

West Virginia PEIA 2026 Open Enrollment Presentation

Humana®



What is Medicare?

Different “parts” of Medicare pay for different types of coverage.



Medicare Part A

Hospital insurance

It helps cover medically necessary inpatient care in a hospital or skilled nursing facility. It also helps cover some home healthcare and hospice care.



Medicare Part B

Medical insurance

It helps cover medically necessary providers' services, outpatient care and other medical services and supplies. Part B also helps cover some preventive services.



Medicare Part C

Medicare Advantage plans

These are available through private insurance companies, such as Humana. Medicare Part C helps cover everything medically necessary that Part A and Part B cover, including hospital and medical services. You still have Medicare if you elect Medicare Part C coverage. You must be entitled to Medicare Part A and enrolled in Part B to be eligible for a Medicare Part C plan.



Medicare Part D

Prescription drug coverage

It helps pay for the medications your provider prescribes and is available in a stand-alone prescription drug plan or included in a Medicare Advantage prescription drug plan. Like Part C Medicare Advantage plans, Part D is only available through private companies, such as Humana. Many Part C Medicare Advantage plans include Medicare Part D prescription drug coverage.

What is a PPO?

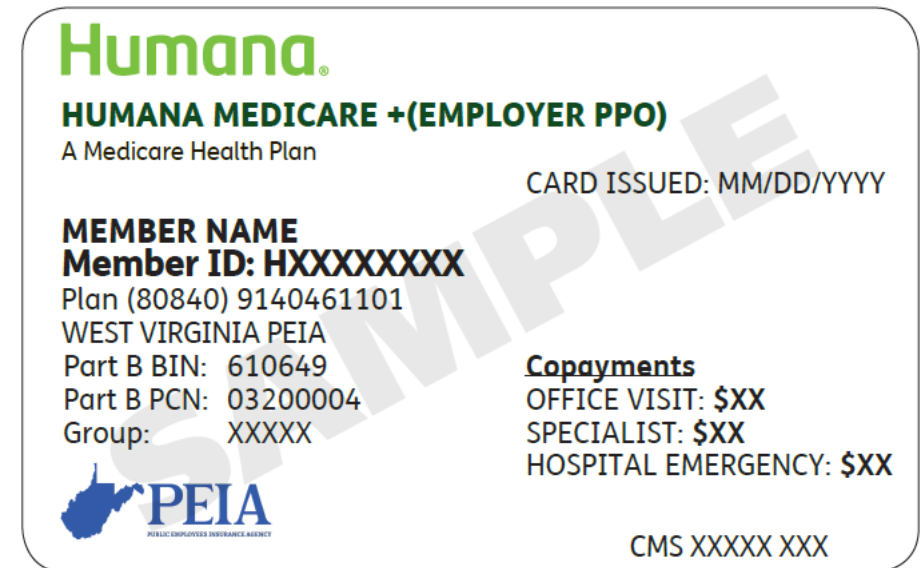
Humana's a Preferred Provider Organization (PPO)

Preferred Provider Organization

Choose any provider that accepts Medicare and agrees to bill the plan.

- With your PPO plan, you will pay the same amount for both in- and out-of-network for care
- Most preventative care is covered at 100%
- Out-of-pocket maximum for covered medical services
- Worldwide emergency coverage

Note: All new and existing Humana members will receive a **new Medical Humana ID card** in December and will need to give that card to **your medical providers** as of Jan. 1, 2026.



What's Changing for 2026?

- **Starting January 1, 2026**, the WV PEIA Group Medicare Advantage and Prescription Drug Plans with Humana will be administered as **two separate plans**, rather than being combined into one.
- The medical and pharmacy coverage will be provided separately. This means you will receive **two new Humana ID cards in the mail**.
- **Starting January 1, 2026**, give your **new medical plan ID card to medical providers** and your **new prescription plan ID card to network pharmacies**. These cards will arrive separately in the mail.
- You will receive **2 confirmations of enrollment** – one for medical, one for pharmacy and some other duplicated CMS-required notices. Mailings will arrive at different times.



Your PPO benefits

Medical Comparison at a glance	Humana/PEIA Plan 1 PPO & PDP Plans	Humana/PEIA Plan 1 Benefit Assistance PPO & PDP Plans	Humana/PEIA Plan 2 PPO & PDP Plans
Annual medical deductible	\$300	\$50	\$525
Annual maximum out-of-pocket	\$1,900	\$650	\$2,650
Primary care physician (PCP)	\$20 copay	\$2 copay	\$20 copay
Specialist	\$40 copay	\$5 copay	\$50 copay
Inpatient hospital care	\$200 copay per admission	\$100 copay per admission	\$250 copay per admission
Emergency room	\$100 copay	\$50 copay	\$115 copay
Outpatient/Office Surgery	\$200 copay	\$50 copay	\$215 copay
Ambulance	\$0 copay	\$0 copay	\$0 copay
Skilled Nursing Facility	\$0 copay per day for days 1-100	\$0 copay per day for days 1-100	\$0 copay per day for days 1-100

Your Part D benefits

Humana's Part D coverage is spread among four groupings based on the drug type—also called “tiers”.

Pharmacy Comparison at a glance	Humana/PEIA Plan 1 PPO & PDP Plans	Humana/PEIA Plan 1 Benefit Assistance PPO & PDP Plans	Humana/PEIA Plan 2 PPO & PDP Plans
Annual pharmacy deductible	\$150	\$75	\$225
Annual maximum out-of-pocket	\$1,825	\$325	\$1,900
Tier 1 30-day supply Generic/Preferred generic	\$10 copay	\$5 copay	\$10 copay
Tier 2 30-day supply Preferred brand	\$30 copay	\$15 copay	\$35 copay
Tier 3 30-day supply Nonpreferred drug	50% of the cost	50% of the cost	50% of the cost
Tier 4 30-day supply Specialty	\$100 copay	\$100 copay	\$100 copay

Prescription Drug Plan (PDP)

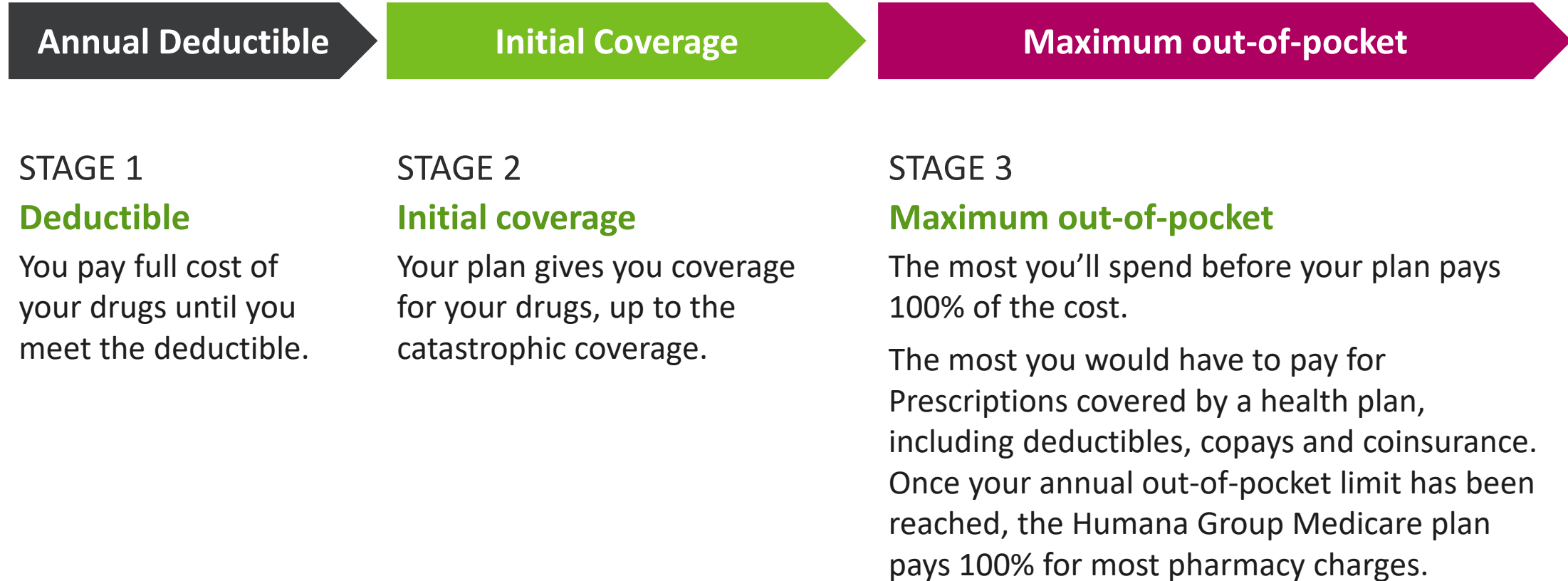
- Generic, brand and specialty drug coverage
- Access to retail pharmacies
- Member cost share of the Humana plan's covered insulin products covered under Part B and Part D is no more than \$35 for every one-month (up to a 30-day) supply.
- \$0 copay for all Part D vaccines listed on the Advisory Committee on Immunization Practices (ACIP) list†.



Note: All new and existing Humana members will receive a **new Prescription Humana ID card** in December and will need to give that card to **your pharmacy** as of Jan. 1, 2026.

Medicare Part D

Humana's Part D coverage is designed to help you manage your out-of-pocket costs.



Part B vs. Part D coverage



Part B - Medical Benefits

- Injectable/IV drugs given in provider's office
- Diabetic testing supplies, insulin pumps, insulin for insulin pump and CGMs
- Commonly used nebulized medications
- Vaccines such as influenza, pneumococcal, and COVID-19 vaccine & boosters

**Show your Humana medical plan ID card
for these Part B items**



Part D - Pharmacy Benefits

- Covers most medications
- Diabetes medications
- Insulin administered (or used) with syringes or pens
- Syringes, pen needles or other insulin administration devices that are not durable medical equipment (e.g., Omnipod or VGO).
- Vaccines such as Shingles, Tdap, RSV

**Show your Humana prescription plan ID card
for these Part D items**

Part D prescription drug coverage

Humana's Part D coverage portion of your plan covers vaccines that are considered necessary to help prevent illness.

Vaccines at a network pharmacy

Vaccines that you should get at your pharmacy, not from your provider's office:

- Shingles
- Tdap
- RSV

Diabetes prescriptions and supplies covered under Part D

- Diabetes medications
- Insulin administered (or used) with syringes or pens
- Syringes, pen needles or other insulin administration devices that are not durable medical equipment (e.g., Omnipod or VGO)

Landing Page



Sign In to MyHumana

Welcome Public Employees Insurance Agency

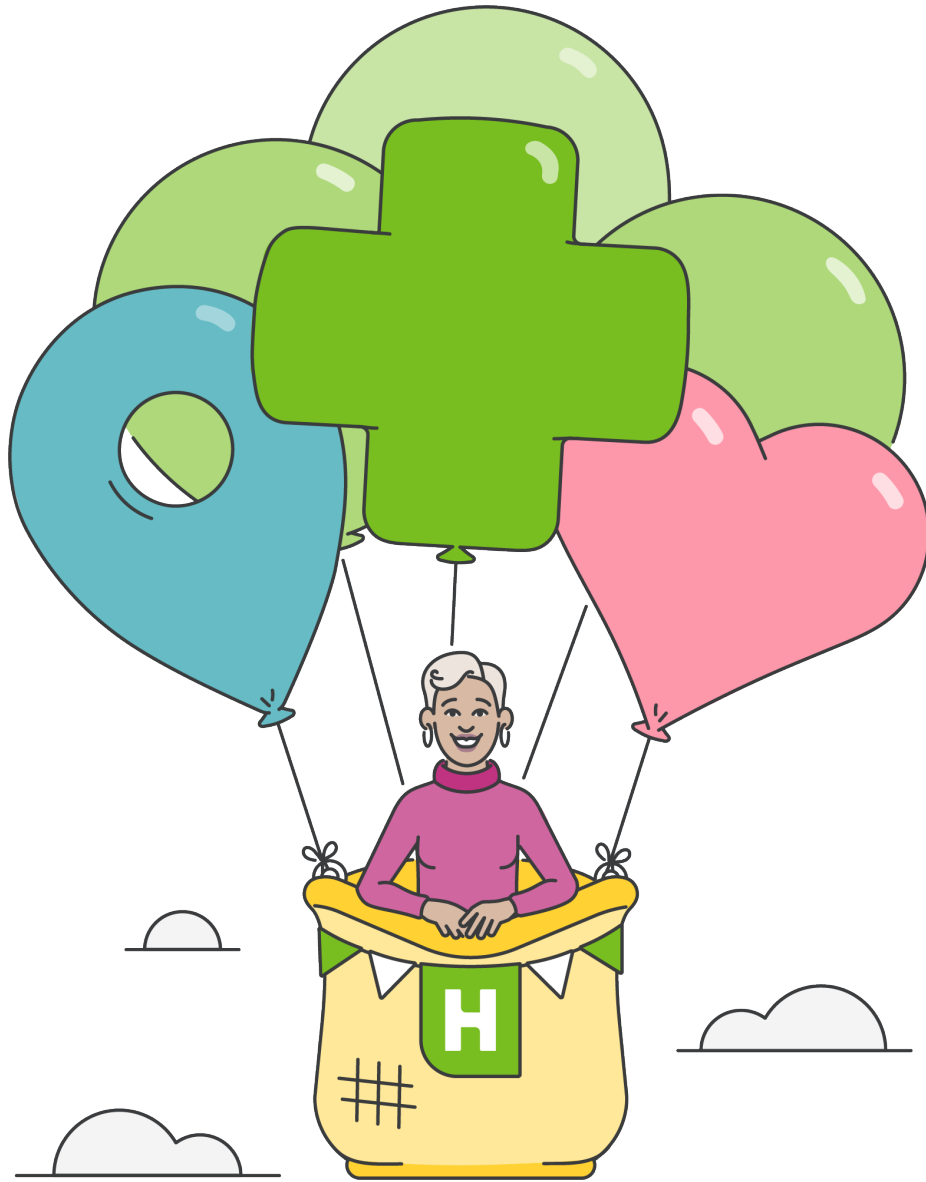
Learn how you and your Medicare-eligible family can benefit from a Humana health plan available through West Virginia Public Employees Insurance Agency (PEIA).



Coverage and communications

Humana/PEIA plan 1	Humana/PEIA benefit assistance	Humana/PEIA Plan 2	2025 Summary of Benefits	Presentations/flyers
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Website: your.humana.com/wvpeia



Extra Benefits and Services

MyHumana

Benefits of having a PCP

Continuous Glucose Monitors

Diabetic Testing Supplies

SmartSummary®

SilverSneakers®

Go365 by Humana®

Post-discharge Services

Humana Well Dine® meal program

Wellness Coaching

Health resources

Humana®

MyHumana and MyHumana Mobile App

Get your personalized health information on MyHumana

With MyHumana and the MyHumana mobile app, you can:

- Review your plan benefits
- Find in-network providers or pharmacies
- Lookup and compare medication prices
- View your Humana member ID card
- Check claims
- View your SmartSummary
- One-click to access Go365

*Standard data rates may apply



Building Healthy Provider Relationships

Benefits of having a Primary Care Provider (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 to maintain your health with preventive care



The Humana Difference

Medicare Advantage provides additional support, included in your plan



Find Care

You can use Humana's Find Care tool to search for an in-network provider near you.

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



Telehealth

Telehealth visits allow you to connect with your provider online from the comfort and safety of your own home.

Continuous glucose monitors (CGMs) and diabetic supplies

- Preferred diabetic supplies and administration supplies are covered 100%; supplies include meters, test strips and lancets
- \$0 copay for Medicare-covered therapeutic continuous glucose monitors (CGM) and supplies
- CGMs are available through participating retail pharmacies
- CGMs and Insulin pumps are available through our preferred durable medical equipment vendors, CCS Medical, 877-531-7959 or Edwards Healthcare, 888-344-3434

Be sure to show your **Humana medical ID card** for these Part B items



SmartSummary

Your personalized benefits statement

- **Medical version:** Comprehensive overview of your health benefits and healthcare spending
- **Prescription version:** Comprehensive overview of your Part D benefits and prescription drug spending
- Statements sent each month after you've had a claim
- View statements anytime on MyHumana
- Go Green via MyHumana if you prefer electronic delivery

SmartSummary®

Your Medical and Hospital claims processed in August 2026

Humana.

JOHN DOE
Member ID: H12345678
Plan name: HUMANA HEALTH INSURANCE

THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your medical and hospital coverage. Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR AUGUST CLAIMS

Medical, hospital and Part B pharmacy (see page 3)

Total billed charges this month

\$352.25

Humana discounts

- \$0.00

Benefit exclusions

- \$352.25

Other insurance

- \$0.00

Amount Humana paid

- \$0.00

Your share

\$352.25

SmartSummary®

Your Part D Pharmacy claims processed in August 2026

Humana.

JOHN DOE
Member ID: H12345678
Plan name: Humana Group Medicare PDP
Rx PCN or Rx Group number: 03200000

THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR FEBRUARY CLAIMS

Part D prescription drug claims (see page 5)

Total cost this month

\$64.46

Other payments

- \$0.00

Amount Humana paid

- \$19.13

Your share

\$45.33

You are currently in **Stage One** of your Part D Drug Payment Plan. (see page 2)

CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.

Questions

Login to MyHumana at [Humana.com](#) to see your benefits, drug lists, prescriptions and claims.

Call us

Call 866-396-8810 (TTY: 711)
Monday to Friday 8 a.m.- 9 p.m. EST. Calls to these numbers are free.

For large print or another format

To get this material in other formats, or ask for [large print](#), call Humana.

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Go365 by Humana®

Your wellness program that rewards you
for making healthier choices

Go365.com



SilverSneakers®

A fitness program to improve your health, gain
confidence and connect with your community

SilverSneakers.com

Preventive care screenings

Protect your health by staying informed about the screenings and treatments you may need.

Vaccines

Influenza (flu) virus

Pneumococcal (pneumonia)

Women's health screenings

Breast cancer screening

Cervical cancer screening

Bone mineral density test

Men's health screenings

Prostate exam

Physical exam and health guidance

Physical exam

Colorectal cancer screening

Colonoscopy

Flexible sigmoidoscopy

Home test kit (FOBT/FIT)

Multitarget stool DNA test

Diabetes screening and management

Blood sugar reading by either

HbA1c or glucose monitor

Comprehensive eye exam

Urine test

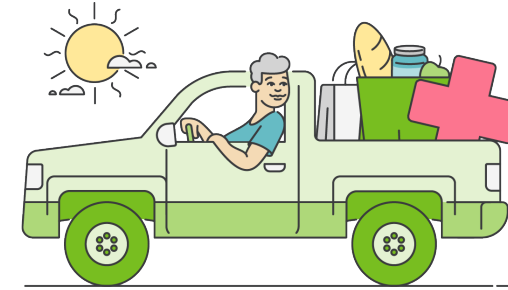
The Humana Difference

Medicare Advantage provides additional support, included in your plan



Clinical support

- In-home wellness assessments
- Education and resource support
- Care management for eligible members
- Primary care



Post-hospitalization support

- Post-discharge personal home care
 - Up to 8 hrs of support with clinical care
- Post-discharge transportation
 - 12 one-way trips, up to 50 miles per trip
- Post-discharge meal program
 - 2 per day for 14 days

Schedule your Annual Wellness Visit

It's covered by your Humana Medicare plan.

- **Make the most of your plan.** It's worth it to use all the benefits of your coverage, especially your Annual Wellness Visit. There's no cost to you, and you can earn **\$25 in rewards from Go365 by Humana®** for completing your visit.
- **Your Annual Wellness Visit is a great way to create a personalized plan** for managing your health. It is not a typical checkup or physical. It's a relaxed conversation between you and your doctor—with more time to focus on protecting your overall wellness and health as you age.
- **You can also schedule a preventive physical examination each calendar year.** This includes a head-to-toe checkup, medical history, routine tests and screenings as recommended by your doctor.

How to enroll

- Through your employer
- **WV PEIA** will get your information and enroll you in the Humana plan



Humana®



What to expect after you enroll

- **Enrollment confirmations**

You will receive two letters from Humana.

- **Two Humana member ID cards**

One medical and one prescription drug ID card. These cards will arrive separately in the mail.

- **Access to Evidence of Coverage (EOC)**

Read this document to learn about the plan's coverage and services.

- Starting **January 1, 2026**, give your new medical plan ID card to medical providers and your new prescription plan ID card to network pharmacies.

Humana.

HUMANA MEDICARE +(EMPLOYER PPO)

A Medicare Health Plan

CARD ISSUED: MM/DD/YYYY

MEMBER NAME

Member ID: HXXXXXXXXX

Plan (80840) 9140461101

WEST VIRGINIA PEIA

Part B BIN: 610649

Part B PCN: 03200004

Group: XXXXX

Copayments

OFFICE VISIT: \$XX

SPECIALIST: \$XX

HOSPITAL EMERGENCY: \$XX



CMS XXXXX XXX

Humana.

HUMANA MEDICARE +(EMPLOYER PDP)

Prescription Drug Plan

CARD ISSUED: MM/DD/YYYY

RxBIN: 015581

RxPCN: 03200000

RxGRP: XXXXX

Plan (80840) 9140461101

Member ID: HXXXXXXXXX

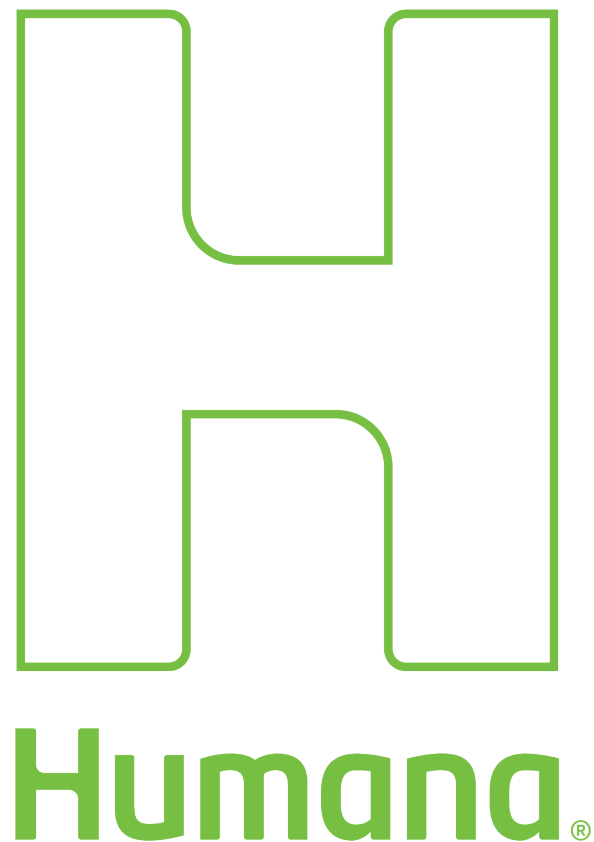
MEMBER NAME

WEST VIRGINIA PEIA



MedicareRx
Prescription Drug Coverage

CMS XXXXX XXX



Thanks for your time and attention, stay connected with Humana

- A dedicated Customer Care team will help you with anything related to your Humana plan.

800-783-4599 (TTY: 711),

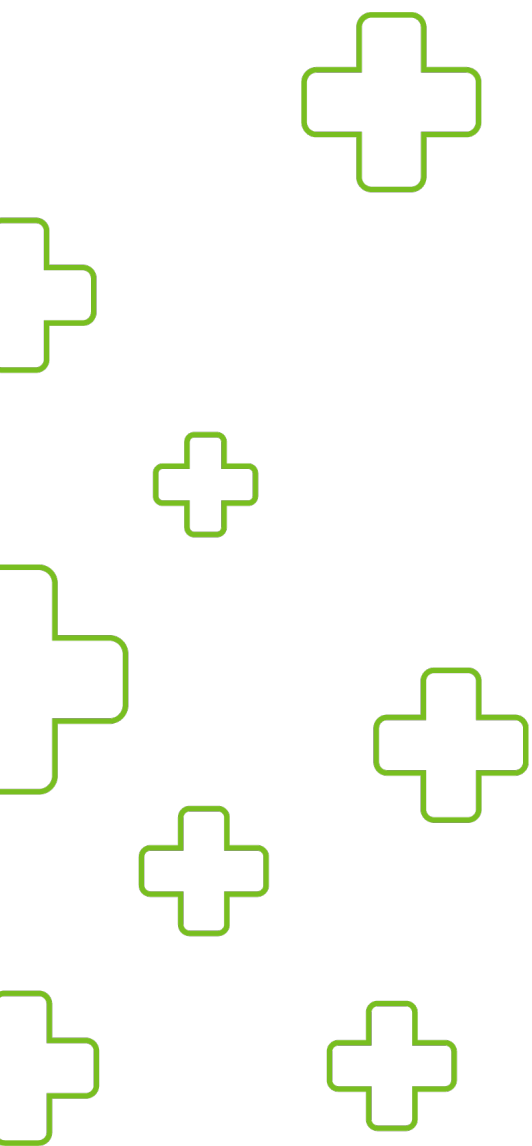
Monday – Friday, 8 a.m. – 9 p.m., Eastern time

Joel Thacker

Account Executive

304-617-4573

- Use MyHumana, a secure online account to access your plan information. Visit **Humana.com/registration** to get started.



Humana is a Medicare Advantage PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call 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 Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

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 is for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

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Other pharmacies are available in our network.

Humana®

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