# Humana Medicare Employer Plan Plans that go the extra mile Joel Thacker







## Making Healthcare Decisions: What You Need to Know

What We Will Discuss Today:







A total health and physical activity program at no extra cost.

silversneakers.com



A wellness program just for Humana members at no extra cost.

Go365.com



For Medicare members this program is completely voluntary, not punitive and non-taxable.



## Building Healthy Relationships

#### Benefits of having a PCP

- Your PCP can get to know your overall health history
- You can build a trusting, long-term relationship
- Your plan doesn't require referrals to see other providers
- Your PCP will help take care of you when you're sick and help you stay healthy with preventive care

**Humana** 



#### Virtual Visits – Medical and Behavioral Health

Visit with a doctor, practitioner or **Mental Health** professional via phone and/or video for non-emergency medical and behavioral health conditions.

- Talk with a doctor or mental health professional from the comfort of your home
- Private, secure and confidential
- Common conditions treated: allergies, cold and flu, UTIs, diarrhea and fever
- In 2019, expanded benefits to include virtual visit treatment for Behavioral Health conditions such as, depression, anxiety and stress.



Download the MDLIVE mobile app from the App Store® or Google Play<sup>TM</sup> Internet access required and data fees may apply. Additional behavioral health virtual visit providers may be available. Contact your plan administrator or call the number on the back of your Humana ID card.





### HumanaFirst® Nurse Advice Line

Advice at no extra cost from a registered nurse, 24 hours a day, seven days a week.

**1-800-622-9529 (TTY: 711)**, 24 hours a day, seven days a week.

This service isn't intended for emergencies. In case of emergency, dial 911.





### Humana WellDine®

After your overnight inpatient stay in a hospital or skilled nursing facility, you're eligible for 10 nutritious, precooked frozen meals delivered to your door at no additional cost to you.





## Humana At Home

If you are eligible, Your care manager can help you:

- Understand your doctor's advice
- Learn about and find ways to help you afford your medicine
- Make arrangements to get to medical appointments
- Make your home a safer place to live
- Provide ways to help you get meals and groceries





## **Health Resources**

- Case Management
- Disease Management
- Transplant Management
- Health Planning and Support nurses



## Medicare and Medicare Advantage

Medicare



- Members with Original Medicare often choose to get a Medicare Supplement plan and a stand-alone prescription drug plan to get additional-coverage
- Possibility to have up to 3 different cards

#### Medicare Advantage\*



 One card and one place to call with questions



<sup>\*</sup>Part D is not included on all MA plans.

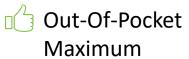


## What is a PPO?

Humana's Preferred Provider Organization (PPO)



No Copayment for certain Preventive Care



Worldwide Emergency Coverage

**Humana**®

## Your 2019 PPO Benefits

With your PPO plan, you will pay the same amount both in and out-of-network for care.

Your PPO plan	Plan 1	Plan 1 Benefit Assistance	Plan 2
Annual Deductible	\$150	\$50	\$375
Annual Maximum Out of Pocket	\$1,200	\$600	\$1,950
Physician and Facility Services			
Primary Care Physician	\$20	\$2	\$20
Specialist	\$40	\$5	\$50
Outpatient Ambulatory Surgical Center	\$100	\$50	\$115
Durable Medical Equipment	\$0	\$0	\$0
Hospital Care			
Inpatient Hospital	\$100 per admit	\$100 per admit	\$150 per admit
Outpatient Hospital Visits	\$100	\$50	\$115
Emergency Services			
Emergency Room Care	\$50	\$50	\$65

### Your 2019 Part D Benefits

#### **Coinsurance**

A percentage of your drug costs that you may pay out of your pocket after you pay any plan deductible.

#### **Copayment**

The set dollar amount you pay when you have a prescription filled.

<u>Annual Deductible</u>: \$75

Annual Maximum Out of Pocket: \$1,750

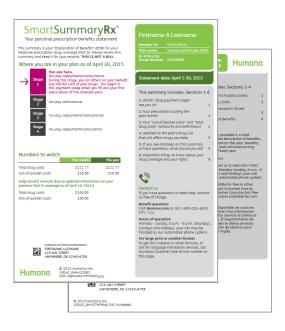
Tiers	Plan 1 Standard Retail Cost-Sharing (30 day supply)	Plan 1 Benefit Assistance Standard Retail Cost-Sharing (30 day supply)	Plan 2 Standard Retail Cost-Sharing (30 day supply)
Tier 1 (Generic/Preferred Generic)	\$5	\$5	\$5
Tier 2 (Preferred Brand)	\$15	\$15	\$20
Tier 3 (Non-Preferred Drug)	50%	50%	50%
Tier 4 (Specialty)	\$100	\$100	\$100



# SmartSummary and SmartSummaryRx

An overview of your health benefits and health spending on medical and prescriptions, throughout the year.

- Stay informed
- Clear and detailed financials
- Information you can share with your provider
- Prescription information



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## **Humana**

# What to expect after you're enrolled



**Enrollment confirmation** 



Humana member ID card\*



Medicare Health Survey



Evidence of Coverage (EOC)



Refer to the next slide for more information about your Humana ID and Medicare cards.

### Use Your Plan: What's Next

Service area changes require Humana to make selective changes on Humana ID card distribution for 2019.

\*For 2019, new Humana ID cards will be distributed to ALL New Age-In members and only the existing members of the following counties:

Barbour

Greenbrier

- Mason
- McDowell

- Preston
- Randolph
- Summers

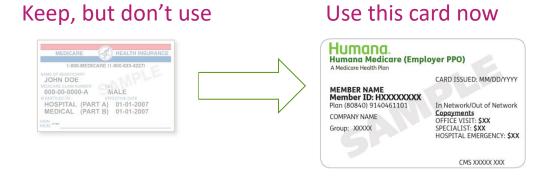
All other existing PEIA members not residing in the counties listed above will continue to utilize their current Humana ID cards that were distributed the previous year.



### Use Your Plan: What's Next

#### What do I do with my Medicare card?

Provide your Humana card to your provider from now on, but keep your Medicare card in a safe and secure place. You will not need to present it when receiving care.



#### What do I need to do after I become effective with Humana?

Read through the materials Humana sends you and expect to receive a call from Humana within 90 days for a Medicare Health Survey.



If you are an existing Medicare member and receive a new Medicare card, you do not need to send a copy of that card to PEIA.





## My Humana.

Whether you prefer using a desktop, laptop or smartphone, you can access your healthcare information in one convenient place.

- View your plan and coverage details
- Check the status of your claims
- View electronic versions of letters sent to you
- Track your healthcare spending
- Find providers in your network
- Get tips for staying healthy
- Visit Humana.com/registration and click the green "Get Started" button





## **Humana**<sub>®</sub>

## Stay connected with Humana

You will have a dedicated customer care team to help you with anything related to your Humana plan.

## 1-800-783-4599 (TTY:711)

Monday – Friday, 8 a.m. – 9 p.m., Eastern time.

Scott Rogers

Account Executive
681-945-6084

Joel Thacker *Account Advisor*681-945-6085

## My Humana.

Use MyHumana as an online tool to access your benefits information anytime.

Or use the MyHumana app.



Thanks for your time and attention

## **Questions?**

For more information:

Refer to your enrollment kit

• Visit Humana.com

 Call Group Medicare customer care



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### Thank You

Humana is a Medicare Advantage HMO, PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Call **1-800-783-4599** (TTY:711) for more information.

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

**MDLive**: Limitations on healthcare and prescription services delivered via remote access technology and communications options vary by state. Remote access technology services are not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.



#### Discrimination is Against the Law

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion.

Humana Inc. and its subsidiaries provide: (1) free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate; and, (2) free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-866-396-8810** or if you use a **TTY**, call **711**.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion, you can file a grievance with Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.

If you need help filing a grievance, call **1-866-396-8810** or if you use a **TTY**, call **711**.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through 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, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**.

Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

#### **Multi-Language Interpreter Services**

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-866-396-8810 (TTY: 711)... ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-396-8810 (TTY: 711) 注意:如果您使用繁體中文,您可以免費獲得語言援 (TTY: 711) ∘ ... CHÚ Ý: Nếu ban 助服務。 請致電1-866-396-8810 nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho ban. Gọi số **1-866-396-8810** (TTY: 711).... 주의 : 한국어를 사용하시는 경우,언어 지원 서비스를 무료로 이용하실 수1-866-396-8810 (TTY: 711) 번으로 전화해 주십시 PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-396-8810 (TTY: 711).... ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-396-8810 (телетайп: 711).... ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-396-8810 (TTY: 711).... ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-396-8810 (ATS: 711).... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-396-8810 (TTY: 711).... ATENÇÃO: Se fala português, encontram-se disponíveis servicos linguísticos, grátis. Lique para 1-866-396-8810 (TTY: 711).... ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-396-8810 (TTY: 711).... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-396-8810 (TTY: 711).... 注意事項:日本語 を話される場合、無料の言語支援をご利用いただけます。 **1-866-396-8810** (TTY: 711) まで、お電話にてご連絡ください。...

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **866-396-19** فراهم می باشد. با **TTY: 711)** تماس بگیرید.

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih **1-866-396-8810** (TTY: 711)....

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **8810-866-1 (رقم هاتف الصم والبكم: 711)**.

### YouTube Videos

Marlene "Starts With Healthy" with Her Medicare Advantage Plan

Key words: Mammogram; Care manager calls

Time: 0:57 https://www.youtube.com/watch?v=WEdFxjL6wPs

Frank Discusses His Medicare Advantage Plan

Key words: SilverSneakers; Care Mgr/nurse calls; provider list Time: 1:03 https://www.youtube.com/watch?v=3MNCYkF1Nt4

Adrienne Talks About Her Medicare Advantage Plan

Key words: SilverSneakers; Type 2 diabetes; loves PCP

Time: 1:13 <a href="https://www.youtube.com/watch?v=fbGZmYzimnE">https://www.youtube.com/watch?v=fbGZmYzimnE</a>

Patricia Shares Her Experiences as a Medicare Advantage Member

Key words: SilverSneakers; Exercise

Time: 1:01

https://www.youtube.com/watch?v=APNvffNf7zQ&index=6&list=PL

F0FFED835C423020

Senior Athlete Pat Fujii: Runner, Role Model, Game Changer

Key words: exercise; health; start with healthy; gym

Time: 2:18 https://www.youtube.com/watch?v=ng8zB4jq90U

Donald Celebrates His 90th Birthday With His Humana At Home Care Manager

Key words: Heart surgery; safety in home; medication mgmt,

provider; frequent hospital visits

Time: 4:31 https://www.youtube.com/watch?v=cMzYem8eg1Q

Pickleball: A Fun Way for Seniors to Get Active

Keywords: Exercise; Start with Healthy

Time: 2:05 https://www.youtube.com/watch?v=PeBMSRiC4Qs

**Bold Goal** 

Keywords: Community; 20% healthier

Time: 1:48

https://www.youtube.com/watch?v=tKrVHDnIsFI&feature=youtu.be

New Account Setup with HumanaPharmacy.com

Key words: Simple, register

Time: 0:25 https://www.youtube.com/watch?v=dilK8dlScbw

Quick Refill Feature on HumanaPharmacy.com

Key words: One easy step

Time: 0:27 https://www.youtube.com/watch?v=msUGPl6kJUU

**Humana Health Coaching** 

Key words: health coaching, wellness

Time: 1:38 <a href="https://www.youtube.com/watch?v=ROfDuf-v39Q">https://www.youtube.com/watch?v=ROfDuf-v39Q</a>

