



Humana Group Medicare Advantage PPO Plan

Open Enrollment Presentation





Making healthcare decisions: What you need to know

What we will discuss today:

01 | **Medicare**

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

02 | **Your plan**

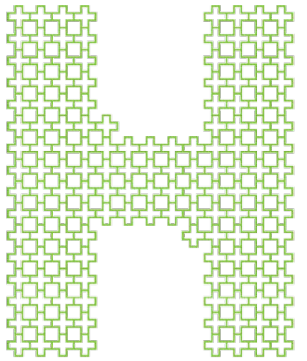
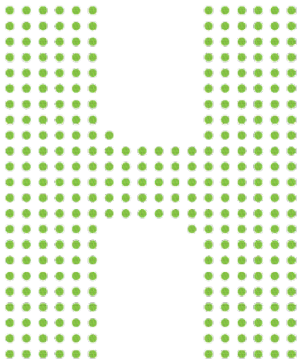
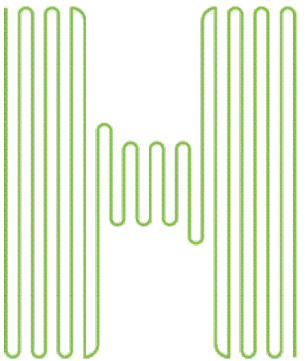
What is my plan, and how does it work for me?

03 | **Enrollment**

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

04 | **Your care**

What to expect after you enroll.



Humana[®]

Humana Group Medicare Advantage PPO

At Humana, we are here to help you make the most of your benefits.

About Humana:

- Dedicated to communities around the country for **more than 30 years**
- **Over 8.5 million Medicare members** just like you, across all **50 states**¹
- Easily find a provider with our **nationwide network of providers**
- Providing Medicare plans to beneficiaries **since 1987**

¹Humana Inc. 2019 Annual Report, February 2020



Medicare

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



Medicare 101



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

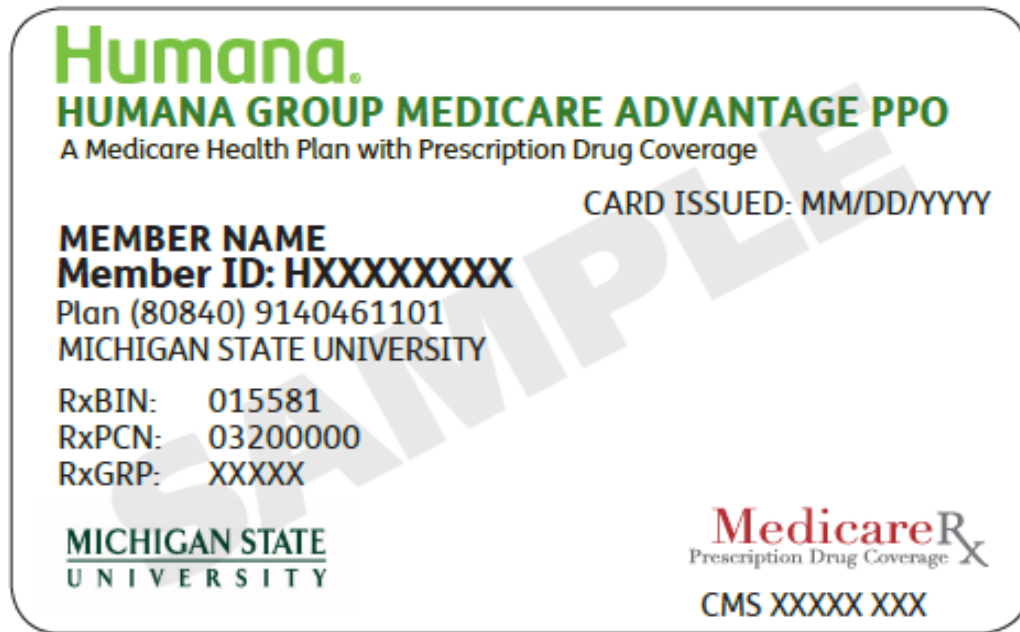


Prescription drug

- Helps pay for the medications your doctor prescribes

What is a PPO?

Humana's Group Medicare Advantage Preferred Provider Organization (PPO) plan



- No copayment for certain preventive care
- Out-of-pocket maximum
- Worldwide emergency coverage

Your plan

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





Your Group Medicare Advantage PPO plan benefits

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

Your Group Medicare Advantage PPO plan	
Annual deductible	\$192
Annual Medical maximum out-of-pocket	\$1,200
Hospital care	
Outpatient hospital visits	\$0 copay
Inpatient hospital	\$0 copay
Physician and facility services	
Primary care provider	4% coinsurance*
Specialist	4% coinsurance*
Outpatient ambulatory surgical center	\$0 copay
Durable medical equipment	4% coinsurance*
Emergency services	
Emergency room care	\$50 copay
Urgent care	4% coinsurance

*Cost after deductible



Your Part D benefits

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

Tiers	30-day supply at a network pharmacy	90 day supply at a network pharmacy	Common medications that fall into each tier
Tier 1 (Generic/preferred generic)	\$10	\$20	Simvastatin Omeprazole
Tier 2 (Preferred brand)	\$30	\$60	Eliquis
Tier 3 (Non-preferred drug)	\$60	\$120	Farxiga Dulera
Tier 4 (Specialty)	\$75	N/A*	Revlimid Humira

*Self-administered specialty drugs are limited to a 30-day supply and must be filled by a pharmacy in Humana’s specialty network.



Rx mail delivery

The preferred cost-sharing pharmacy

Accuracy and safety

Free standard shipping in discreet, temperature-controlled packaging

Convenience

No driving to the pharmacy or waiting in line

Support you need

Learn how to set up a new account, start a new Rx and/or download the mobile app by visiting **HumanaPharmacy.com** or calling **1-888-538-3518 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m. and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

Reminders

Refill reminders by email, text or phone—you decide



Other pharmacies are available in our network, including **MSU Pharmacies**.

Visit <https://our.humana.com/msu> for a full drug list.



Part B vs. Part D prescription drug coverage

Part B

- Injectable/IV drugs given in provider's office
- Vaccines: influenza, pneumococcal, hepatitis B, rabies, tetanus
- Diabetic testing supplies, insulin pumps, insulin for insulin pump

Part D

- All commercially available vaccines except for those covered by Part B
- Diabetes medications, regular insulin, syringes

Enrollment

What do I do next?

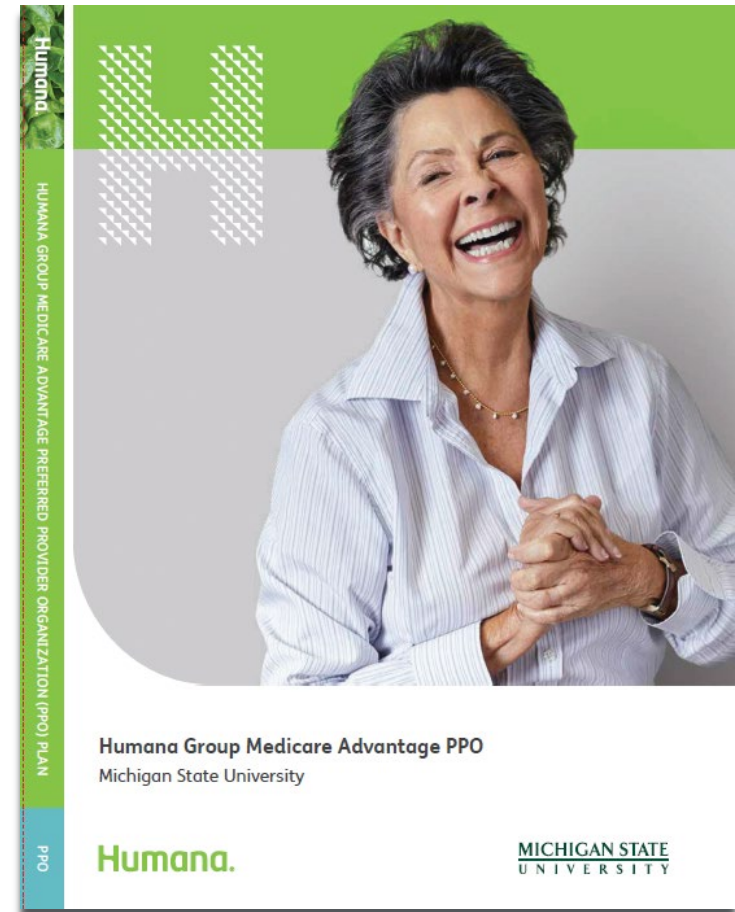
What do I have to do to enroll in this plan?



How to enroll

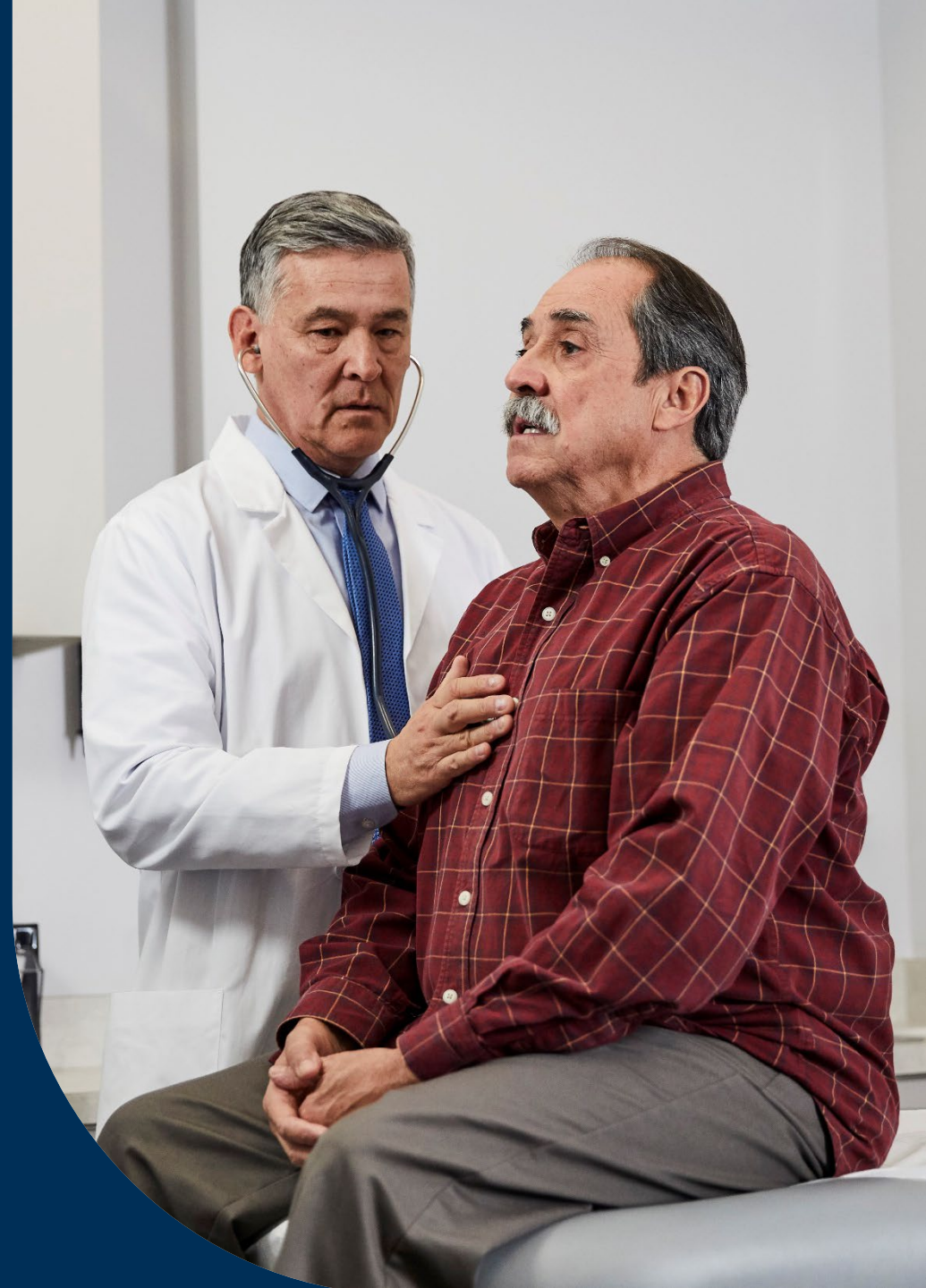
- If you are currently enrolled in MSU's health plan, MSU will automatically enroll you into the plan.
- If you do not want to be enrolled, complete the offline enrollment form to opt-out OR remove coverage in the EBS portal. If you have enrollment questions, you may contact **MSU Human Resources** by email at SolutionsCenter@hr.msu.edu or call **1-517-353-4434** (toll-free **1-800-353-4434**) **Monday – Friday, 8 a.m. – 5 p.m. EST.**
- The deadline to opt-out for initial enrollment is **October 31, 2020.**

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



Your care

What to expect after you enroll





What to expect after you enroll

1

Enrollment confirmation

You will receive a letter after your enrollment information is received and completed in the Humana system.

2

Humana Member ID card

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

3

Medicare Health Survey

Humana will send you a postcard with instructions on how to complete the survey.

4

Evidence of Coverage (EOC)

Members will receive their detailed benefit booklet in the mail.

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 stay healthy with preventive care
- In-network providers will be in the **Medicare PPO** network.

Humana[®]





Virtual visits / telemedicine

Connect with a provider or behavioral health professional¹ virtually

Your primary care provider and your specialist may offer virtual visits

- Virtual visits connect you with your provider via telephone or video chat using your phone, tablet² or laptop²
- Talk with a provider from the comfort of your home
- Private, secure and confidential
- Providers are available to treat many conditions, including allergies, fever, cold and flu symptoms, insect bites, stress, anxiety, depression and many others
- Virtual visits may be able to address an expanded set of needs including changes to medicines, refills, ordering labs, test, screenings and help with management of chronic conditions.

If you don't have a primary care provider or if your PCP doesn't offer virtual visits, you can use the "Find a doctor" tool on **Humana.com** or call the number on the back of your member ID card to get connected with a provider that offers this service.

¹Behavioral health visits are by appointment.

²Standard data rates may apply.

Extra benefits and resources





Extra benefits and resources

- SilverSneakers®
- Go365®
- MyHumana
- Humana Well Dine® meal program
- Humana At HomeSM
- Health resources
- SmartSummary®

Extra benefits and resources



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



A wellness and rewards program just for Humana members, included in your plan at no extra cost.
Go365.com

Humana[®]





Prevention Activities



Activity	Reward Amount	Activity limit
Annual Wellness Exam	\$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.

Reward amounts may vary by plan. Check your Explanation of Benefits to see what your plan offers.



Exercise & 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.

Reward amounts may vary by plan. Check your Explanation of Benefits to see what your plan offers.



Social & Educational Activities



Activity	Reward Amount	Activity limit
Attend virtual or in person Humana in your community class	\$5	12 per year (\$60 annual max)
Health education seminar or class*	\$5	
Athletic event (e.g. 5k walk/run, cycling)*	\$5	
Volunteering*	\$5	
Virtual social event*	\$5	
Go365 Community post (community.medicare.go365)	\$5	

*To earn your reward for these activities, you will need to submit an activity form showing what activity you've completed. The form can be 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.



Redeem your rewards



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 (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.

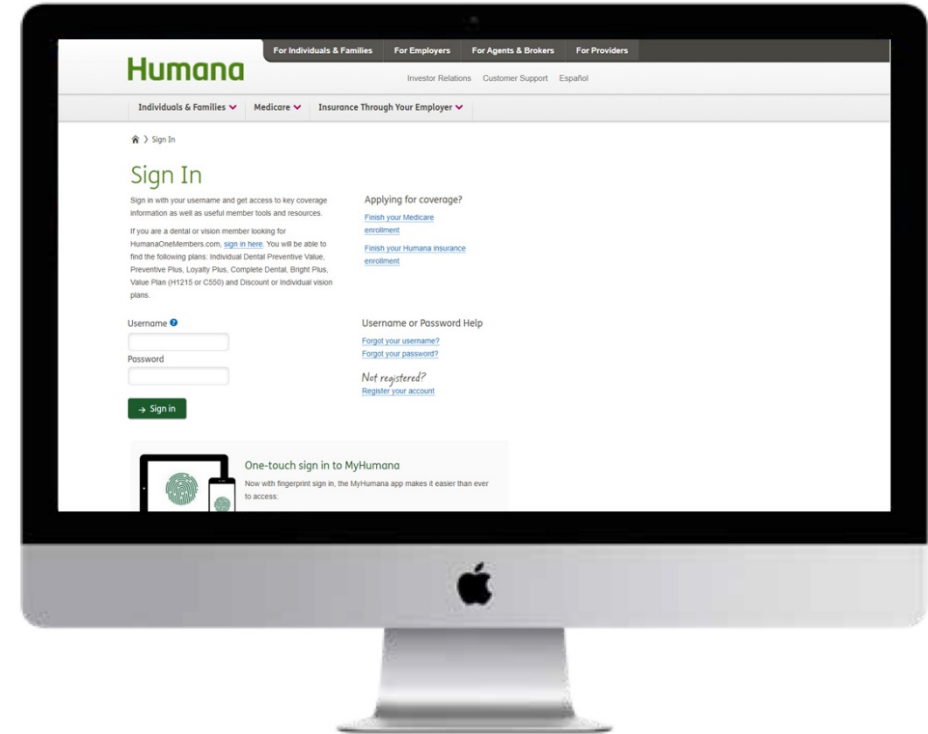
Extra benefits and resources



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

To activate your MyHumana account, go to **Humana.com**





Extra benefits and resources

Humana Well Dine[®]

After your overnight inpatient stay in a hospital or skilled nursing facility, you're eligible for 2 meals per day for 7 days, up to 14 nutritious meals, limited to 4 times per year delivered to your door at no additional cost to you.

Humana Well Dine meal plans

- Regular
- Vegetarian
- Diabetic
- Kosher
- Puree
- Renal-support

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



Extra benefits and resources

Humana

At Home™

If you are eligible based on your medical condition, 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

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]

THIS IS NOT A BILL

Member ID: H12345678
Plan name: Humana Group Medicare RPP0
Rx PCN or Rx Group number: 03200000

Firstname A Lastname

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 (see page 3)		MEDICAL, HOSPITAL AND PART B PHARMACY COMBINED ANNUAL PLAN DEDUCTIBLE	
Total billed charges this month	\$4,946.00		\$750.00
Humana discounts	-\$4,549.41		Your Combined Annual Plan Deductible is \$750.00. You have paid \$0.00 towards your deductible.
Benefit exclusions	-\$0.00		
Other Insurance	-\$0.00		
Amount Humana Paid	-\$215.33		
Your Share	\$181.26		

Part D prescription drug claims (see page 10)	
Total cost this month	\$1,532.68
Other Payments	-\$108.35
Amount Humana Paid	-\$1,260.63
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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Additional COVID-19 Support

Improving lives and health outcomes means making healthcare easier and simpler to access for your retirees

COVID-19 Concierge Testing

If members call in to customer care they are able to request information about where they can obtain COVID-19 testing.

If a member is unable to access the testing sites or would rather have testing at home, the member will be sent a self-test kit to their home.

Members can also visit [Humana.com/care](https://www.humana.com/care) and access the online questionnaire if they want to find a testing location on their own, which includes requesting a self-test kit.

2021 COVID-19 Benefit Enhancements

Humana has confirmed the following will be offered in 2021 as benefit enhancements tied to our Medicare Advantage Plans:

- Telehealth; \$0 cost share for PCP, Urgent Care and Behavioral Health for In Network Providers
- COVID vaccine, \$0 when available (preventative in network)
- COVID Testing and Treatment \$0 cost share for In and Out of Network Providers
- COVID Care Package; 14 days of meals (28 total meals)
- Respiratory care kit





Stay connected with Humana

You have a dedicated Customer Care team to help you with anything related to your Humana plan.

1-800-273-2509 (TTY: 711)

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



- Use MyHumana as an online tool to access your benefits information
- Use the MyHumana Mobile app
- Visit <https://our.humana.com/msu>



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. Call **1-800-273-2509 (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.

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 **1-800-273-2509** 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.

1-800-273-2509 (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. 1-800-273-2509 (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 jiik'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).

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