

Humana®

Humana Group Medicare Employer Plan

2022 OPEN ENROLLMENT



Making healthcare decisions— what you need to know

What we will discuss today:

1 Medicare

How does Medicare work, and how is it different from Medicare Advantage?

2 Your plan

What is my plan, and how does it work for me?

3 Enrollment

What do I do next, and what do I have to do to enroll in this plan?

4 Your care

What to expect after you enroll.

5 Extra benefits and resources

Included in your plan at no additional cost to you.

What is Medicare?



ORIGINAL MEDICARE
Medicare Parts A and B



MEDICARE ADVANTAGE
Medicare Part C



PRESCRIPTION DRUG COVERAGE
Medicare Part D

Original Medicare vs. Medicare Advantage

A

B

C

D

Original Medicare

Medicare Advantage



Hospital insurance

- Hospital stays
- Skilled nursing
- Home health



Medical insurance

- Doctor visits
- Outpatient care
- Screenings and shots



Medicare Advantage has all the benefits of

- Parts A & B and
- Extra benefits bundled with the plan



Prescription drug

- Helps pay for the medications your doctor prescribes

Your Medicare options

Original Medicare



- Members with Original Medicare (Parts A and B) often choose to add a stand-alone prescription drug plan (Part D) and a Medicare Supplement plan to get additional coverage
- Possible to have up to 3 different cards

Medicare Advantage Plan



- Includes Original Medicare Parts A and B (must continue to pay Part B premium) and extra benefits bundled with the plan
- 1 card and 1 place to call with questions
- **Part D prescription coverage is not included on all Medicare Advantage plans**



Your plan

What is my plan, and how does it work for me?

Medicare Part C

Medicare Advantage plan types

PPO

Preferred Provider Organization

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

- No copayment for certain preventive care
- Out-of-pocket maximum
- Worldwide emergency coverage
- **With your PPO plan, you will pay the same amount both in- and out-of-network for care.**



Your PPO benefits

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

Medical Comparison at a glance	Humana/PEIA Plan 1 DED \$150/MOOP \$1,200	Humana/PEIA Plan 1 Benefit Assistance DED \$50/MOOP \$600	Humana/PEIA Plan 2 DED \$375/MOOP \$1,950
Primary Care Copay	\$20	\$2	\$20
Specialist Copay	\$40	\$5	\$50
Inpatient Hospital Copays	\$100	\$100	\$150
Emergency Room	\$50	\$50	\$65
Outpatient/Office Surgery Copay	\$100	\$50	\$115
Ambulance	\$0	\$0	\$0
Skill Nursing Facility	\$0	\$0	\$0
*Acupuncture	\$20	\$20	\$20

20 combined IN & Out-of-Network visit limit per plan year.*



In-Home Assessment

This is your time,
let's make the most of it

Members can schedule their in-home health assessment at no additional cost

Humana has teamed up with Signify Health to offer you an In-home Health and Well-being Assessment (IHWA). An IHWA is a detailed annual review in the privacy of your own home, providing an extra set of eyes and ears for your doctor.

This visit may include recommended screenings and tests. Best of all, we make it easy by coming to you. The IHWA is not meant to replace your doctor's care but is available as an extra resource.

For members, it's included in your Medicare Advantage plan at no additional cost.

A licensed medical professional will spend 45–60 minutes with you.

Results are shared with you and your primary care provider.



Members, call Signify today to schedule your appointment.

855-319-4450 (TTY:711)

Monday – Friday,

7 a.m. – 7 p.m. Central Time



Preventive vs Diagnostic

What is a preventive service?*

- Diabetic eye exam
- Screening colonoscopy
- Screening mammogram
- Pap test
- Bone density test
- Annual Wellness Visit

What is a diagnostic service?

- X-ray
- MRI
- Mental health
- Rehabilitation
- CT scan
- Sick visits

*All preventive services have a \$0 copay and DO NOT apply to the deductible. This communication doesn't guarantee benefits and doesn't indicate all services received will be covered by your plan. Please refer to your Evidence of Coverage or call Customer Service at the number on the back of your Humana ID card to confirm that a preventive service will be covered by your plan.

Your Part D benefits

Humana’s Part D coverage is spread among four groupings based on the drug type—also called “tiers”. **It covers every drug that is covered through Medicare.**

Initial Coverage

Pharmacy Comparison at a glance	Humana/PEIA Plan 1 DED \$75/MOOP \$1,750	Humana/PEIA Plan 1 Benefit Assistance DED \$75/MOOP \$250	Humana/PEIA Plan 2 DED \$150/MOOP \$1,750
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



Medicare Part D

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



Part B vs. Part D prescription drug coverage

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



Part B

- **Injectable/IV drugs given in provider's office.**
- **Diabetic testing supplies, insulin pumps, insulin for insulin pump and CGMs.**
- **Vaccines covered under Part B:**
 - Influenza (flu) vaccine
 - Pneumococcal (pneumonia) vaccines
 - Hepatitis B vaccines for persons at increased risk of hepatitis
 - Vaccines directly related to the treatment of an injury (rabies and tetanus)



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)**
- **Covers most medications**
- **Vaccines like the examples below:**
 - Shingles
 - Tdap
 - Hepatitis A

Landing Page



Public Employees
Insurance Agency

[Home](#) →

MyHumana

Sign in securely to view
your account information.

[Sign in](#)

[Register now as a new
user](#)

Prescription Drug Guide

Annual Notification of Change/Evidence of Coverage

Contact Us

Our team is standing by to answer your questions and provide the information you need. You can find specific contact information about your plan and your programs here.

Customer Service

Call 1-800-783-4599 for any questions.

Humana.

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+ [Humana legal entities that offer, underwrite, administer or insure insurance products and services](#)

<https://our.humana.com/wvpeia/>



Enrollment

What do I do next?

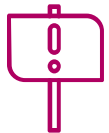
What do I have to do to enroll
in this plan?

How to enroll

Enroll with the option available to you

Through your employer

WV PEIA will get your information and enroll you in the Humana plan



Your enrollment kit is an important tool. The packet includes information on your healthcare coverage along with extra benefits included in your Humana plan.





Your care

What to expect after you enroll

What to expect after you enroll



Enrollment confirmation

You will receive a letter from Humana once the Centers for Medicare & Medicaid Services (CMS) confirms your enrollment.



Evidence of Coverage (EOC)

You will receive a detailed booklet in the mail that includes your healthcare plan coverage and privacy notice.



Humana member ID card

You will receive your ID card approximately two weeks after you are enrolled.



Medicare Health Survey

CMS requires Humana to ask new members to complete a health survey within their first few months of enrollment.

Instructions on how to complete the survey are included in the booklet mailed to you.

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

Humana[®]



Virtual visits/telehealth

Connect with a provider virtually

Your primary care provider may offer virtual visits as a convenient way to be treated by your care team.

- Connect with your provider from the comfort of your home via telephone or video chat using your phone, tablet or computer.*
- Providers may help with chronic condition management, follow-up care after an in-office visit, medication reviews and refills in addition to many other conditions.
- Call your provider to find out if they offer virtual visits and if so, what you need to do to get started.

*Standard data rates may apply.





Humana®

Extra benefits and resources

SilverSneakers®

Go365®

MyHumana

Humana Well Dine® meal program

Humana At HomeSM

Health resources

SmartSummary®

SilverSneakers



A total health and physical activity program included in your plan at no extra cost.

- SilverSneakers gives you access to exercise equipment, group fitness classes and social events.
- Work towards improving muscle strength, bone density, flexibility and balance.
- Use thousands of fitness locations nationwide, with weights, swimming, classes and cardio equipment.*
- Enjoy group fitness classes outside of traditional gyms
- Start workout programs tailored to your level with the SilverSneakers GO™ app. For more information, or to find a location near you, visit www.silversneakers.com or call **1-888-423-4632 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.
- Current SilverSneakers members will have no change to their account or ID card—these will remain the same.
- Try SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition.

*Equipment and classes vary by location

Go365



Go365[®] by Humana is your wellness program that rewards you for making healthier choices.



It's easy. You're already enrolled!
Just start participating in eligible activities.



It's personal. We'll help you identify your Next Best Step so you know what you should be doing to get or stay on a healthy path.



It's rewarding. You'll earn rewards that you can redeem for gift cards in the Go365 Mall.

Go365 How does it work?



1

Complete eligible
healthy activities



2

Earn rewards



3

Redeem for gift cards

Go365 Prevention activities



Activity	Reward Amount	Activity limit
Annual Wellness Visit	\$25*	1 per year
Mammogram	\$30	1 per year
Colorectal screening	\$30	1 per year
Cardiovascular disease screening	\$10	1 per year
Bone density screening	\$20	Once every 2 years
Flu shot	\$10	1 per year

Your reward for these activities will show up automatically in your Go365 account, if billed through your Humana medical or pharmacy plan. This can take up to 90 days. Please note: rewards have no cash value and can only be redeemed for gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year.

Go365 Exercise and fitness activities



Activity	Reward Amount	Activity limit
8-15 workouts per month SilverSneakers, connected activity tracker (minimum 500 steps/day) or paper workout tracker	\$5	Once per month (\$120 annual max)
16 or more workouts per month	\$10	

Your reward for these activities will show up automatically in your Go365 account, if billed through your Humana medical or pharmacy plan. This can take up to 90 days. Please note: rewards have no cash value and can only be redeemed for gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year.

Go365 Social and education activities



Activity	Reward Amount	Activity limit
Attend a class: Humana in your community, hobby or activity such as painting, dancing, or at a local university (in person or online)	\$5	12 per year (\$60 annual max)
Attend an eligible health education seminar or class* (in person or online)	\$5	
Athletic event (5k walk/run, cycling, virtual Run Club)*	\$5	
Volunteering*	\$5	
Attend a Social Club (garden, book, religious, sports/golf/pickleball /walking, etc.) virtual or in person	\$5	
Post in the Go365 health & Wellness Member Community	\$5	
Video call (3 times) or discuss health or play a game with friends or family	\$5	

*To earn your reward for these activities, submit a completed activity form, found when you sign in at Humana.com, then click on Go365. Or you may request paper materials by calling the number on the back of your Humana ID card.



Go365 Redeem your rewards

Complete eligible healthy activities and redeem your rewards for gift cards in the Go365 Mall

1) Online: Sign in at Go365.com/shop

-OR-

2) Phone: Call [1-866-677-0999](tel:1-866-677-0999) (TTY: 711)

Members must redeem the reward in the program year it is earned. Any rewards not redeemed by 12/31 will expire. For a complete list of gift cards visit Go365.com/shop.



Humana Well Dine

After your overnight inpatient stay in a hospital or skilled nursing facility, you're eligible for up to 28 nutritious meals (2 meals per day for 14 days). The meals will be delivered to your door at no additional cost to you.

Humana Well Dine meal plans include:

General wellness	Vegetarian	Renal friendly
Heart friendly	Diabetes friendly	Gluten-free
Lower sodium	Pureed	Cancer support

For more information, please contact the number on the back of your Humana member ID card.



Humana Care Management

Humana care management programs support qualifying members to help them remain independent at home, by providing education about chronic conditions and medication adherence, help with discharge instructions, accessing community resources, finding social support and more, all included in the plan at no additional cost.

Post-discharge Transportation

- 12 one-way trips by car, van or wheelchair access vehicle

Post-discharge Personal Home Care

- Qualified aides offer assistance performing activities of daily living within the home
- Minimum of 3 hours per day, maximum of 6 hours per discharge

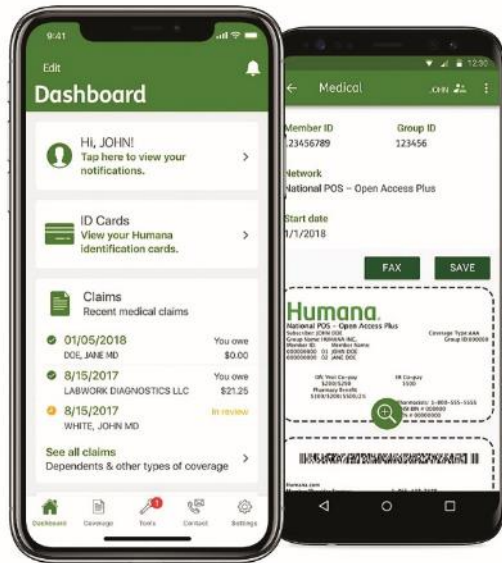
To find out more about how this service can help you, call **1-800-432-4803 (TTY: 711)**, Monday – Friday, 8:30 a.m. – 5:30 p.m., Eastern time.



Health resources

- Case management
- Disease management
- Transplant management
- Health planning and support nurses

MyHumana and MyHumana mobile app



Get your personalized health information on MyHumana

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

The MyHumana mobile app

If you have an iPhone or Android, download the MyHumana Mobile app. You'll have your plan details with you at all times.*

Visit [Humana.com/mobile-apps](https://www.humana.com/mobile-apps) to learn about our many mobile apps, the app features and how to use them.

With MyHumana and the MyHumana mobile app, you can:

- View your plan and coverage
- Check the status of your claims
- Find pharmacies in your network
- Find providers in your network
- Compare drug prices
- Access digital ID cards
- Establish communication preferences

To activate your MyHumana account, go to [Humana.com](https://www.humana.com)



SmartSummary

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

You can access your SmartSummary online with your MyHumana account.

Go Green—update your member preferences to receive your SmartSummary statement electronically.

SmartSummary **Humana**

Your Pharmacy, Medical, and Hospital claims processed in [insert month] [insert year]

FIRSTNAME A LASTNAME
Member ID: H12345678
Plan name: Humana Group Medicare RPO
Rx PCN or Rx Group number: 03200000

THIS IS NOT A BILL

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

OVERVIEW OF YOUR MARCH CLAIMS

MEDICAL, HOSPITAL AND PART B PHARMACY COMBINED ANNUAL PLAN DEDUCTIBLE	
Medical, hospital and Part B pharmacy (see page 3)	
Total billed charges this month	\$4,946.00
Humana discounts	- \$4,549.41
Benefit exclusions	- \$0.00
Other Insurance	- \$0.00
Amount Humana Paid	- \$215.33
Your Share	\$181.26

MEDICAL, HOSPITAL AND PART B PHARMACY COMBINED ANNUAL PLAN DEDUCTIBLE	
0	\$750.00
Your Combined Annual Plan Deductible is \$750.00. You have paid \$0.00 towards your deductible.	

Part D prescription drug claims (see page 10)

Total cost this month	\$1,532.68
Other Payments	- \$108.35
Amount Humana Paid	- \$1,280.63
Your Share	\$163.70

YOU ARE CURRENTLY IN PART D DRUG PAYMENT STAGE: 1 2 3 4

CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.

Benefit questions
Visit Humana.com or call 1-800-XXX-XXXX (TTY 711). Calls to these numbers are free.

Hours of operation
Monday to Friday 8 a.m.- 9 p.m. EST.

For large print or another format
To get this material in other formats, or ask for language translation services, call Humana Customer Care at the number on this page.

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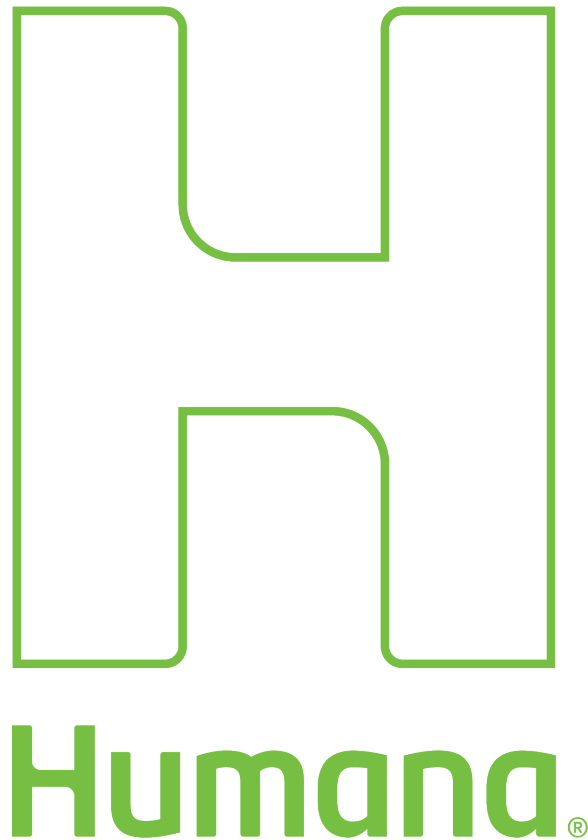
FIRSTNAME LASTNAME
123 ANY STREET
ANYWHERE, OK 12345-6789

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Stay connected with Humana

- A dedicated Customer Care team will 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
- Use MyHumana, a secure online account to access your plan information. Visit **Humana.com/registration** to get started.
- If you have an iPhone or Android, you can download the MyHumana Mobile app to have your plan details with you at all times. Visit **Humana.com/mobile-apps** to learn more.




Thanks for your time and attention

Questions?

Scott Rogers: 681-945-6084 Joel Thacker: 681-945-6085

For more information:

- Refer to your informational kit
- Visit **Humana.com**
- Call Humana Group Medicare Customer Care team for anything related to your Humana plan at **1-800-783-4599 (TTY: 711)**, Monday – Friday, 8 a.m. – 9 p.m., Eastern time



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. 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 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.

Other providers are available in our network. The provider network may change at any time. You will receive notice when necessary.

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.

Humana®

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

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call the number on your ID card (TTY: 711)...
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación (TTY: 711)...
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電會員卡上的電話號碼 (TTY: 711)...
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số điện thoại ghi trên thẻ ID của quý vị (TTY: 711)...
주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. ID 카드에 적혀 있는 번호로 전화해 주십시오 (TTY: 711)...
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa iyong ID card (TTY: 711)...
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Наберите номер, указанный на вашей карточке-удостоверении (телетайп: 711)...
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou kat idantite manm ou (TTY: 711)...
ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro figurant sur votre carte de membre (ATS: 711)...
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Proszę zadzwonić pod numer podany na karcie identyfikacyjnej (TTY: 711)...
ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para o número presente em seu cartão de identificação (TTY: 711)...
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero che appare sulla tessera identificativa (TTY: 711)...
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wählen Sie die Nummer, die sich auf Ihrer Versicherungskarte befindet (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。お手持ちの ID カードに記載されている電話番号までご連絡ください (TTY: 711)...
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.
با شماره تلفن روی کارت شناسایی تان تماس بگیرید (TTY: 711)...

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, námboo ninaaltsoos yézhí, bee nées ho'dólzin bikáá'ígíí bee hółne' (TTY: 711)...

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم الهاتف الموجود على بطاقة الهوية الخاصة بك (TTY: 711).



YouTube videos

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

Key words: Exercise; Gym; Start with Healthy; Health

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

Pickleball: A Fun Way for Seniors to Get Active

Keywords: Exercise; Start with Healthy

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

New Account Setup with HumanaPharmacy.com

Key words: Simple, Register

Time: 0:25 <https://www.youtube.com/watch?v=diIK8dIScbw>

Quick Refill Feature on HumanaPharmacy.com

Key words: One easy step

Time: 0:27 <https://www.youtube.com/watch?v=msUGPI6kJUU>



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