Summary of Benefits

HumanaChoice H5216-449 (PPO)

Nashville



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 **800-833-2364 (TTY: 711)**.

Unde	rstanding 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 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 (Drug Guide) to make sure your drugs are covered.
Unde	rstanding 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, 2027.
	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.
	This plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you may pay a higher copay/coinsurance for services received by non-contracted providers.



Let's talk about HumanaChoice H5216-449 (PPO)

Find out more about the HumanaChoice H5216-449 (PPO) plan – including the health and drug services it covers – in this easy-to-use booklet.

HumanaChoice H5216-449 (PPO) is a Medicare Advantage PPO 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**.

To be eligible

To join HumanaChoice H5216-449 (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name

HumanaChoice H5216-449 (PPO)

How to reach us

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

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

You can call us seven days a week from 8 a.m. to 8 p.m. Please note that our automated phone system may answer your call during weekends and holidays. Or visit our website:

Humana.com/Medicare

More about HumanaChoice H5216-449 (PPO)

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and your state Medicaid program, you may not have to pay the medical costs displayed in this booklet and your prescription drug costs may be lower, too.

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.

As a member it's a good idea to select a doctor as your Primary Care Provider (PCP). HumanaChoice H5216-449 (PPO) has a network of doctors, hospitals, pharmacies and other providers.



A healthy partnership

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

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Monthly Premium, Deductible and Limits

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Monthly plan premium	\$164 If you receive premium assistance, this plan premium may be reduced. You must keep paying your Medicare Part B premium.
Medical deductible	This plan does not have a deductible.
Pharmacy (Part D) deductible	\$0 deductible for Tier 1, Tier 2 and Tier 3 \$615 deductible for Tier 4 and Tier 5
Medical Maximum out-of-pocket responsibility	\$2,500 in-network \$6,200 combined in- and out-of-network The most you pay for copays, coinsurance and other costs for covered
	medical services for the year.

Medical Benefits		
	IN-NETWORK	OUT-OF-NETWORK
INPATIENT HOSPITAL COVERAGE		
This plan covers an unlimited number of days for an inpatient stay.	\$300 copay per admit	20% of the cost
OUTPATIENT HOSPITAL COVERAG	E	
Diagnostic colonoscopy	\$0 copay	\$0 copay
Diagnostic mammography	\$0 copay	\$0 copay
Surgery services	\$300 copay	20% of the cost
AMBULATORY SURGERY CENTER		
Diagnostic colonoscopy	\$0 copay	\$0 copay
Surgery services	\$225 copay	20% of the cost
DOCTOR VISITS		
Primary care provider (PCP)		
 PCP's office 	\$0 copay	20% of the cost
• Telehealth	\$0 copay	Not Covered
Specialist		
 Specialist's office 	\$25 copay	20% of the cost
 Telehealth 	\$25 copay	Not Covered

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

	IN-NETWORK	OUT-OF-NETWORK
PREVENTIVE CARE		
This plan covers all Medicare preventive services including:	\$0 copay	\$0 copay

Cancer Screenings

- Breast cancer screening (mammogram)
- Cervical and vaginal cancer screening
- Colorectal cancer screening
- Lung cancer screening
- Prostate cancer screening

Cardiovascular (heart) Care

- Abdominal aortic aneurysm screening
- Cardiovascular disease risk reduction visit
- Cardiovascular disease screenings

Diabetes Care

- Diabetes screenings
- Diabetes self-management training
- Medicare Diabetes Prevention Program (MDPP)

Dietary Guidance and Support

- Medical nutrition therapy
- Obesity screening and therapy

Routine Screenings and Immunizations

- Annual Wellness Visit (AWV)
- Immunizations
- Routine physical exam
- "Welcome to Medicare" preventive visit

Screenings and Counseling Services

- · Bone mass measurement
- Depression screening

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

IN-NETWORK

OUT-OF-NETWORK

- · Glaucoma screening
- HIV screening
- Screening & counseling to reduce alcohol misuse
- Sexually transmitted infections (STIs) screening and counseling
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)

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

EMERGENCY CARE

Emergency services at emergency room

If you are admitted to the same hospital within 24 hours for the same condition, you pay \$0 for the emergency care you received.

We cover emergency services worldwide. If you have an emergency outside of the U.S. and its territories, you will be responsible to pay for the rendered service(s) upfront and can request reimbursement.

\$150 copay

\$150 copay

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

	IN-NETWORK	OUT-OF-NETWORK
URGENTLY NEEDED SERVICES		
 Telehealth Urgent care center Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical attention. We cover urgently needed services worldwide. If you have an urgently needed service outside of the U.S. and its territories, you will be responsible to pay for the rendered service(s) upfront and can request reimbursement. 	\$65 copay \$65 copay	\$65 copay
DIAGNOSTIC SERVICES, LABS AND) IMAGING	
 Advanced imaging services (MRI, MRA, PET and CT scans) Freestanding radiological facility Outpatient hospital PCP's office Specialist's office 	\$200 copay \$335 copay \$280 copay \$280 copay	20% of the cost20% of the cost20% of the cost20% of the cost
 Basic radiological services (X-rays) Freestanding radiological facility Outpatient hospital PCP's office Specialist's office Urgent care center 	\$50 copay \$130 copay \$0 copay \$25 copay \$65 copay	20% of the cost20% of the cost20% of the cost20% of the cost20% of the cost
 Diagnostic mammography Freestanding radiological facility Specialist's office 	\$0 copay	\$0 copay \$0 copay

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

Medical Benefits (cont.)

Medical benefits	CONL.)	
	IN-NETWORK	OUT-OF-NETWORK
Diagnostic procedures and tests	<u> </u>	
 Outpatient hospital 	\$75 copay	20% of the cost
PCP's office	\$0 copay	20% of the cost
 Specialist's office 	\$25 copay	20% of the cost
 Urgent care center 	\$65 copay	20% of the cost
Lab services		
 Freestanding laboratory 	\$0 copay	20% of the cost
 Outpatient hospital 	\$35 copay	20% of the cost
 PCP's office 	\$0 copay	20% of the cost
 Specialist's office 	\$0 copay	20% of the cost
 Urgent care center 	\$65 copay	20% of the cost
Nuclear medicine and services		
Freestanding radiological	\$245 copay	20% of the cost
facility Outpatient hospital	\$325 copay	20% of the cost
Sleep study	45-15 copay	
Member's home	¢0 congy	20% of the cost
 Outpatient hospital 	\$0 copay \$35 copay	20% of the cost 20% of the cost
 Specialist's office 	\$25 copay	20% of the cost
Therapeutic radiology	Q_O copuly	2070 01 0110 0000
(Radiation therapy)		
 Freestanding radiological 	20% of the cost	20% of the cost
facility		
Outpatient hospital	20% of the cost	20% of the cost
Specialist's office	\$25 copay	20% of the cost
HEARING SERVICES		
Medicare-covered hearing	\$25 copay	20% of the cost
Mandatory supplemental	HER965	Hearing aids must be purchased
hearing benefit	• \$0 copay for routine hearing	through TruHearing. Coverage will
	exams up to 1 per year.	not be provided for hearing aids
	• \$199 copay for each Standard	purchased from a
	level hearing aid up to 1 per ear	non-participating provider.
	per year.	L L 3 F
	• \$499 copay for each Advanced	
	level hearing aid up to 1 per ear	
	per year.	
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You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

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IN-NETWORK

OUT-OF-NETWORK

• **\$799** copay for each Premium level hearing aid up to 1 per ear per year.

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 for Premium and Advanced aids for an additional
 \$50 per aid

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



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DENTAL SERVICES

Medicare-covered dental

Mandatory supplemental dental benefit

Limitations and exclusions may apply. Please see your Evidence of Coverage (EOC) for additional details. 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 annual maximum

\$25 copay

DENF87

- Plan covers up to \$3000
 allowance every year for
 non-Medicare covered
 preventive and comprehensive
 dental services.
- You are responsible for any amount above the dental coverage limit.
- Any amount unused at the end
 of the year will expire.
- Your benefit can be used for most dental treatments such as:
- Preventive dental services, such
 as exams, routine cleanings,
 etc.

20% of the cost

DENF87

- Plan covers up to \$3000
 allowance every year for
 non-Medicare covered
 preventive and comprehensive
 dental services.
- You are responsible for any amount above the dental coverage limit.
- Any amount unused at the end of the year will expire.
- Your benefit can be used for most dental treatments such as:
- Preventive dental services, such as exams, routine cleanings, etc.

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.



Medical Benefits (cont.)

benefit coverage amount.
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.

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 (but any applicable coinsurance payment still applies). Visiting an in-network provider may result in significant savings. The Mandatory Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator for our nationwide network can be found at **Humana.com/FindCare**.

Out-of-network dentists have not agreed to provide services at contracted fees. The out-of-network provider may bill the member for more that what the plan pays, even for services listed with no member cost share. Members are responsible for this difference between Humana's reimbursement and the out-of-network provider's charges. This is known as balance billing. Benefits received out-of-network are subject to any

IN-NETWORK

- Basic dental services, such as fillings, extractions, etc.
- Major dental services, such as periodontal scaling, crowns, dentures, root canals, bridges etc.
- **30%** of the cost applies to dentures.
- **30% 40%** of the cost applies to bridges and crowns.
- Frequency limits may apply.
- Note: The allowance cannot be used on fluoride, cosmetic services and implants.

OUT-OF-NETWORK

- Basic dental services, such as fillings, extractions, etc.
- Major dental services, such as periodontal scaling, crowns, dentures, root canals, bridges
- **30%** of the cost applies to dentures.
- **30% 40%** of the cost applies to bridges and crowns.
- Frequency limits may apply.
- Note: The allowance cannot be used on fluoride, cosmetic services and implants.
- Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

Medical Benefits (cont.)

IN-NETWORK	OUT-OF-NETWORK

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 above 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 usual and customary fees in your area. See Chapter 2 Payment Requests Contact Information in your Evidence of Coverage or visit **Humana.com** for information on requesting reimbursement.

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VISION SERVICES

Eyewear (post cataract surgery)	\$0 copay	\$0 copay
Medicare-covered diabetic eye exam	\$0 copay	\$0 copay
Medicare-covered vision services The provider locator for Medicare-covered vision can be found at Humana.com/FindCare.	\$25 copay	20% of the cost

Mandatory supplemental vision benefit

Please inform the network provider that you are part of the Humana Medicare Insight Network. NOTE: The network of providers for your supplemental vision benefits through Humana

VIS711

- **\$0** copay for routine exam up to 1 per year.
- \$40 combined maximum benefit coverage amount per year for routine exam.
- \$250 maximum benefit coverage amount per year for

VIS711

- **\$0** copay for routine exam up to 1 per year.
- \$40 combined maximum benefit coverage amount per year for routine exam.
- \$250 combined maximum benefit coverage amount per

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

covered.

Medical Benefits (cont.)

Medicare Insight Network may be
different than the network of
providers for the
Medicare-covered vision benefits.
The provider locator can be found

The provider locator can be found at **Humana.com/FindCare**.
Benefit allowance is applied toward the retail price. Member is responsible for any costs above the plan approved amount. Lost or broken materials are not

This benefit is limited to a one-time use per year. Any remaining benefit dollars do not "roll over" to a future purchase. Eyeglass lens options may be available with the maximum benefit coverage amount up to one pair per year.

Benefits are offered on a

calendar basis. Any amount unused by the end of the year will expire.
Copayments, coinsurances, and

Copayments, coinsurances, and deductibles paid for supplemental benefits do not count toward your maximum out-of-pocket amount.

IN-NETWORK

contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames.

- OR
- \$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 will display the PLUS Provider indicator in the provider locator search results found at **Humana.com/FindCare**.

OUT-OF-NETWORK

- year 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.
- Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
- Maximum benefit coverage amounts cannot be combined.

MENTAL HEALTH SERVICES

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

\$300 copay per admit

20% of the cost

Mental health therapy visits

- Outpatient hospital
- · Specialist's office

Telehealth

\$35 copay **\$35** copay

\$35 copay

20% of the cost20% of the costNot Covered

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

Humana.

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Medical Benefits (cont.)		
	IN-NETWORK	OUT-OF-NETWORK
Outpatient substance abuse services		
Outpatient hospitalSpecialist's officeTelehealth	\$35 copay \$35 copay \$35 copay	20% of the cost 20% of the cost Not Covered
SKILLED NURSING FACILITY (SNF		
This plan covers up to 100 days in a SNF	\$0 copay per day for days 1-20 \$218 copay per day for days 21-100	20% of the cost for days 1-100
AMBULANCE		
Air	20% of the cost	20% of the cost
Ground	\$335 copay per date of service	\$335 copay per date of service
TRANSPORTATION		
	Not Covered	
MEDICARE PART B DRUGS Some rebatable Part B drugs may	pe subject to a lower coinsurance.	
Allergy shots and serumPCP's officeSpecialist's office	\$0 copay \$0 copay	20% of the cost 20% of the cost
Chemotherapy drugs		
Outpatient hospitalSpecialist's office	20% of the cost20% of the cost	20% of the cost20% of the cost
Other Part B drugs		
Outpatient hospitalPCP's officePharmacySpecialist's office	20% of the cost20% of the cost20% of the cost20% of the cost	20% of the cost20% of the cost20% of the cost20% of the cost
Part B Insulin		
 Outpatient hospital PCP's office Pharmacy Specialist's office You won't pay more than \$35 for a one-month (up to 30-day) supply of each insulin product covered by this plan. 	20% of the cost20% of the cost20% of the cost20% of the cost	20% of the cost20% of the cost20% of the cost20% of the cost

You do not need a referral to receive covered services from plan providers. This plan requires prior authorization for certain items and services. The following link will take you to a list of items and services that may be subject to prior authorization: **Humana.com/PAL**.

Prescription Drug Bene	efits
PLAN HIGHLIGHTS	
\$0 copays	\$0 copays at select pharmacy locations and tiers. Additional details below.
Deductible	\$0 deductible for Tier 1, Tier 2 and Tier 3
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.
100-day supply	Up to 100-day supply on eligible drugs
Excluded drug coverage	Additional drug coverage for the following: Erectile dysfunction (ED) drugs Prescription vitamins
\$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, Tier 2 and Tier 3. This plan has a **\$615** deductible for Tier 4 and Tier 5 drugs. You pay the full cost of these drugs until you reach **\$615**. Then, you only pay your cost-share.

INITIAL COVERAGE

You pay the following until your total yearly out-of-pocket drug costs reach **\$2,100**. Once you reach this amount, you will enter the Catastrophic Stage.

Pharmacy Cost-Sharing						
	Retail Cost-Sharing Includes all in-network retail pharmacies		Standard Mail-Order Cost-Sharing		Preferred Mail-Order Cost-Sharing CenterWell Pharmacy™	
Day supply	30-day	100-day*	30-day	100-day*	30-day	100-day*
Tier 1: Preferred Generic	\$0	\$0	\$10	\$30	\$0	\$0
Tier 2: Generic	\$5	\$15	\$20	\$60	\$5	\$0
Tier 3: Preferred Brand	\$47	\$141	\$47	\$141	\$47	\$131
Tier 4: Non-Preferred Drug	50%	50%	50%	50%	50%	50%
Tier 5: Specialty Tier	25%	N/A	25%	N/A	25%	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**.

Other pharmacies are available in our network. To find which pharmacies are available in our network, go to **Humana.com/pharmacyfinder**.

*Some drugs are limited to a 30-day supply and others may be eligible for up to a 100-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 Cost-Sharing						
	Includes all	Retail Cost-Sharing scludes all in-network retail pharmacies Standard Mail-Order Cost-Sharing		Preferred Mail-Order Cost-Sharing CenterWell Pharmacy™		
Day supply	30-day	100-day*	30-day	100-day*	30-day	100-day*
Tier 1: Preferred Generic	\$0	\$0	25% up to \$10	25% up to \$30	\$0	\$0
Tier 2: Generic	25% up to \$5	25% up to \$15	25% up to \$20	25% up to \$60	25% up to \$5	\$0
Tier 3: Preferred Brand	25% up to \$35	25% up to \$105	25% up to \$35	25% up to \$105	25% up to \$35	25% up to \$95
Tier 4: Non-Preferred Drug	25% up to \$35	25% up to \$105	25% up to \$35	25% up to \$105	25% up to \$35	25% up to \$105
Tier 5: Specialty Tier	25% up to \$35	N/A	25% up to \$35	N/A	25% up to \$35	N/A

*Not all tiers may include insulin. Please refer to your Prescription Drug Guide to confirm insulin coverage.

Other pharmacies are available in our network. To find which pharmacies are available in our network, go to **Humana.com/pharmacyfinder**.

*Some drugs are limited to a 30-day supply and others may be eligible for up to a 100-day supply.

CATASTROPHIC COVERAGE

After your total out-of-pocket costs reach \$2,100 you pay \$0 for plan-covered Part D and Excluded drugs.

EXCLUD	ED DDI	\mathbf{I}	EDACE
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Erectile dysfunction (ED) drugs	Covered at Tier 1 cost-share amount.
Prescription vitamins	Covered at Tier 1 cost-share amount.

EXTRA HELP

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

Prior to reaching your annual **\$2,100** out-of-pocket limit, you will pay one of the following depending on your level of Extra Help:

- \$5.10 for generic/preferred multi-source drug or biosimilar; \$12.65 for any other drug; OR
- \$1.60 for generic/preferred multi-source drug or biosimilar; \$4.90 for any other drug; OR
- **\$0** for all drugs

After reaching your annual **\$2,100** 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 800-772-1213 (TTY: 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 an in-network 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.

Additional Benefits **IN-NETWORK OUT-OF-NETWORK Acupuncture services \$25** copay for acupuncture for \$25 copay for acupuncture for (Medicare-covered) chronic low back pain visits up to chronic low back pain visits up to 20 visit(s) per year. 20 visit(s) per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. **Chiropractic services** 20% of the cost **\$20** copay (Medicare-covered) **Podiatry services** 20% of the cost **\$25** copay (Medicare-covered) MEDICAL EQUIPMENT/SUPPLIES Continuous glucose monitor (CGM) DME provider **\$0** copay **\$0** copay Pharmacy **\$0** copay **\$0** copay Diabetic monitoring supplies · Diabetic supplier 20% of the cost 25% of the cost Network retail pharmacy 10% of the cost 25% of the cost Preferred diabetic supplier **Not Covered \$0** copay **Durable medical equipment** 20% of the cost **50%** of the cost (DME) Medical supplies at medical 20% of the cost 25% of the cost supplier Prosthetics devices and related 20% of the cost 25% of the cost supplies at prosthetics provider REHABILITATION SERVICES Cardiac rehabilitation services • Outpatient hospital 20% of the cost **\$15** copay Specialist's office 20% of the cost **\$15** copay Occupational therapy · Comprehensive outpatient **\$10** copay 20% of the cost rehab facility Outpatient hospital 20% of the cost **\$10** copay Specialist's office 20% of the cost **\$10** copay

Additional Benefi	ts (cont.)	
Physical therapyComprehensive outpatient	\$10 copay	20% of the cost
rehab facility	310 copay	20 % of the cost
 Outpatient hospital 	\$10 copay	20% of the cost
Specialist's office	\$10 copay	20% of the cost
Pulmonary rehabilitation		
 Outpatient hospital 	\$15 copay	20% of the cost
Specialist's office	\$15 copay	20% of the cost
Speech therapy		
 Comprehensive outpatient rehab facility 	\$10 copay	20% of the cost
 Outpatient hospital 	\$10 copay	20% of the cost
 Specialist's office 	\$10 copay	20% of the cost
Supervised exercise therapy (SET) for Peripheral Artery Disease (PAD)		
 Outpatient hospital 	\$15 copay	20% of the cost
 Specialist's office 	\$15 copay	20% of the cost



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** to view a copy of the EOC or call **800-833-2364**.

Travel Coverage

The PPO national network gives you in-network coverage across the country, so you can see any doctor who accepts the plan terms and conditions. You'll be able to travel with ease or split your time between locations. Visit **Humana.com** or contact Customer Care on the back of your ID card if you need help finding an in-network provider.

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.

The in-network provider must be used for this service. If you choose to utilize another provider, you are responsible for all charges.

Post Discharge Personal Home Care

\$0 copay for a minimum of 4 hours per day, up to a maximum of 44 hours per year for certain in-home support services following a discharge from a skilled nursing facility or from an inpatient hospitalization.

Qualified aides can offer assistance performing activities of daily living (ADLs).

Activities of daily living are activities related to personal care.

They include bathing or showering, dressing, getting in and out of bed or a chair, walking, using the toilet, and eating.

Services must be initiated within 30 days of discharge event and utilized within 60 days of discharge for each qualifying event up to the maximum annual allowance.

This benefit also allows Caregivers to take a break while the member continues to get care in a safe environment.

The in-network provider must be used for this service.

If you choose to utilize another provider, you are responsible for all charges.

Rewards and Incentives - Go365® by Humana

Complete eligible healthy activities, like preventive screenings and exams, and get rewarded with Go365 Plus.

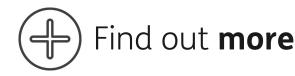
SilverSneakers® fitness programLive a healthier, more active life through fitness and social connection at

participating locations and online.

The in-network provider must be used

for this service.

If you choose to utilize another provider, you are responsible for all charges.





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.

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.

Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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** 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 **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** 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.

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. GHHNDN2025HUM

Notice of Availability - Auxiliary Aids and Services Notice

English: Free language, auxiliary aid, and alternate format services are available. Call **877-320-1235 (TTY: 711)**.

العربية [Arabic]: تتوفر خدمات اللغة والمساعدة الإضافية والتنسيق البديل مجانًا. اتصل على الرقم 1235-320 (الهاتف النصى: 711).

Յայերեն [Armenian]։ Յասանելի են անվճար լեզվական, աջակցման և այլընտրանքային ձևաչափի ծառայություններ։ Չանգահարե՛ ք՝ **877-320-1235 (ТТҮ: 711)**։

বাংলা [Bengali]: বিনামূল্যে ভাষা, আনুষঙ্গিক সহায়তা, এবং বিকল্প বিন্যাসে পরিষেবা উপলব্ধ। ফোন করুন 877-320-1235 (TTY: 711) নম্বরে।

简体中文 [Simplified Chinese]:我们可提供免费的语言、辅助设备以及其他格式版本服务。请致电 877-320-1235 (听障专线:711)。

繁體中文 [Traditional Chinese]:我們可提供免費的語言、輔助設備以及其他格式版本服務。請致電 877-320-1235 (聽障專線:711)。

Kreyòl Ayisyen [Haitian Creole]: Lang gratis, èd oksilyè, ak lòt fòma sèvis disponib. Rele **877-320-1235 (TTY: 711)**.

Hrvatski [Croatian]: Dostupni su besplatni jezik, dodatna pomoć i usluge alternativnog formata. Nazovite **877-320-1235 (TTY: 711)**.

فارسی [Farsi]: خدمات زبان رایگان، کمک های اضافی و فرمت های جایگزین در دسترس است. با 1235-320-377 (TTY: 711) تماس بگیرید.

Français [French]: Des services gratuits linguistiques, d'aide auxiliaire et de mise au format sont disponibles. Appeler le **877-320-1235 (TTY: 711)**.

Deutsch [German]: Es stehen kostenlose unterstützende Hilfs- und Sprachdienste sowie alternative Dokumentformate zur Verfügung. Telefon: **877-320-1235 (TTY: 711)**.

Ελληνικά [Greek]: Διατίθενται δωρεάν γλωσσικές υπηρεσίες, βοηθήματα και υπηρεσίες σε εναλλακτικές προσβάσιμες μορφές. Καλέστε στο **877-320-1235** (TTY: 711).

ગુજરાતી [Gujarati]: નિઃશુલ્ક ભાષા, સહ્રાયક સહ્રાય અને વૈકલ્પિક ફોર્મેટ સેવાઓ ઉપલબ્ધ છે. **877-320-1235 (TTY: 711)** પર કૉલ કરો.

עברית [Hebrew]: שירותים אלה זמינים בחינם: שירותי תרגום, אביזרי עזר וטקסטים בפורמטים חלופיים. נא התקשר למספר **717: 711) 877-320-1235**

हिन्दी [Hindi]: निःशुल्क भाषा, सहायक मदद और वैकल्पिक प्रारूप सेवाएं उपलब्ध हैं। 877-320-1235 (TTY: 711) पर कॉल करें।

Hmoob [Hmong]: Muaj kev pab txhais lus, pab kom hnov suab, thiab lwm tus qauv pab cuam. Hu **877-320-1235 (TTY: 711)**.

Italiano [Italian]: Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Chiama il numero **877-320-1235 (TTY: 711)**.

This notice is available at https://www.humana.com/legal/multi-language-support Humana.

日本語 [Japanese]:言語支援サービス、補助支援サービス、代替形式サービスを無料でご利用いただけます。877-320-1235 (TTY: 711) までお電話ください。

ភាសាខ្មែរ[Khmer]៖ សេវាកម្មផ្នែកភាសា ជំនួយ និង សេវាកម្មជាទម្រងផ្សេងជំនួសអាចរកបាន។ ទូរសព្ទទៅ លេខ **877-320-1235 (TTY: 711)**។

한국어 [Korean]: 무료 언어, 보조 지원 및 대체 형식 서비스를 이용하실 수 있습니다. **877-320-1235 (TTY: 711)**번으로 문의하십시오.

ພາສາລາວ [Lao] ມີການບໍລິການດ້ານພາສາ, ອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ຮູບແບບທາງເລືອກອື່ນໃຫ້ໃຊ້ຟຣີ. ໂທ **877-320-1235 (TTY: 711)**.

Diné [Navajo]: Saad t'áá jiik'eh, t'áadoole'é binahji' bee adahodoonílígíí diné bich'i' anídahazt'i'í, dóó lahgo át'éego bee hada'dilyaaígíí bee bika'aanída'awo'í dahóló. Kohji' hodíilnih **877-320-1235 (TTY: 711)**.

Polski [Polish]: Dostępne są bezpłatne usługi językowe, pomocnicze i alternatywne formaty. Zadzwoń pod numer **877-320-1235 (TTY: 711)**.

Português [Portuguese]: Estão disponíveis serviços gratuitos de ajuda linguística auxiliar e outros formatos alternativos. Ligue **877-320-1235 (TTY: 711)**.

ਪੰਜਾਬੀ [Punjabi]: ਮੁਫ਼ਤ ਭਾਸ਼ਾ, ਸਹਾਇਕ ਸਹਾਇਤਾ, ਅਤੇ ਵਿਕਲਪਿਕ ਫਾਰਮੈਟ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। **877-320-1235** (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Русский [Russian]: Предоставляются бесплатные услуги языковой поддержки, вспомогательные средства и материалы в альтернативных форматах. Звоните по номеру **877-320-1235 (TTY: 711)**.

Español [Spanish]: Los servicios gratuitos de asistencia lingüística, ayuda auxiliar y servicios en otro formato están disponibles. Llame al **877-320-1235 (TTY: 711)**.

Tagalog [Tagalog]: Magagamit ang mga libreng serbisyong pangwika, serbisyo o device na pantulong, at kapalit na format. Tumawag sa **877-320-1235 (TTY: 711)**.

தமிழ் [Tamil]: இலவச மொழி, துணை உதவி மற்றும் மாற்று வடிவ சேவைகள் உள்ளன. **877-320-1235 (TTY: 711)** ஐ அழைக்கவும்.

తెలుగు [Telugu]: ఉచిత భాష, సహాయక మద్దతు, మరియు [పత్యామ్నాయ ఫార్మాట్ సేవలు అందుబాటులో గలవు. **877-320-1235 (TTY: 711)** కి కాల్ చేయండి.

اردو :[Urdu] مفت زبان، معاون امداد، اور متبادل فارمیث کی خدمات دستیاب ہیں۔ کال (TTY: 711) 320-1235 (TTY: 711)

Tiếng Việt [Vietnamese]: Có sẵn các dịch vụ miễn phí về ngôn ngữ, hỗ trợ bổ sung và định dạng thay thế. Hãy gọi **877-320-1235 (TTY: 711)**.

አማርኛ [Amharic]፦ ቋንቋ፣ አ*ጋ*ዥ ማዳሞጫ እና አማራጭ ቅርፀት ያላቸው *አገል* ማሎቶችም ይገኛሉ። በ **877-320-1235 (TTY: 711)** ላይ ይደውሉ።

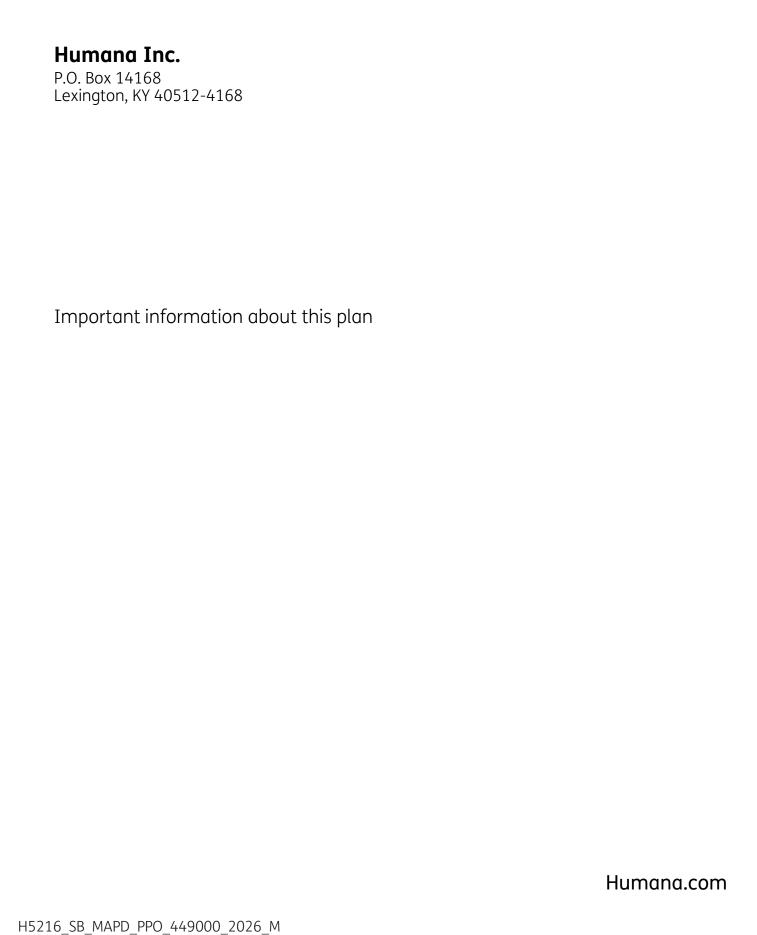
Băsɔɔ́ [Bassa]: Wudu-xwíníín-mú-zà-zà kằà, Hwòdŏ-fɔńɔ-´nyɔ,´kè nyɔ-bɔtঁn-po-kà bĕ bɛ́ nyuɛɛ se wídí pɛ́ὲ-pɛ́ὲ dò kɔ. 877-320-1235 (TTY: 711) dá.

Bekee [Igbo]: Asusu n'efu, enyemaka nkwaru, na oru usoro ndi ozo di. Kpoo 877-320-1235 (TTY: 711).

Òyìnbó [Yoruba]: Àwọn iṣé àtìlẹhìn ìrànlówó èdè, àti ònà kíkà míràn wà lárowótó. Pe **877-320-1235** (TTY: 711).

नेपाली [Nepali]: भाषासम्बन्धी नि:शुल्क, सहायक साधन र वैकल्पिक फार्मेट (ढाँचा/व्यवस्था) सेवाहरू उपलब्ध छन् । 877-320-1235 (TTY: 711) मा कल गर्नुहोस् ।

Notes	



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