



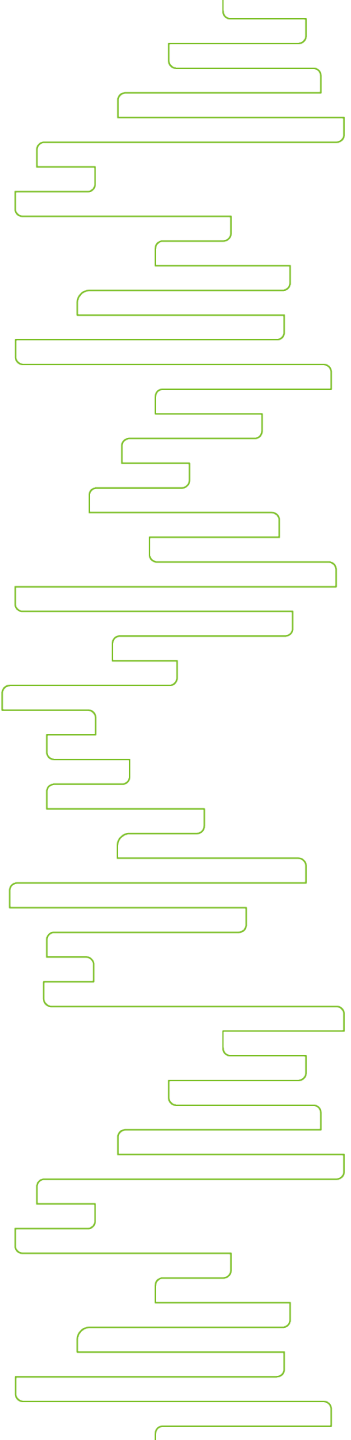
Humana MSU Non-Medicare PPO Plan

Open Enrollment Presentation

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MICHIGAN STATE
UNIVERSITY





Making healthcare decisions: What you need to know

What we will discuss today:

01 | **Your plan**

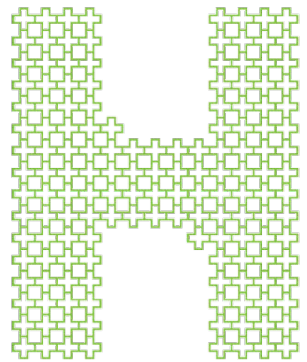
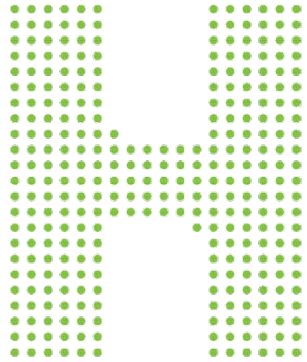
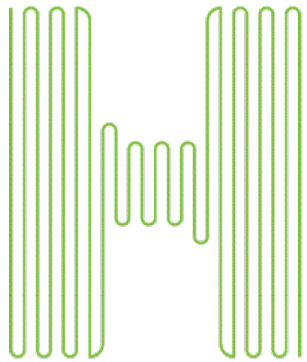
What is my plan, and how does it work for me?

02 | **Enrollment**

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

03 | **Your care**

What to expect after you enroll.



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Humana MSU Non-Medicare PPO

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

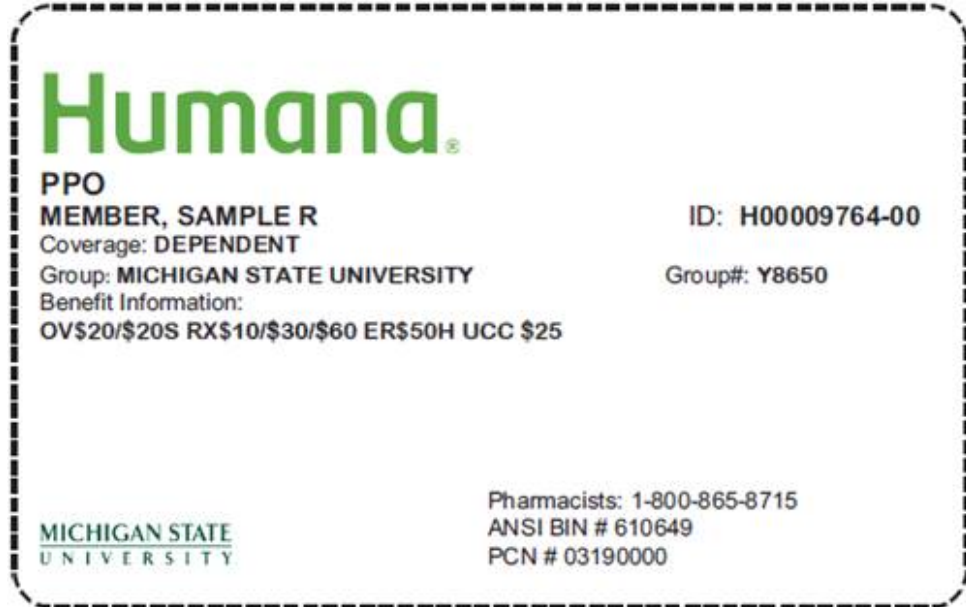
About Humana:

- Dedicated to communities around the country for **more than 30 years**
- Easily find a provider with our **nationwide network of providers**
- #1 in JD Power ranking for **mail order customer satisfaction** three years in a row
- #1 in Newsweek ranking of **customer service** among all health insurance companies two years in a row



What is a PPO?

Humana MSU Non-Medicare 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 PPO benefits

With your PPO plan, you will pay different amounts for in and out-of-network services.

Your PPO plan	In-network copay/coinsurance	Out-of-network copay/coinsurance
Annual deductible	\$100/\$200	\$500/\$1000*
Annual maximum out-of-pocket	\$3000/\$6000	\$3,000/\$6000*
Hospital care		
Outpatient hospital visits	0%**	20%**
Inpatient hospital	0%**	20%**
Physician and facility services		
Primary care provider	\$20	20%**
Specialist	\$20	20%**
Outpatient ambulatory surgical center	\$0**	20%**
Durable medical equipment	20%**	20%**
Emergency services		
Emergency room care	\$50	\$50
Urgent care	\$25	\$25

*In-network and out-of-network accumulate separately

**After the Annual Deductible



Your Pharmacy benefits

Humana’s Pharmacy coverage is spread among groupings based on the drug type—also called “tiers”.

Tiers	30-day supply	90 day supply Humana Pharmacy and MSU Pharmacy	90-day supply Other than Humana Pharmacy and MSU Pharmacy	Common medications that fall into each tier
Tier 1 (Generic)	\$10	\$20	\$30	Levothyroxine Sodium Simvastatin Omeprazole
Tier 2 (Preferred brand)	\$30	\$60	\$90	Synthroid
Tier 3 (Non-preferred drug)	\$60	\$120	\$180	Trintellix Myrbetriq
Specialty Medications*	\$75	N/A*	N/A	Humira Pen Repatha

*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.**



Medical vs. Prescription drug coverage*

Medical Benefit

- Office-administered medications (ex. Injectable/IV drugs given in provider's office or out patient clinic)
- Vaccines not supplied at the pharmacy (ex. hepatitis B, rabies, tetanus)
- Durable Medical Equipment (DME) (Ex. Continuous glucose monitors (CGM) diabetic testing supplies, insulin pumps)

Pharmacy Benefit

- Self-administered medications (ex. blood pressure medications, tablets, capsules)
- All commercially available vaccines based on pharmacy availability (ex. influenza, pneumococcal, shingles)
- Traditional diabetes supplies (ex. test strips, lancets, 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, and are not Medicare-eligible, 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.



Michigan State University

Humana MSU Non-Medicare PPO

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Your care

What to expect after
you enroll





What to expect after you enroll

- 1 Humana member ID card**
You will receive your ID card by the end of December.
- 2 Summary Plan Description (SPD)**
Members will have access to this on myhumana.com in January.

- 3 Pharmacy Disruption Letter**
In December, Humana will send you a letter to alert you to any coverage changes or approvals you may need based on your prescription history.
- 4 Mail Order Transition Letter**
In December, Humana will send a letter to let you know of any mail order prescriptions that were transferred to Humana Pharmacy from CVS.



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

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Physician Finder

Humana's online provider directory

With Physician Finder, you can:

- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name
- Find out if provider is accepting new patients

Find a provider who fits your needs

- Go to **Humana.com/PhysicianFinder**
- Select the "Medical" tab
- Complete the search criteria fields, choosing the look-up method of Coverage Through an Employer
- In-network providers will be in the **Humana/ChoiceCare Network PPO**.



You can locate the Physician Finder tool by clicking "Find a Doctor" on the homepage at **Humana.com** or MyHumana Mobile app once you are a member.





Doctor On Demand®

With our Doctor On Demand® app, you can see a board-certified doctor for non-emergency care from your home, office or while you're traveling in the United States. For everyday health needs, Doctor On Demand® usually costs less than a visit to the emergency room or urgent care.

Doctor On Demand®

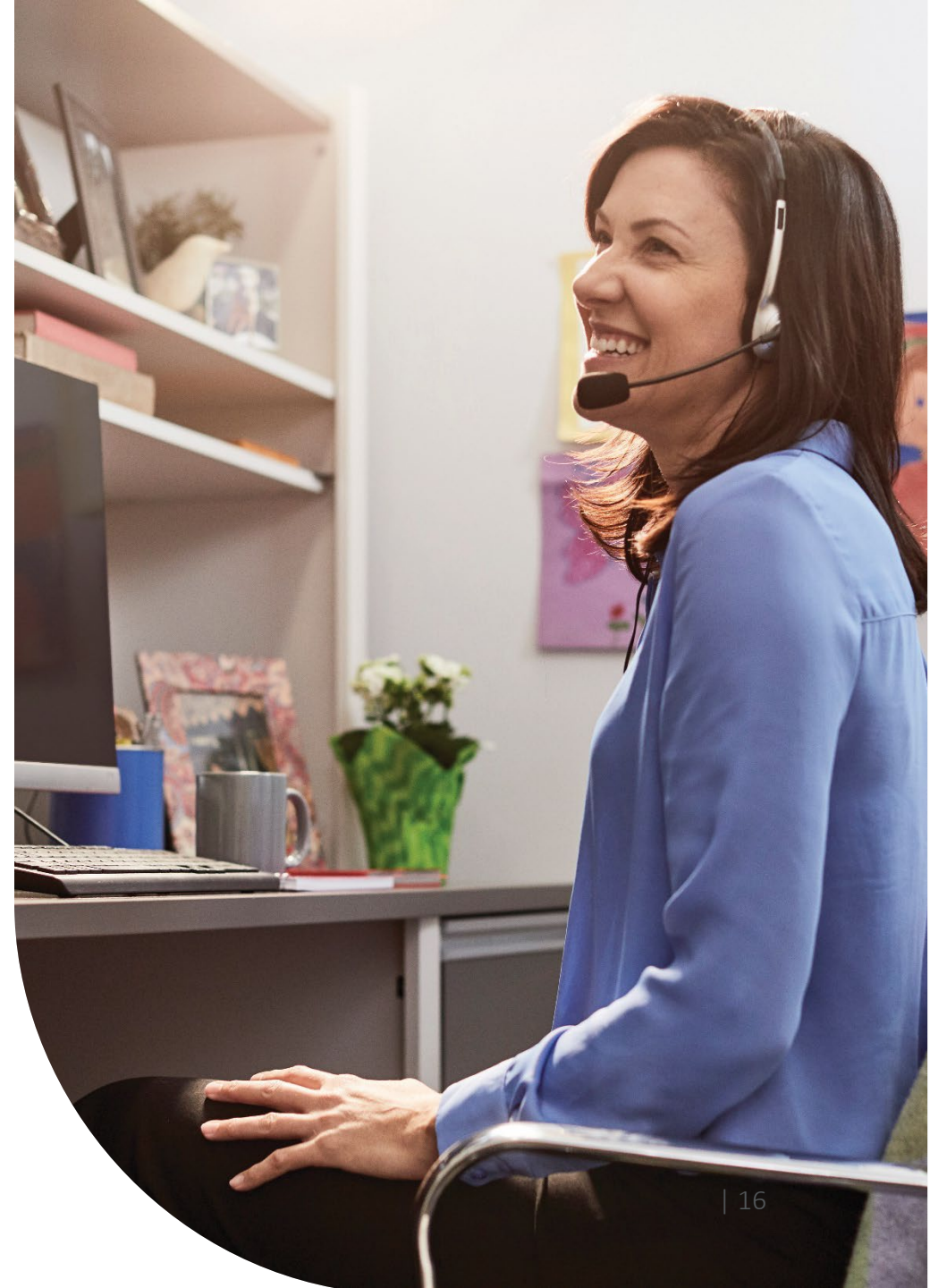
Everyday health concerns

- Colds, flu and sore throat
- Upper respiratory infections
- Skin and eye problems
- Urinary tract infections
- Prescriptions and refills
- Labs and screenings

Mental health services

- Depression
- Stress
- Anxiety
- Trauma
- Other non-emergency mental health concerns

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Other helpful resources

- **Automated Information Line:** Quick and easy way to get answers to general questions.
- **Questions:** Call Humana Customer Care at **1-800-273-2509**.
- **Personal Nurse[®]:** One-on-one guidance for members who we believe may benefit from additional support.
- **Disease management programs:** Help manage chronic or severe conditions.



Your personal Humana account

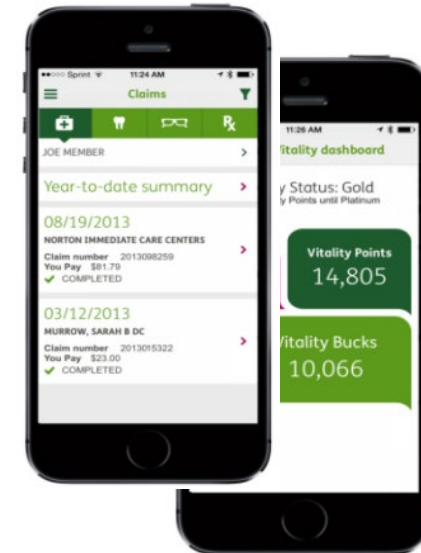
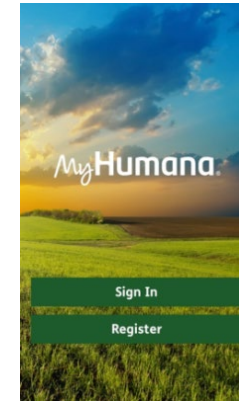
Get Registered at **Humana.com**

My Humana Mobile App - Anytime, Anywhere

- Use your Member ID or Social Security Number to Register
- Check your claims
- Find a provider or pharmacy
- Refill prescriptions through Humana Pharmacy[®]
- Set Medication Adherence Reminders (requires registering your number to receive text messages)
- Track your Humana Go365 status and pending account balances

ID Cards

- New Cards will be sent to your homes – watch for a plain white envelope



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COVID-19 Support



- [Humana.com/Coronavirus](https://www.humana.com/Coronavirus)
- Risk Assessment
- At-home testing options
- Drive-thru testing options





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.

*My***Humana**®

Use MyHumana as an online tool to access your benefits information anytime



Or use the MyHumana Mobile app.

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