

2021

# Annual Notice of Changes

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Humana Medicare Employer PPO



# Thank you for being a Humana member

At Humana, we think the simplest way to help people feel their best is to just do what's right by them. We call it human care. And for the members who have selected Humana for their Medicare Advantage plan, that means going above and beyond what you'd expect—from helping you find a new doctor to showing you ways you may be able to spend less and feel better.

Human care also means adapting to members' needs, now and in the future. Telehealth, or virtual visits, can address a wide range of nonemergency healthcare needs. For 2021, you will have a \$0 cost share—including copays, coinsurance and deductibles—for the following in-network telehealth visits:

- Primary care physician services
- Behavioral health and substance abuse services
- Urgently needed care

This booklet is a comparison of your 2020 benefits to your 2021 benefits, and covers all the most recent plan changes. You may notice this booklet is smaller than last year's mailing. That's because now you can view or print these plan documents online at [\*\*humana.com/PlanMaterials\*\*](https://www.humana.com/PlanMaterials):

- **Evidence of Coverage:** Details about your plan, including benefits and costs

To request printed documents be mailed to you, please see the back page of this booklet for instructions.



## Annual Notice of Changes for 2021

You are currently enrolled as a member of Humana Medicare Employer PPO. Next year, there will be some changes to the plan's costs and benefits. This booklet tells about the changes.

### What to do now

#### 1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Section 1 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost-sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Look in Section 1.6 for information about changes to our drug coverage.
  - Review the 2021 *Drug Guide*. (See Chapter 6, Section 1.1 of the *Evidence of Coverage* for how to access the *Drug Guide*.)
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 1.3 for information about our Provider Directory.

OMB Approval 0938-1051 (Expires: December 31, 2021)

- Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

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## **2. COMPARE: Learn about other plan choices**

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov](http://www.medicare.gov) website. Click "Find health & drug plans."
  - Review the list in the back of your *Medicare & You* handbook.
  - Look in Section 4 to learn more about your choices.
  - Before you make any changes, please talk to your benefits administrator or Humana's Customer Care Team to go over your healthcare options. The group may not let you change plans outside their open enrollment period, which could leave you without group coverage.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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## **3. CHOOSE: Decide whether you want to change your plan**

- If you want to keep the Humana Medicare Employer PPO, you don't need to do anything. You will stay in the Humana Medicare Employer PPO.
- To change to a different plan that may better meet your needs, contact the benefit administrator at your former employer or union to obtain information on how to switch plans.

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## **4. ENROLL: To change plans, contact the benefit administrator at your former employer or union to obtain information on how to switch plans.**

- If you don't join another plan, you will stay in the Humana Medicare Employer PPO.
- If you join another plan, your new coverage will begin with the start of the new plan year.

### **Additional Resources**

- This information is available for free in other languages. Please contact Customer Care at the phone number located on the back cover of this booklet for additional information. (TTY users should call 711.) Hours are from 8 a.m. to 9 p.m., Eastern time, Monday through Friday. Customer Care also has free language interpreter services available for non-English speakers.
- This information is available in a different format, including Braille, large print, and audio tapes. Please call Customer Care at the phone number located on the back cover of this booklet if you need plan information in another format.
- Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Humana Medicare Employer PPO**

- Humana Medicare Employer PPO is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Humana Insurance Company, Humana Insurance Company of New York, Humana Insurance of Puerto Rico, Inc., and Humana Benefit Plan of Illinois, Inc. When it says "plan" or "our plan," it means Humana Medicare Employer PPO.

## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Humana Medicare Employer PPO in several important areas. **Please note this is only a summary. It is important to read the rest of this Annual Notice of Changes** and review the *Evidence of Coverage* to see if other benefit or cost changes affect you.

Cost	2020 (this year)		2021 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Yearly deductible</b>	\$375.00	\$375.00	\$375.00	\$375.00
<b>Maximum out-of-pocket amounts</b>  This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$2325.00	\$2325.00 combined in and out-of-network	\$2325.00	\$2325.00 combined in and out-of-network
<b>Doctor office visits</b>	Primary care visits: \$20 per visit	Primary care visits: \$20 per visit	Primary care visits: \$20 per visit	Primary care visits: \$20 per visit
	Specialist visits: \$50 per visit	Specialist visits: \$50 per visit	Specialist visits: \$50 per visit	Specialist visits: \$50 per visit
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$150 per admission	\$150 per admission	\$150 per admission	\$150 per admission

You may be receiving a subsidy from your former employer or union to pay for some or all of your plan's premium. Please contact your former employer or union's group benefit plan administrator for information about your plan premium. (See Chapter 1, Section 4.1 of the *Evidence of Coverage* for more information.)

## **Annual Notice of Changes for 2021**

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## **SECTION 1      Changes to Benefits and Costs for Next Year**

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<b>Section 1.1      Changes to the Monthly Premium</b>
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You may be receiving a subsidy from your former employer or union to pay for some or all of your plan's premium. Please contact your former employer or union's group benefit plan administrator for information about your plan premium. (See Chapter 1, Section 4.1 of the *Evidence of Coverage* for more information.)

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage") for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be less if you are receiving "Extra Help" with your prescription drug costs.

## Section 1.2 Your Maximum Out-of-Pocket Amounts

To protect you, Medicare requires all health plans to limit how much you pay "out-of-pocket" during the year. These limits are called the "maximum out-of-pocket amounts." Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

Cost	2020 (this year)	2021 (next year)
<b>In-network maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	\$2325.00	\$2325.00  Once you have paid \$2325.00 out-of-pocket for covered Part A and Part B services from network providers, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.
<b>Combined maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	\$2325.00	\$2325.00  Once you have paid \$2325.00 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

### **Section 1.3 Changes to the Provider Network**

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at [www.humana.com](http://www.humana.com). You may also call Customer Care for updated provider information or to ask us to mail you a Provider Directory. **We strongly suggest that you review our current Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are still in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

### **Section 1.4 Changes to the Pharmacy Network**

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year.

An updated Provider Directory is located on our website at [www.humana.com](http://www.humana.com). You may also call Customer Care for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2021 Provider Directory to see which pharmacies are in our network.**

<b>Section 1.5    Changes to Benefits and Costs for Medical Services</b>
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We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, Medical Benefits Chart (what is covered and what you pay), in your 2021 *Evidence of Coverage*.

	2020 (this year)	2021 (next year)
<b>Acupuncture (Medicare-covered) for chronic low back pain</b>		
Specialist's Office - IN	\$50 copay	\$20 copay
Specialist's Office - OON	\$50 copay	\$20 copay
<b>Additional Telehealth Services</b>		
Primary Care Physician - Virtual Visit	\$20 copay	\$0 copay
Behavioral Health and Substance Abuse - Virtual Visit	\$0 copay	No change
<b>COVID-19 Diagnosis, Treatment &amp; Care Package</b>		
Health Essentials Kit	Not Covered	\$0 copay – up to one per year
COVID-19 Testing and Treatment	Cost shares may apply based on services and places of treatment	IN & OON: \$0 copay
Meals with confirmed COVID-19 Diagnosis	Not Covered	\$0 copay for home delivered meals – 14 days (28 meals)
<b>Chiropractic Services (Routine)</b>		
Specialist's Office - IN	\$50 copay	\$20 copay
Specialist's Office - OON	\$50 copay	\$20 copay
<b>Personal Home Care</b>		
SeniorBridge - IN	Not Available	\$0 copayment for a minimum of 3 hours per day, up to a maximum of 42 hours per year for certain inhome support services to assist individuals with disabilities and/or medical conditions in performing activities of daily living (ADLs) within the home by a qualified aide (e.g., assistance with bathing, dressing, toileting, walking, eating, and preparing meals).

	2020 (this year)	2021 (next year)
<b>Special Supplemental Benefits for the Chronically Ill</b>		
Humana Flexible Care Assistance	Not Covered	Humana Flexible Care Assistance is available to chronically ill members who are participating with care management services and meet program criteria. Eligible members may receive reduced cost shares, primarily health related, and non-primarily health related additional benefits to address specific needs based on the individual's unique situations. Benefits are limited up to \$500 per year and must be coordinated and authorized by a care manager. There is no coinsurance, copayment, or deductible to participate.

	2020 (this year)	2021 (next year)
<b>Special Supplemental Benefits for the Chronically Ill (continued)</b>		
Meals Program - IN	Not Covered	Members diagnosed with Chronic Obstructive Pulmonary Disease (COPD), Diabetes, Congestive Heart Failure (CHF), or Depression, participating with care management services, and who have had an inpatient hospital or skilled nursing facility stay within the last 30 days, may receive 2 meals per day for 12 weeks, 168 meals total. Additional 12 weeks of meals for members continuing to meet program criteria as determined by the plan. There is no coinsurance, copayment, or deductible to participate. Authorization may be required.

<b>Section 1.6    Changes to Part D Prescription Drug Coverage</b>
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### **Changes to Our Drug Guide**

Our list of covered drugs is called a Formulary or "Drug Guide." You can view the most complete and current *Drug Guide* information by visiting our website at [www.humana.com](http://www.humana.com). (See Chapter 6, Section 1.1 of the *Evidence of Coverage* for how to access the *Drug Guide*.) You can also call Customer Care to find out if a particular drug is in the plan's *Drug Guide* or to ask for a copy of the latest version of the *Drug Guide*. (Phone numbers for Customer Care are located on the back cover of this booklet.)

We made changes to our Drug Guide, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug Guide to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug.**
  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage* (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) or call Customer Care.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Care to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of non-formulary in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Meanwhile, you and your doctor will need to decide what to do before your temporary supply of the drug runs out.

- **Perhaps you can find a different drug** covered by the plan that might work just as well for you. You can call Customer Care to ask for a list of covered drugs that treat the same medical condition. This list can help your doctor to find a covered drug that might work for you.



- **You and your doctor can ask the plan to make an exception for you** and cover the drug. To learn what you must do to ask for an exception, see the *Evidence of Coverage* that is located on our website at [Humana.com/PlanMaterials](https://www.humana.com/PlanMaterials). Look for Chapter 9 of the *Evidence of Coverage* (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).
- **If we approve your request for an exception**, our approval usually is valid until the end of the plan year. A new formulary exception will need to be submitted for the upcoming plan year. To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage* (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Most of the changes in the *Drug Guide* are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

When we make these changes to the *Drug Guide* during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online *Drug Guide* as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the *Drug Guide*, see Chapter 3, Section 6 of the *Evidence of Coverage*.)

### Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "*Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*" (also called the "*Low Income Subsidy Rider*" or the "*LIS Rider*"), which tells you about your drug costs. If you get "Extra Help" and haven't received this insert, please call Customer Care and ask for the "LIS Rider." Phone numbers for Customer Care are located on the back cover of this booklet.

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages - the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages - the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.) You can also review the attached *Evidence of Coverage* to see if other benefit or cost changes affect you.

### Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
<b>Stage 1: Yearly Deductible Stage</b>  During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.	The deductible is \$150	The deductible is \$150

## Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2020 (this year)	2021 (next year)
<b>Stage 2: Initial Coverage Stage</b>  Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. The costs in this row are for a one-month 30-day supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply or for mail order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i> .	Your cost for a 30 day supply filled at a network pharmacy with standard cost-sharing  \$5 for Tier 1 drug 30 day supply  \$20 for Tier 2 drug 30 day supply  50% for Tier 3 drug 30 day supply  \$100 for Tier 4 drug 30 day supply  <hr/> Once your total drug costs have reached \$4020 you will move to the next stage (the Coverage Gap Stage).	Your cost for a 30 day supply filled at a network pharmacy with standard cost-sharing  \$5 for Tier 1 drug 30 day supply  \$20 for Tier 2 drug 30 day supply  50% for Tier 3 drug 30 day supply  \$100 for Tier 4 drug 30 day supply  <hr/> Once your total drug costs have reached \$4130 you will move to the next stage (the Coverage Gap Stage).

## Changes to the Catastrophic Coverage Stage

The other drug coverage stage – the Catastrophic Coverage Stage – is for people with high drug costs. **Most members do not reach the Catastrophic Coverage Stage.** For information about your costs in this stage, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

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## **SECTION 2      Deciding Which Plan to Choose**

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### **Section 2.1    If you want to stay in Humana Medicare Employer PPO**

**To stay in our plan you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2021.

### **Section 2.2    If you want to change plans**

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

#### **Step 1: Learn about and compare your choices**

- You can join a different Medicare health plan timely,
- --OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (SHIP) (see "Exhibit A" in the *Evidence of Coverage*), or call Medicare. (See Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to [www.medicare.gov](http://www.medicare.gov) and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Additionally, you may contact your former employer or union to obtain more information on electing other coverage.

#### **Step 2: Change your coverage**

- To change to a different Medicare health plan, enroll in the new plan. You will automatically be disenrolled from Humana Medicare Employer PPO.
- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from Humana Medicare Employer PPO.
- To change to Original Medicare without a prescription drug plan, you must either:
  - Send us a written request to disenroll. Contact Customer Care if you need more information on how to do this. (Phone numbers are located on the back cover of this booklet.)

- --OR-- Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

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## **SECTION 3      Deadline for Changing Plans**

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### **Are there other times of the year to make a change?**

- In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.
- If you enrolled in a Medicare Advantage Plan for January 1, 2021, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

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## **SECTION 4      Programs That Offer Free Counseling about Medicare**

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The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state.

A State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare. State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. Contact information for your State Health Insurance Assistance Program (SHIP) can be found in "Exhibit A" in the *Evidence of Coverage*.

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## **SECTION 5      Programs That Help Pay for Prescription Drugs**

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You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, copayments, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;

- The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Many states have State Pharmaceutical Assistance Programs (SPAPs) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program. (The name and phone numbers for this organization are in "Exhibit A" in the *Evidence of Coverage*.)
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the ADAP in your state. For information on eligibility criteria, covered drugs, or how to enroll in the program, please see "Exhibit A" in the *Evidence of Coverage*.

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## SECTION 6      Questions?

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### Section 6.1    Getting Help from Humana Medicare Employer PPO

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Questions? We're here to help. Please call Customer Care at the phone number located on the back cover of this booklet. (TTY only, call 711.) We are available for phone calls from 8 a.m. to 9 p.m., Eastern time, Monday through Friday. Calls to these numbers are free.

#### **Read your 2021 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for Humana Medicare Employer PPO. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [Humana.com/PlanMaterials](https://www.humana.com/PlanMaterials).

#### **Visit our Website**

You can also visit our website at [www.humana.com](https://www.humana.com). As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug Guide). (See Chapter 6, Section 1.1 of the *Evidence of Coverage* for how to access the *Drug Guide*.)

<b>Section 6.2    Getting Help from Medicare</b>
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To get information directly from Medicare: **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Visit the Medicare Website**

You can visit the Medicare website [www.medicare.gov](http://www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to [www.medicare.gov](http://www.medicare.gov) and click on "Find health & drug plans".)

**Read Medicare & You 2021**

You can read *Medicare & You 2021 Handbook*. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website [www.medicare.gov](http://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## **Notice of Privacy Practices for your personal health information**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

The privacy of your personal and health information is important. You don't need to do anything unless you have a request or complaint.

We may change our privacy practices and the terms of this notice at any time, as allowed by law. Including information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

### **What is personal and health information?**

Personal and health information includes both medical information and personal information, like your name, address, telephone number, or Social Security number. The term "information" in this notice includes any personal and health information. This includes information created or received by a health care provider or health plan. The information relates to your physical or mental health or condition, providing health care to you, or the payment for such health care.

### **How do we protect your information?**

We have a responsibility to protect the privacy of your information in all formats including electronic, written and oral information. We have safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our employees about our privacy policies and programs

### **How do we use and disclose your information?**

We use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services



We have the right to use and disclose your information:

- To a doctor, a hospital, or other health care provider so you can receive medical care
- For payment activities, including claims payment for covered services provided to you by health care providers and for health plan premium payments
- For health care operation activities. Including processing your enrollment, responding to your inquiries, coordinating your care, improving quality, and determining premiums
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.
- To your plan sponsor to permit them to perform plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations. For example, to allow your plan sponsor to obtain bids from other health plans. Your detailed health information will not be shared with your plan sponsor. We will ask your permission or your plan sponsor has to certify they agree to maintain the privacy of your information.
- To contact you with information about health-related benefits and services, appointment reminders, or treatment alternatives that may be of interest to you if you have not opted out as described below, we will not contact you.
- To your family and friends if you are unavailable to communicate, such as in an emergency
- To your family and friends or any other person you identify. This applies if provided the information is directly relevant to their involvement with your health care or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm if the claim has been received and paid.
- To provide payment information to the subscriber for Internal Revenue Service substantiation
- To public health agencies if we believe that there is a serious health or safety threat
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence
- In response to a court or administrative order, subpoena, discovery request, or other lawful process
- For law enforcement purposes, to military authorities and as otherwise required by law

- To help with disaster relief efforts
- For compliance programs and health oversight activities
- To fulfill our obligations under any workers' compensation law or contract
- To avert a serious and imminent threat to your health or safety or the health or safety of others
- For research purposes in limited circumstances
- For procurement, banking, or transplantation of organs, eyes, or tissue
- To a coroner, medical examiner, or funeral director

**Will we use your information for purposes not described in this notice?**

We will not use or disclose your information for any reason that is not described in this notice, without your written permission. You may cancel your permission at any time by notifying us in writing. The following uses and disclosures will require your written permission:

- Most uses and disclosures of psychotherapy notes
- Marketing purposes
- Sale of protected health information

**What do we do with your information when you are no longer a member?**

Your information may continue to be used for purposes described in this notice. This includes when you do not obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

**What are my rights concerning my information?**

We are committed to responding to your rights request in a timely manner:

- Access - You have the right to review and obtain a copy of your information that may be used to make decisions about you. You also may receive a summary of this health information. If you request copies, we may charge you a fee for the labor for copying, supplies for creating the copy (paper or electronic), and postage.
- Adverse Underwriting Decision - If we decline your application for insurance, you have the right to be provided a reason for the denial.
- Alternate Communications - To avoid a life-threatening situation, you have the right to receive your information in a different manner or at a different place. We will accommodate your request if it is reasonable.

- Amendment - You have the right to request an amendment of information we maintain about you if you believe that the information is wrong or incomplete. We may deny your request if we did not create the information, we do not maintain the information, or the information is correct and complete. If we deny your request, we will give you a written explanation of the denial.
- Disclosure - You have the right to receive a listing of instances in which we or our business associates have disclosed your information. This does not apply to treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for six years. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee.
- Notice - You have the right to request and receive a written copy of this notice any time.
- Restriction - You have the right to ask to limit how your information is used or disclosed. We are not required to agree to the limit, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted limitation.

**What types of communications can I opt out of that are made to me?**

- Appointment reminders
- Treatment alternatives or other health-related benefits or services
- Fundraising activities

**How do I exercise my rights or obtain a copy of this notice?**

All of your privacy rights can be exercised by obtaining the applicable forms. You may obtain any of the forms by:

- Contacting us at 1-866-861-2762
- Accessing our Website at [www.humana.com](http://www.humana.com) and going to the Privacy Practices link

\* This right applies only to our Massachusetts residents in accordance with state regulations.

- Send completed request form to:  
Humana Inc.  
Privacy Office 003/10911  
101 E. Main Street  
Louisville, KY 40202

**If I believe my privacy has been violated, what should I do?**

If you believe that your privacy has been violated, you may file a complaint with us by calling us at: 1-866-861-2762 any time.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office for Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You can also e-mail your complaint to [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov). If you elect to file a complaint, your benefits will not be affected and we will not punish or retaliate against you in any way.

We support your right to protect the privacy of your personal and health information.

We follow all federal and state laws, rules, and regulations addressing the protection of personal and health information. In situations when federal and state laws, rules, and regulations conflict, we follow the law, rule, or regulation which provides greater protection.

We are required by law to abide by the terms of this notice currently in effect.

**What will happen if my information is used or disclosed inappropriately?**

We are required by law to provide individuals with notice of our legal duties and privacy practices regarding personal and health information. If a breach of unsecured personal and health information occurs, we will notify you in a timely manner.

The following affiliates and subsidiaries also adhere to our privacy programs and procedures:

Arcadian Health Plan, Inc.  
CarePlus Health Plans, Inc.  
Cariten Insurance Company  
Cariten Health Plan, Inc.  
CHA HMO, Inc.  
CompBenefits Company  
CompBenefits Dental, Inc.  
CompBenefits Insurance Company  
CompBenefits of Alabama, Inc.  
CompBenefits of Georgia, Inc.  
DentiCare, Inc.  
Emphesys Insurance Company  
Emphesys, Inc.  
HumanaDental Insurance Company  
Humana Benefit Plan of Illinois, Inc. fna OSF Health Plans, Inc.  
Humana Benefit Plan of Texas, Inc.  
Humana Employers Health Plan of Georgia, Inc.  
Humana Health Benefit Plan of Louisiana, Inc.  
Humana Health Insurance Company of Florida, Inc.  
Humana Health Company of New York, Inc.  
Humana Health Plan of California, Inc.  
Humana Health Plan of Ohio, Inc.  
Humana Health Plan of Texas, Inc.  
Humana Health Plan, Inc.

Humana Health Plans of Puerto Rico, Inc.  
Humana Insurance Company  
Humana Insurance Company of Kentucky  
Humana Insurance Company of New York  
Humana Insurance of Puerto Rico, Inc.  
Humana Medical Plan, Inc.  
Humana Medical Plan of Michigan, Inc.  
Humana Medical Plan of Pennsylvania, Inc.  
Humana Medical Plan of Utah, Inc.  
Humana Regional Health Plan, Inc.  
Humana Wisconsin Health Organization Insurance Corporation  
Managed Care Indemnity, Inc.  
The Dental Concern, Inc.

Effective 9/2013

## Important!

### At Humana, it is important you are treated fairly.

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

- You may file a complaint, also known as a grievance:  
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618  
If you need help filing a grievance, call **1-800-783-4599** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**. Complaint forms are available at **<https://www.hhs.gov/ocr/office/file/index.html>**.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

### Auxiliary aids and services, free of charge, are available to you. 1-800-783-4599 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

### Language assistance services, free of charge, are available to you. 1-800-783-4599 (TTY: 711)

**Español (Spanish):** Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

**繁體中文 (Chinese):** 撥打上面的電話號碼即可獲得免費語言援助服務。

**Tiếng Việt (Vietnamese):** Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

**한국어 (Korean):** 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

**Tagalog (Tagalog – Filipino):** Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

**Русский (Russian):** Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

**Kreyòl Ayisyen (French Creole):** Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

**Français (French):** Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

**Polski (Polish):** Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

**Português (Portuguese):** Ligue para o número acima indicado para receber serviços linguísticos, grátis.

**Italiano (Italian):** Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

**Deutsch (German):** Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

**日本語 (Japanese):** 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

**فارسی (Farsi)**

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

**Diné Bizaad (Navajo):** Wóda'í beésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowoł.

**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

## The information you need is just a click away

You can view and search these 2021 plan documents online at  
**[humana.com/PlanMaterials](https://www.humana.com/PlanMaterials)**:

- **Evidence of Coverage:** Details about your plan, including benefits and costs

**[Humana.com/PlanMaterials](https://www.humana.com/PlanMaterials)** has the most up-to-date information about your plan and is easy to search so you can find the information you are looking for quickly.

We're here to help. If you have trouble using these online tools, please call the number on the back of your Humana member ID card for support.

To get paper copies of these documents by mail, submit your request online at the website above, or call (800) 783-4599 (**TTY: 711**). Please have your Humana member ID card ready when you call. When asked for the reason you've called, say "Evidence of Coverage". Please allow up to two weeks to receive the documents by mail.

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

Important information about changes to your  
Medicare Advantage and Prescription Drug  
Plan



**Look inside**

Here's a summary of your **Humana Medicare Employer PPO** that takes effect on January 1, 2021.

**Humana.**

**Humana.com**