



# Let's talk about Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP)

Find out more about the Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP) plan – including the health and drug services it covers – in this easy-to-use guide.

Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP) is a Coordinated Care plan HMO with a Medicare contract and a contract with Administración de Seguros de Salud (ASES) (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](http://Humana.com/PlanDocuments)**.

As a member you must select an in-network doctor within the service area listed in this document to act as your Primary Care Provider (PCP). Humana Gold Plus SNP-DE H4007-016 (HMO 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. Please contact your provider(s) to verify that they have registered with Puerto Rico Medicaid.

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

If you receive both Medicare and Medicaid benefits, this means you are dual eligible. To enroll in Humana Gold Plus SNP-DE H4007-016 (HMO 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 Administración de Seguros de Salud (ASES) (Medicaid).

## Plan name

Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP)

## More about Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP)

As a member of this plan, you will not be responsible for cost sharing for plan benefits. The Covered Medical and Hospital Benefits chart shows the benefits you will receive from Humana.

Be sure to show the Administración de Seguros de Salud (ASES) (Medicaid) ID card in addition to your Humana membership card to make your provider aware that you also have Medicaid coverage.

## 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 Administración de Seguros de Salud (ASES) (Medicaid) for further details.

If you're a member of this plan, call toll-free: **1-866-773-5959 (TTY: 711)**.

If you're **not** a member of this plan, call toll free: **1-800-681-3625 (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 Saturday from 7 a.m. to 6 p.m.

Or visit our website: **[Humana.com/Medicare](http://Humana.com/Medicare)**

Medicaid benefits last validated on 07/01/2024 and are subject to change. For the most current Puerto Rico Medicaid coverage information, please visit Administración de Seguros de Salud (ASES) (Medicaid) website at <https://www.medicaid.pr.gov> or call the Medicaid Hotline at 1-787-641-4224 (Local and Toll Free) 1-787-625-6955 (TTY).



**A healthy partnership**  
Get more from this plan – with extra services and resources provided by Humana!



## Monthly Premium, Deductible and Limits

<b>Monthly plan premium</b>	<b>\$0</b> You must keep paying your Medicare Part B premium.
<b>Part B premium reduction</b>	Your plan will reduce your Monthly Part B premium by up to <b>\$68.50</b> but by no more than Original Medicare's Part B Premium for 2025.
<b>Medical deductible</b>	This plan does not have a deductible.
<b>Pharmacy (Part D) deductible</b>	<b>\$0</b> deductible
<b>Maximum out-of-pocket responsibility</b> The most you pay for copays, coinsurance and other costs for covered medical services for the year	<b>\$3,400</b> in-network



## Medical Benefits

### WHAT YOU PAY ON THIS HUMANA PLAN

#### INPATIENT HOSPITAL COVERAGE

This plan covers an unlimited number of days for an inpatient stay. **\$0** copay

#### OUTPATIENT HOSPITAL COVERAGE

**Diagnostic colonoscopy** **\$0** copay

**Diagnostic mammography** **\$0** copay

**Surgery services** **\$0** copay

#### AMBULATORY SURGERY CENTER

**Diagnostic colonoscopy** **\$0** copay

**Surgery services** **\$0** copay

#### DOCTOR VISITS

##### Primary care provider (PCP)

- PCP's office **\$0** copay
- Telehealth **\$0** copay

##### Specialist

- Specialist's office **\$0** copay
- Telehealth **\$0** copay

#### PREVENTIVE CARE

This plan covers all Medicare preventive services including: **\$0** copay

Your primary care provider (PCP) will work with you to coordinate the care you need with specialists or certain other providers in the network. This is called a "referral." Certain procedures, services and drugs may need advance approval from this plan. This is called "preauthorization." To learn more about services that require a referral or preauthorization from the plan, contact your PCP, refer to the Evidence of Coverage (EOC) for this plan, or visit [Humana.com/PAL](https://www.humana.com/PAL).

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## WHAT YOU PAY ON THIS HUMANA PLAN

- 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** **\$0** copay

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

**Physician and professional services at emergency room** **\$0** copay

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## WHAT YOU PAY ON THIS HUMANA PLAN

### URGENTLY NEEDED SERVICES

- **Telehealth** **\$0** copay
- **Urgent care center** **\$0** copay

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.

### DIAGNOSTIC SERVICES, LABS AND IMAGING

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

- Freestanding radiological facility **\$0** copay
- Outpatient hospital **\$0** copay
- PCP's office **\$0** copay
- Specialist's office **\$0** copay

#### Basic radiological services (X-rays)

- Freestanding radiological facility **\$0** copay
- Outpatient hospital **\$0** copay
- PCP's office **\$0** copay
- Specialist's office **\$0** copay
- Urgent care center **\$0** copay

#### Diagnostic mammography

- Freestanding radiological facility **\$0** copay
- Specialist's office **\$0** copay

#### Diagnostic procedures and tests

- Outpatient hospital **\$0** copay
- PCP's office **\$0** copay
- Specialist's office **\$0** copay
- Urgent care center **\$0** copay

#### Lab services

- Freestanding laboratory **\$0** copay
- Outpatient hospital **\$0** copay
- PCP's office **\$0** copay
- Specialist's office **\$0** copay
- Urgent care center **\$0** copay

#### Nuclear medicine and services

- Freestanding radiological facility **\$0** copay
- Outpatient hospital **\$0** copay

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## WHAT YOU PAY ON THIS HUMANA PLAN

### Sleep study

- Member's home **\$0** copay
- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

### Therapeutic radiology (Radiation therapy)

- Freestanding radiological facility **\$0** copay
- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

## HEARING SERVICES

**Medicare-covered hearing** **\$0** copay

### Mandatory supplemental hearing benefit

Routine hearing providers can be found at [Humana.com](http://Humana.com) > Find Care.

### HER865

- **\$0** copay for fitting/evaluation, routine hearing exams up to 1 per year.
- **\$1,000** maximum benefit coverage amount for the choice of each OTC hearing aids or each prescription hearing aids (all types) up to 1 per ear per year.

## DENTAL SERVICES

**Medicare-covered dental** **\$0** 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.

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

### DEN521

- **0%** of the cost for bitewing x-rays up to 1 set(s) per year.
- **0%** of the cost for periodontal surgery up to 1 per quadrant every 3 years.
- **0%** of the cost for amalgam or composite filling up to 1 per tooth every 3 years.
- **0%** of the cost for comprehensive oral exam, cone beam CT imaging, panoramic film up to 1 every 3 years.
- **0%** of the cost for crown, implant supported prosthetics up to 1 per tooth every 5 years.
- **0%** of the cost for bridges, complete dentures, complete or partial denture reline, partial dentures up to 1 every 5 years.
- **0%** of the cost for implant services, other restorative services - core buildup and prefabricated post and core up to 1 per tooth per lifetime.

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## Medical Benefits (cont.)

### WHAT YOU PAY ON THIS HUMANA PLAN

schedule (but any applicable coinsurance payment still applies).

Dentists can be found at [Humana.com](https://www.humana.com) > Find Care.

- **0%** of the cost for scaling and root planing (deep cleaning) up to 1 per quadrant per year.
- **0%** of the cost for periodontal debridement up to 1 per year.
- **0%** of the cost for pulp vitality test up to 2 per quadrant per year.
- **0%** of the cost for periodic oral exam, periodontal maintenance, prophylaxis (cleaning) up to 2 per year.
- **0%** of the cost for complete or partial denture repair up to 3 per year.
- **0%** of the cost for intraoral x-rays up to 6 per year.
- **0%** of the cost for adjustments to dentures, extractions, root canal up to unlimited per year.
- **\$2,000** maximum benefit coverage amount per year for adjustments to dentures, bridges, complete dentures, complete or partial denture reline, complete or partial denture repair, crown, implant services, implant supported prosthetics, other restorative services - core buildup and prefabricated post and core, partial dentures comprehensive benefits.

This plan covers additional Platino benefits

### VISION SERVICES

**Eyewear (post cataract surgery)**

**\$0** copay

**Medicare-covered diabetic eye exam**

**\$0** copay

**Medicare-covered vision services**

**\$0** copay

**Mandatory supplemental vision benefit**

Routine vision providers can be found at [Humana.com](https://www.humana.com) > Find Care.

**VIS318**

- **\$0** copay for routine exam 1 per year.
- **\$600** maximum benefit coverage amount per year for contact lenses and/or eyeglasses-lenses and frames up to unlimited pair(s) per year, fitting for eyeglasses-lenses and frames up to unlimited per year.
- Eyeglasses include ultraviolet protection and scratch-resistant coating.

*Your primary care provider (PCP) will work with you to coordinate the care you need with specialists or certain other providers in the network. This is called a "referral." Certain procedures, services and drugs may need advance approval from this plan. This is called "preauthorization." To learn more about services that require a referral or preauthorization from the plan, contact your PCP, refer to the Evidence of Coverage (EOC) for this plan, or visit [Humana.com/PAL](https://www.humana.com/PAL).*

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## WHAT YOU PAY ON THIS HUMANA PLAN

### MENTAL HEALTH SERVICES

**Inpatient** \$0 copay

#### Mental health therapy visits

- Outpatient hospital \$0 copay
- Partial hospitalization \$0 copay
- Specialist's office \$0 copay

#### Outpatient substance abuse services

- Outpatient hospital \$0 copay
- Partial hospitalization \$0 copay
- Specialist's office \$0 copay
- Telehealth \$0 copay

### SKILLED NURSING FACILITY

This plan covers up to 100 days in a SNF \$0 copay

### AMBULANCE

\$0 copay

### TRANSPORTATION

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

\$0 copay for plan approved location up to 24 one-way trip(s) per year. This benefit offers unlimited miles per trip.

### MEDICARE PART B DRUGS

#### Allergy shots and serum

- PCP's office \$0 copay
- Specialist's office \$0 copay

#### Chemotherapy drugs

- Outpatient hospital \$0 copay
- Specialist's office \$0 copay

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## Medical Benefits (cont.)

### WHAT YOU PAY ON THIS HUMANA PLAN

#### Other Part B drugs

• Outpatient hospital	\$0 copay
• PCP's office	\$0 copay
• Pharmacy	\$0 copay
• Specialist's office	\$0 copay

#### Part B Insulin

• Outpatient hospital	\$0 copay
• PCP's office	\$0 copay
• Pharmacy	\$0 copay
• Specialist's office	\$0 copay



## Prescription Drug Benefits

### PLAN HIGHLIGHTS

#### \$0 copays

**\$0\*** for all Medicare Part D covered prescription drugs for the entire calendar year. You will pay **\$0** through the Deductible, Initial Coverage, and Catastrophic Coverage stages.

#### \$0 vaccines

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

\* All Covered drugs have a single-tier benefit structure.

To find which pharmacies are available in our 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

#### Acupuncture services (Medicare-covered)

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

#### Chiropractic services (Medicare-covered)

**\$0** copay

#### Podiatry services (Medicare-covered)

**\$0** copay

### MEDICAL EQUIPMENT/SUPPLIES

#### Continuous glucose monitor (CGM)

• DME provider	\$0 copay
• Pharmacy	\$0 copay

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## Additional benefits (cont.)

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### WHAT YOU PAY ON THIS HUMANA PLAN

#### Diabetic monitoring supplies

- Diabetic supplier **\$0** copay
- Network retail pharmacy **\$0** copay

#### Durable medical equipment (DME)

**\$0** copay

#### Medical supplies at medical supplier

**\$0** copay

#### Prosthetic devices and related supplies

**\$0** copay

### REHABILITATION SERVICES

#### Cardiac rehabilitation services

- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

#### Occupational therapy

- Comprehensive outpatient rehab facility **\$0** copay
- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

#### Physical therapy

- Comprehensive outpatient rehab facility **\$0** copay
- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

#### Pulmonary rehabilitation services

- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

#### Speech therapy

- Comprehensive outpatient rehab facility **\$0** copay
- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

#### Supervised Exercise Therapy (SET) for Peripheral Artery Disease (PAD)

- Outpatient hospital **\$0** copay
- Specialist's office **\$0** copay

## Medicaid Benefit Comparison

The benefits described in the Covered Medical and Hospital Benefits sections above are covered by Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP). For each benefit listed below, you can see what Administración de Seguros de Salud (ASES) (Medicaid) covers and what this plan covers.

All Medicaid benefits are subject to Administración de Seguros de Salud (ASES) (Medicaid) eligibility guidelines and requirements and are available only to full dual eligible individuals. If you have questions about your Medicaid eligibility, what benefits you are entitled to, and any cost-sharing you may be responsible for, review your member handbook or contact Administración de Seguros de Salud (ASES) (Medicaid) at 1-787-641-4224 (Local and Toll Free) 1-787-625-6955 (TTY).

<b>BENEFIT</b>	<b>MEDICAID BENEFIT</b>	<b>THIS PLAN BENEFIT</b>
<b>Ambulance</b>	Covered	Covered
<b>Ambulatory surgical center</b>	Covered	Covered
<b>Dental services preventive &amp; restorative (Medicaid Covered)</b>	<p><b>Co-Payment Code</b>  <b>Preventive (Child) 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b>  <b>Preventive (Adult) 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b>  <b>Restorative 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <ul style="list-style-type: none"> <li>• All preventative and corrective services for children under age twenty-one (21)</li> <li>• Pediatric Pulp Therapy (Pulpotomy) for children under age twenty-one (21);</li> <li>• Stainless steel crowns for use in primary teeth following a Pediatric Pulpotomy.</li> <li>• Preventive dental services for adults.</li> <li>• Restorative dental services for adults.</li> <li>• One (1) comprehensive oral exam per year.</li> <li>• One (1) periodical exam every six months.</li> <li>• One (1) defined problem-limited oral exam.</li> </ul>	Covered

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
	<ul style="list-style-type: none"> <li>• One (1) full series of intra oral radiographies, including bite, every three (3) years.</li> <li>• One (1) initial periapical intra-oral radiography.</li> <li>• Up to five (5) additional periapical/intra-oral radiographies per year.</li> <li>• One (1) single film-bite radiography per year.</li> <li>• One (1) two-film bite radiography per year.</li> <li>• One (1) panoramic radiography every three (3) years.</li> <li>• One (1) adult cleanses every six (6) months.</li> <li>• One (1) child cleanses every six (6) months.</li> <li>• One (1) topical fluoride application every six (6) months for Enrollees under nineteen (19) years old.</li> <li>• Fissure sealants for life for Enrollees up to fourteen (14) years old, including decidual molars up to eight (8) years old when Medically Necessary because of cavity tendencies.</li> <li>• Amalgam restoration;</li> <li>• Resin restorations;</li> <li>• Root Canal;</li> <li>• Palliative treatment; and</li> <li>• Oral Surgery</li> <li>• Sedation and anesthesia services for beneficiaries with physical or mental handicaps in compliance with local laws.</li> <li>• Periodontal Scaling and root planning up to 4 quadrants per beneficiary.</li> <li>• Interim removable partial dentures (upper and lower).</li> <li>• Hospital visits.</li> </ul>	

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
	<ul style="list-style-type: none"> <li>All limitations may be exceeded based on medical necessity and approved through prior pre authorization or exemption process.</li> </ul>	
<b>Dentures</b>	Not Covered	Covered
<b>Diagnostic services, labs, and imaging</b>	Covered	Covered
<b>Doctor visits</b>	Covered	Covered
<b>Emergency care</b>	Covered	Covered
<b>Family planning (Medicaid Covered)</b>	<p><b>Co-Payment code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <p>Puerto Rico Medicaid benefits provide reproductive health and family planning counseling. Such services shall be provided voluntarily and confidentially, including circumstances where the beneficiary is under age eighteen (18). Family planning services will include, at a minimum, the following: education and counseling; pregnancy testing; infertility assessment; sterilization services in accordance with 42 CFR 441.200 subpart F; laboratory services; cost and insertion/removal of non-oral products, such as long acting reversible contraceptives (LARC); at least one of every class and category of FDA-approved contraceptive; at least one of every class and category of FDA-approved contraceptive method; and other FDA approved contraceptive medications or methods when it is Medically Necessary and approved through</p>	Covered

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
	<p>a Prior Authorization or through an exception process and the prescribing Provider can demonstrate at least one of the following situations:</p> <ul style="list-style-type: none"> <li>• Contra-indication with drugs that the Enrollee is already taking, and no other methods covered/available that can be used by the Enrollee.</li> <li>• History of adverse reaction by the Enrollee to the contraceptive methods covered.</li> <li>• History of adverse reaction by the Enrollee to the contraceptive medications that are covered.</li> </ul>	
<b>Hearing aids</b>	Not Covered	Covered
<b>Hearing exams (Medicaid Covered)</b>	<p><b>Co-Payment code 100-\$0.00 / 110-\$0.00 /120-\$0.00 / 130-\$0.00</b> Hearing aids for beneficiaries over 20 years old are excluded from coverage.</p>	Covered
<b>Inpatient hospital for mental health diseases (Medicaid Covered)</b>	<p><b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b> Access to a semi-private room (bed available twenty-four (24) hours a day, every Calendar Day of the year).</p>	Covered
<b>Inpatient hospital services (Medicaid Covered)</b>	<p><b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b> Access to a semi-private room (bed available twenty-four (24) hours a day, every Calendar Day of the year).</p>	Covered



BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
	<p>Coverage includes:</p> <ul style="list-style-type: none"> <li>• Isolation room for medical reasons.</li> <li>• Specialized diagnostic/treatment such as electrocardiograms, electroencephalograms, arterial gases, and other specialized diagnostic and/or treatment testing that are available in the hospital facilities and which are required to be performed while the patient is hospitalized.</li> <li>• Short Term Rehabilitation Services: To hospitalize patients, including physical, occupational, and speech therapy.</li> </ul> <p>Blood: Blood, plasma and their derivatives without limitations, to include irradiated and autologous blood; Monoclonal Factor IX per authorization of a certified hematologist; Antihemophilic Factor with intermediate purity concentration (Factor VIII) A; Antihemophilic Monoclonal Type Factor per authorization of a certified hematologist and Prothrombin Activated complex (Auto flex and Feiba) per authorization of a certified hematologist.</p>	
<p><b>Inpatient mental health services, nursing facility and intermediate care facility services in institutions for mental diseases (MD), age 65 and older</b></p>	<p>Not Covered</p>	<p>Covered with limitations</p>
<p><b>Inpatient mental health services, under age 21</b></p>	<p>Covered</p>	<p>Covered with limitations</p>

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
<b>Inpatient substance use disorder (Medicaid Covered)</b>	<p><b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <p>Access to a semi-private room (bed available twenty-four (24) hours a day, every Calendar Day of the year).</p>	Covered
<b>Laboratory and high-tech laboratories (Medicaid Covered)</b>	<p><b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <p>Health Certificates are covered under the GHP, provided that cost sharing and/or deductibles applicable for necessary procedures and laboratory testing related to generating a Health Certificate will be the Enrollee's responsibility. Such certificates shall include:</p> <ul style="list-style-type: none"> <li>• Venereal Disease Research Laboratory("VDRL") tests.</li> <li>• Tuberculosis ("TB") tests; and</li> <li>• Any Certification for GHP Enrollees related to eligibility for the Medicaid Program (provided at no charge).</li> </ul>	Covered
<b>Maternity services (Medicaid covered)</b>	<p><b>Co-Payment code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <p>Abortions when the pregnancy is a result of rape or incest as certified by a physician.</p> <p>Severe and long-lasting damage would be caused to the mother if the pregnancy is carried to term as certified by a physician.</p>	Covered

<b>BENEFIT</b>	<b>MEDICAID BENEFIT</b>	<b>THIS PLAN BENEFIT</b>
<b>Medical and surgical (Medicaid covered)</b>	<b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b> Voluntary sterilization of men and women of legal age and sound mind, provided that they have been previously informed about the medical procedure's implications, and that there is evidence of Enrollee's written consent by completing the Sterilization Consent Form included as Appendix (O)(25) of the Contract.	Covered
<b>Medicare Part B drugs</b>	Not Covered	Covered
<b>Mental health services</b>	Covered	Covered
<b>Nursing facility services, other than in an institution for mental diseases</b>	Not Covered	Covered with limitations
<b>Outpatient hospital coverage</b>	Covered	Covered
<b>Outpatient mental healthcare &amp; professional services (Medicaid Covered)</b>	<b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b> All mental health related OPD services and twenty-four (24) hours a day, seven (7) days a week emergency and crisis intervention.	Covered
<b>Outpatient substance use disorder (Medicaid Covered)</b>	<b>Co-Payment Code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b> Access to a semi-private room (bed available twenty-four (24) hours a day, every Calendar Day of the year.	Covered
<b>Physical, occupational, speech therapy</b>	Covered	Covered
<b>Prescription drugs (Medicaid Covered)</b>	<b>Co-Payment code 100-\$0.00 / 110-\$1.00 / 120-\$2.00 / 130-\$3.00 Preferred (Adult)</b>	Covered

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
	<p><b>Co-Payment code 100-\$0.00 / 110-\$3.00 / 120-\$4.00 / 130-\$6.00 Non-Preferred (Adult)</b>  <b>Co-Payment code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00 Outpatient Substance Abuse</b></p>	
	<p>Any cost sharing not included on the MAO benefit design as approved by CMS, including deductible, co-insurances or coverage gaps exceeding the State Plan.</p>	
	<p>The drug needs to be in the GHP formulary and needs to be subject to the applicable edits as established in the GHP Formulary of Medications in Coverage (FMC). It also needs to comply with the following:</p>	
	<ul style="list-style-type: none"> <li>• All MAOs pharmacy benefit will provide full year drug coverage with their CMS approved Part D Drugs Formulary, and subject to established Platino copayments as the only out of pocket contribution.</li> <li>• Drugs not included in the MAOs Part D Drugs Formulary should undergo CMS required exception process for possible approval of non-covered drugs. If exception process denial is sustained by the MAOs, including the appeal process, but if the drugs is covered by the GHP Formulary, the drug will be covered under Wrap-Around. The prescriber physician needs to exhaust available MAO formulary on the needed drug category.</li> </ul>	

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
	<ul style="list-style-type: none"> <li>Wrap around drugs to be considered need to be part of the GHP Formulary. All MAO's Part D Drugs Formularies should have the same therapeutic classes as GHP Formulary.</li> </ul>	
<b>Preventive care</b>	Covered	Covered
<b>Preventive services (Medicaid Covered)</b>	<p><b>Co-Payment code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <p>Immunization services non-covered by;</p> <ol style="list-style-type: none"> <li>1- Medicare Part B.</li> <li>2- MAO Part D drug formulary.</li> <li>3- MAO supplementary plan benefits.</li> <li>4- Not covered by the Puerto Rico Department of Health Immunization Program but included in the Puerto Rico Medicaid State Plan.</li> </ol>	Covered
	<p><b>All immunizations required for post bone marrow transplant patients</b></p>	
<b>Skilled nursing facility</b>	Not Covered	Covered
<b>Tobacco cessation (Medicaid Covered)</b>	<p><b>Co-Payment code 100-\$0.00 / 110-\$0.00 / 120-\$0.00 / 130-\$0.00</b></p> <p>Smoking cessation drugs are covered for individuals under age 21 and for pregnant women when medically necessary and prescribed by a physician. In these cases, the plan covers prescription and non-prescription aids as indicated by a physician.</p>	Covered
<b>Transportation</b>	Not Covered	Covered
<b>Urgently needed services</b>	Covered	Covered

BENEFIT	MEDICAID BENEFIT	THIS PLAN BENEFIT
<b>Vision services (Medicaid-Covered)</b>	<p><b>Co-Payment code 100-\$0.00 / 110-\$1.00 / 120-\$1.50 / 130-\$2.00</b></p> <p>Eyeglasses or lenses for beneficiaries between the ages of 0 to &gt;21 years when <b>medically necessary</b> will be cover, the benefit of eyeglasses and lens consist of a single or multifocal lens and a standard frame eyeglass every 24 months. All types of lenses have to be preauthorized except intraocular lenses. Repair or replacement of eyeglasses within 24 months when this is medically necessary and approved by the pre-authorization will be covered.</p>	Covered



## More benefits with **this plan**

Enjoy some of these extra benefits included in this 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 **1-800-681-3625**.

### **Routine Chiropractic services**

**\$0** copay for routine chiropractic visits up to 12 visit(s) per year.

### **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.

### **Bathroom safety device**

**\$0** copayment for one (1) contracted standard bath or shower chair with or without wheels, any size every 5 years to members who meet the medical criteria. Prior authorization requirements may apply.

### **Blood pressure monitor**

You may receive one blood pressure monitor every five (5) years.

### **Humana Well Dine® Meal Program**

**\$0** copayment for Humana Well Dine® meal program.

After your inpatient stay in either a hospital or a nursing facility, you may be eligible to receive 2 home delivered meals per day for 7 days (up to 14 meals).

Meals must be requested within 30 days of discharge from your inpatient stay.

Limited to 4 times per year.

### **Extended Over-the-Counter (OTC) for Elderly Home Care**

**\$125** maximum benefit coverage amount per month for adult diapers (briefs, pull-up), underpads, disposable gloves, wipes, creams and lotions to prevent dry/cracked skin and decrease risk of ulcers, nutritional drinks through contracted provider.

Members must live in a nursing home and meet medical criteria.

The nursing home must be in full compliance with all State laws and regulations.

Brands according to contracted provider.

**Rewards and Incentives - Go365®  
by Humana**

Complete eligible healthy activities, like preventive screenings and exams, and get rewarded.

**SilverSneakers® fitness program**

Live a healthier, more active life through fitness and social connection at participating locations and online.



# Notes

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Humana.

# Notes



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## Notice of Non-Discrimination

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services. Humana Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services contact **1-866-773-5959 (TTY: 711)**. If you believe that Humana Inc. has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc.'s Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **1-866-773-5959 (TTY: 711)**, or **accessibility@humana.com**. If you need help filing a grievance, Humana Inc.'s Non-Discrimination Coordinator can help you.

You can also file a 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, S.W., Room 509F, HHH Building Washington, D.C. 20201. **800-368-1019, 800-537-7697 (TDD)**.

This notice is available at **[www.humana.com/legal/non-discrimination-disclosure](http://www.humana.com/legal/non-discrimination-disclosure)**.

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**Humana.**

## 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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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

**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 1-866-773-5959 (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) 1-866-773-5959. 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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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 1-866-773-5959 (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、1-866-773-5959 (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**



Need help finding a doctor or pharmacy? You can see this plan's **Provider and Pharmacy Directory** at our website at **Humana.com/Find-Care** or call us at the number listed at the beginning of this booklet and we will send you one. Many doctor listings include a Care Highlight® rating. These ratings in clinical quality and cost-efficiency can help you make informed choices about your healthcare. Ratings only appear when we have enough information to measure a doctor's clinical quality and cost-efficiency. Learn more at **Humana.com/CareHighlight**.



You can see this 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.

Clinical quality and cost-efficiency ratings are available in all states except Alaska. Ratings are not available for all physicians. Care Highlight is intended for informational purposes only. Members have access to all physicians in the Humana network, regardless of whether or not the physician has a Care Highlight rating. Ratings should not be the sole basis for selecting a doctor. Humana does not give performance-based payments to doctors based on these ratings. Ratings do not guarantee the quality or outcome of healthcare services.

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 Gold Plus SNP-DE H4007-016 (HMO D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 12/31/2025 based on a review of Humana Gold Plus SNP-DE H4007-016 (HMO D-SNP) Model of Care.

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 this plan may cover or other rules that may apply.

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

All product names, logos, brands and trademarks are property of their respective owners, and any use does not imply endorsement.

The Part B Premium Reduction benefit pays part or all of your Part B premium and the amount may change based on the amount you pay for Part B.

## **More information is just a click away.**

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

If you'd like a printed Evidence of Coverage, Provider Directory, or Drug Guide 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 Guide" or "Provider Directory."

## **Activate your secure MyHumana account.**

Your online MyHumana account is an important part of your Humana membership. Use it to view this plan's 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/Member/ManageYourAccount](https://www.humana.com/Member/ManageYourAccount) 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 any future calls using the Customer Care number on the back of your ID card.

**Humana Inc.**  
P.O. Box 14168  
Lexington, KY 40512-4168

Important information about this plan

[Humana.com](https://www.humana.com)