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 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 states¹
• 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?
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.

<table>
<thead>
<tr>
<th>Your Group Medicare Advantage PPO plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>$192</td>
</tr>
<tr>
<td>Annual Medical maximum out-of-pocket</td>
<td>$1,200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospital care</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient hospital visits</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>$0 copay</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Physician and facility services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care provider</td>
<td>4% coinsurance*</td>
</tr>
<tr>
<td>Specialist</td>
<td>4% coinsurance*</td>
</tr>
<tr>
<td>Outpatient ambulatory surgical center</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>4% coinsurance*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emergency services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room care</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Urgent care</td>
<td>4% coinsurance</td>
</tr>
</tbody>
</table>

*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.

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

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

*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

<table>
<thead>
<tr>
<th>Part B</th>
<th>Part D</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Injectable/IV drugs given in provider's office</td>
<td>• All commercially available vaccines except for those covered by Part B</td>
</tr>
<tr>
<td>• Vaccines: influenza, pneumococcal, hepatitis B, rabies, tetanus</td>
<td>• Diabetes medications, regular insulin, syringes</td>
</tr>
<tr>
<td>• Diabetic testing supplies, insulin pumps, insulin for insulin pump</td>
<td></td>
</tr>
</tbody>
</table>
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.
Virtual visits / telemedicine
Connect with a provider or behavioral health professional\(^1\) 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, tablet\(^2\) or laptop\(^2\)
- 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](http://Humana.com) or call the number on the back of your member ID card to get connected with a provider that offers this service.

\(^1\)Behavioral health visits are by appointment.
\(^2\)Standard 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
## Prevention Activities

*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.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Reward Amount</th>
<th>Activity limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Wellness Exam</td>
<td>$25*</td>
<td>1 per year</td>
</tr>
<tr>
<td>Mammogram</td>
<td>$30</td>
<td>1 per year</td>
</tr>
<tr>
<td>Colorectal screening</td>
<td>$30</td>
<td>1 per year</td>
</tr>
<tr>
<td>Cardiovascular disease screening</td>
<td>$10</td>
<td>1 per year</td>
</tr>
<tr>
<td>Bone density screening</td>
<td>$20</td>
<td>Once every 2 years</td>
</tr>
<tr>
<td>Flu shot</td>
<td>$10</td>
<td>1 per year</td>
</tr>
</tbody>
</table>
Exercise & Fitness Activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Reward Amount</th>
<th>Activity limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>8-15 workouts per month SilverSneakers, connected activity tracker</td>
<td>$5</td>
<td>Once per month ($120 annual max)</td>
</tr>
<tr>
<td>(Minimum 500 steps/day) or paper workout tracker</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16 or more workouts per month</td>
<td>$10</td>
<td></td>
</tr>
</tbody>
</table>

*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.
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.

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

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)
Extra benefits and resources

MyHumana

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

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

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 and access the online questionnaire if they want to find a testing location on their own, which includes requesting a self-test kit.

Additional COVID-19 Support
Improving lives and health outcomes means making healthcare easier and simpler to access for your retirees.
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.

At 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 14168, Lexington, KY 40512-4618. If you need help filing a grievance, call 1-800-273-2509 or if you use a TTY, call 711.
- 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)...

ATENÇÃO: Se você não fala português, você também pode receber ajuda de idiomas gratuitos. Ligue para o número presente em seu cartão de identificação (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)...

警告：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)...

Information on this website is not intended to serve as legal advice. If you have questions about discrimination, call the Human Rights Office at 1-800-273-2509 (TTY: 711).