

# Summary of Benefits

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## **Humana Value Rx Plan (PDP) S5884-183**

State of New Jersey

Our service area includes the following state(s): New Jersey.

## 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 **1-800-706-0872 (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 **1-800-706-0872 (TTY: 711)** to view a copy of the EOC.
- 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.
- Benefits, premiums and/or copays/coinsurance may change on January 1, 2026.
- Effect on Current Coverage.** If you are currently enrolled in a Medicare Prescription Drug plan, your current Medicare Prescription Drug healthcare coverage will end once your new Medicare Prescription Drug coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Prescription Drug coverage starts. Please contact Tricare for more information.



# Let's talk about Humana Value Rx Plan (PDP)

Find out more about the Humana Value Rx Plan (PDP) – including the drug services it covers – in this easy-to-use guide.

Humana Value Rx Plan (PDP) is a stand-alone prescription drug plan with a Medicare contract. 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](https://www.humana.com/PlanDocuments).

## To be eligible

To join Humana Value Rx Plan (PDP), you must be entitled to Medicare Part A, and/or be enrolled in Medicare Part B and live in our service area.

## Plan name

Humana Value Rx Plan (PDP)

## How to reach us

If you're a member of this plan, call toll-free: **1-800-281-6918 (TTY: 711)**.

If you're **not** a member of this plan, call toll free: **1-800-706-0872 (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](https://www.humana.com/Medicare)

## More about Humana Value Rx Plan (PDP)

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and the state's program, your prescription drug costs may be lower.

If you have Medicaid, be sure to show your Medicaid ID card in addition to your Humana membership card to make your provider aware that you may have additional coverage. Your services are paid first by Humana and then by Medicaid.

Humana Value Rx Plan (PDP) offers a pharmacy network with preferred cost sharing at select pharmacies. You may pay more at other pharmacies.



## A healthy partnership

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

**Humana.**



## Monthly Premium, Deductible and Limits

### Monthly plan premium

**\$28.80**

If you receive premium assistance, this plan premium may be reduced.

If you have Part B, you must keep paying your Medicare Part B premium.

### Pharmacy (Part D) deductible

**\$0** deductible for Tier 1 and Tier 2

**\$573** deductible for Tier 3, Tier 4 and Tier 5



## Prescription Drug Benefits

### PLAN HIGHLIGHTS

#### \$0 copays

**\$0** copays at select pharmacy locations and tiers. Additional details below.

#### Deductible

**\$0** deductible for Tier 1 and Tier 2

#### Insulin costs

You won't pay more than **\$35** for a one-month (up to 30-day) supply of each insulin product covered by this plan.

#### \$0 vaccines

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

### DEDUCTIBLE

**\$0** deductible for Tier 1 and Tier 2. This plan has a **\$573** deductible for Tier 3, Tier 4 and Tier 5 drugs. You pay the full cost of these drugs until you reach **\$573**. Then, you only pay your cost-share.

### INITIAL COVERAGE

You pay the following until your total out-of-pocket costs reach **\$2,000**. Once you reach this amount, you will enter the Catastrophic Stage.

### Mail Order Cost-Sharing

Day Supply	Standard Mail Order Cost-Sharing		Preferred Mail Order Cost-Sharing CenterWell Pharmacy™	
	30-day	90-day*	30-day	90-day*
<b>Tier 1:</b> Preferred Generic	\$1	\$3	\$0	\$0
<b>Tier 2:</b> Generic	\$2	\$6	\$0	\$0
<b>Tier 3:</b> Preferred Brand	19%	19%	19%	19%
<b>Tier 4:</b> Non-Preferred Drug	35%	35%	35%	35%
<b>Tier 5:</b> Specialty Tier	26%	N/A	26%	N/A

Retail Cost-Sharing				
Day Supply	Standard Retail Cost-Sharing		Preferred Retail Cost-Sharing	
	30-day	90-day*	30-day	90-day*
<b>Tier 1:</b> Preferred Generic	\$1	\$3	\$0	\$0
<b>Tier 2:</b> Generic	\$2	\$6	\$0	\$0
<b>Tier 3:</b> Preferred Brand	19%	19%	19%	19%
<b>Tier 4:</b> Non-Preferred Drug	35%	35%	35%	35%
<b>Tier 5:</b> Specialty Tier	26%	N/A	26%	N/A

You have several options for filling your prescriptions, including retail and mail-order pharmacies. CenterWell Pharmacy® is the preferred mail-order, cost-sharing pharmacy for many Humana plans, which means you may pay as little as **\$0** for certain Tier 1 and Tier 2 generics. Learn more at [CenterWellPharmacy.com](https://www.CenterWellPharmacy.com).

Other pharmacies are available in our network. 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.

You won't pay more than **\$35** for a one-month (up to 30-day) supply of each plan-covered insulin product regardless of cost-sharing tier, even if you haven't paid your deductible.

Insulin Mail Order Cost-Sharing				
Day Supply	Standard Mail Order Cost-Sharing		Preferred Mail Order Cost-Sharing CenterWell Pharmacy™	
	30-day	90-day*	30-day	90-day*
<b>Tier 3:</b> Preferred Brand	\$35	\$105	\$35	\$105
<b>Tier 5:</b> Specialty Tier	\$35	N/A	\$35	N/A

Insulin Retail Cost-Sharing				
Day Supply	Standard Retail Cost-Sharing		Preferred Retail Cost-Sharing	
	30-day	90-day*	30-day	90-day*
<b>Tier 3:</b> Preferred Brand	\$35	\$105	\$35	\$105
<b>Tier 5:</b> Specialty Tier	\$35	N/A	\$35	N/A

Other pharmacies are available in our network. 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.

## CATASTROPHIC COVERAGE

After your total out-of-pocket costs reach **\$2,000** you pay **\$0** for plan-covered Part D drugs.

## EXTRA HELP

If you receive "Extra Help" for your drugs you will have a **\$0** deductible.

Prior to reaching your annual **\$2,000** out-of-pocket limit you will pay one of the following depending on your level of "Extra Help:"

- **\$4.90** for generic/preferred multi-source drug or biosimilar; **\$12.15** for any other drug; OR
- **\$1.60** for generic/preferred multi-source drug or biosimilar; **\$4.80** for any other drug; OR
- **\$0** for all drugs

After reaching your annual **\$2,000** out-of-pocket limit, you will pay **\$0** for the remainder of the calendar year, regardless of the level of "Extra Help" you receive. Additional information will be available on your LIS rider.

Cost sharing may change depending on the pharmacy you choose, when you enter another phase of the Part D benefit and if you qualify for "Extra Help." To find out if you qualify for "Extra Help," please contact the Social Security Office at 1-800-772-1213 (TTY: 1-800-325-0778), Monday – Friday, 7 a.m. – 7 p.m. For more information on your prescription drug benefit, please call us or access your Evidence of Coverage online.

If you reside at an in-network long-term care facility, you pay the same as you would at a standard retail pharmacy. Under certain situations you may be able to get drugs from an out-of-network pharmacy but may pay more than you would pay at an in-network pharmacy.

## 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 **877-320-1235 (TTY: 711)**. Hours of operation: 8 a.m. – 8 p.m., Eastern time. 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, **877-320-1235 (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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## 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



**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**

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You can see this plan's **Pharmacy Directory** at our website at [humana.com/finder/pharmacy/](http://humana.com/finder/pharmacy/) or call us at the number listed at the beginning of this booklet and we will send you one.



You can see this plan's **Drug Guide** at our website at [Humana.com/medicaredruglist](http://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.

The Humana Value Rx Plan (PDP) Prescription Drug Plan pharmacy networks include limited lower-cost, preferred pharmacies in urban areas of AR, CT, DE, IA, IN, KY, MA, MI, MN, MO, ND, NJ, NY, OH, RI, SD, TN, WI, WV; suburban areas of CT, DE, HI, IN, MA, MI, MN, MT, ND, NJ, NY, OH, PA, PR, RI, WI, WV; and rural areas of IA, MN, MT, ND, NE, SD, VT, WY. There are an extremely limited number of preferred cost share pharmacies in urban areas in the following states: DE, MI, MN, ND; suburban areas of MT and ND; and rural areas of ND. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call Customer Care at 1-800-281-6918 (TTY: 711) or consult the online pharmacy directory at [Humana.com/PlanDocuments](http://Humana.com/PlanDocuments).

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

## **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 **1-800-281-6918 (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**