



Michigan State University 2027 Open Enrollment Presentation

Humana®

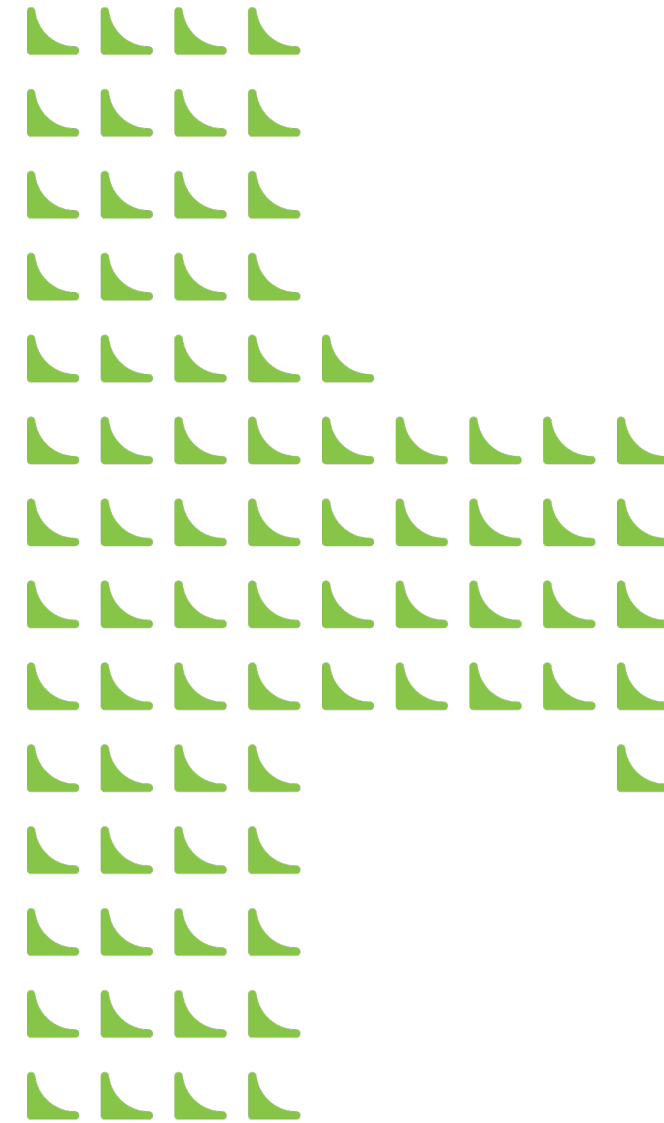
MICHIGAN STATE
UNIVERSITY

Humana Group Medicare Advantage

About Humana:

- Dedicated to communities around the country for more than 30 years
- Over 8.7 million Medicare members just like you, across all 50 states¹
- Nationwide network of providers
- Providing Medicare plans to beneficiaries since 1987

¹Humana Inc. 2025 Annual Report, February 2026



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.

2027 Plan Updates



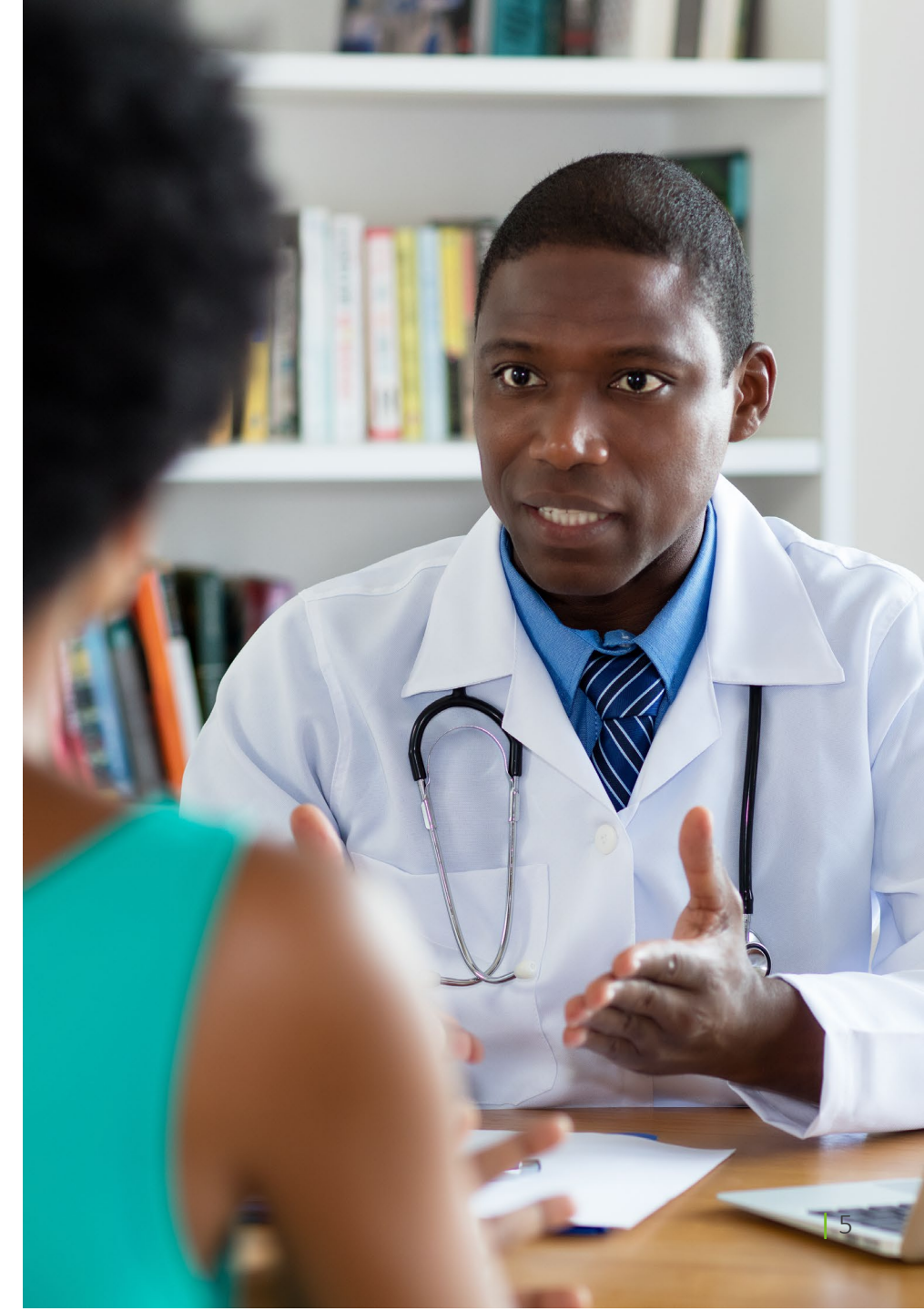
- Starting January 1, 2027, **your medical coverage and prescription drug coverage will be offered as two separate Humana plans.**
- **Members will receive one new Humana ID card for both medical and pharmacy use.** Please be sure to show your new ID card to your medical providers and pharmacy. It will arrive before January 1, 2027.
- **For plan details**, including your Evidence of Coverage (EOC)—one for the Medicare Advantage (MA) plan and one for the Prescription Drug Plan (PDP)—visit **[Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments)**. Information for the 2027 plan year will be available before January 1, 2027.
- **The Annual Notice of Change (ANOC) explains changes for the 2027 plan year.** You'll receive two ANOCs—one for the Medicare Advantage (MA) plan and one for the Prescription Drug Plan (PDP)—before January 1, 2027.
- You must keep Medicare Part B and be enrolled in both the medical and pharmacy plans.

Medicare Part C

Medicare Advantage plan

Preferred Provider Organization

- Your choice of an in-network primary care physician (PCP)
- No referrals required
- Most preventative care is covered at 100%
- Worldwide emergency coverage
- **Benefit levels are the same** for care from both in- and out-of-network providers



Your PPO benefits *

Annual deductible	\$192
Annual maximum out-of-pocket	\$1,200
Hospital care/coverage	
Acute inpatient hospital care	\$0 per admit
Outpatient hospital coverage	\$0 copay
Doctor office visits/Medical equipment	
Primary care provider (PCP)	4% of the cost
Specialists	4% of the cost
Durable medical equipment	0% to 4% of the cost
Emergency/Urgently needed services	
Emergency room	\$50 copay
Urgent care center	4% of the cost

*Cost shares may vary depending on service rendered and the place of treatment. Please refer to your Evidence of Coverage (EOC) for complete description of the plan's coverage and services.

Additional benefits included with your PPO plan*

Chiropractic

Compression Stockings

Orthotics

Private Duty Nursing



*Included, cost share may apply. Please refer to the Summary of Benefits for additional details.

Medicare Part D

Prescription Drug Plan

- A stand-alone prescription drug insurance plan (PDP)
- Generic, brand and specialty drug coverage
- List of covered drugs may vary by plan
- Access to mail-order pharmacies



Your Part D benefits

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

Annual deductible	\$0
Annual maximum out-of-pocket	\$1,000

Tiers	Standard retail (30-day supply)	Standard mail order (100-day supply)
Tier 1 Generic/preferred generic	\$10 copay	\$20 copay
Tier 2 Preferred brand	\$30 copay	\$60 copay
Tier 3 Nonpreferred drug	\$60 copay	\$120 copay
Tier 4 Specialty	\$75 copay	N/A

Pharmacy options



Retail pharmacy network

- Robust network
- Flexibility and convenience



- Outstanding care & patient experience
- Specially-trained associates
- Enhanced experience



- Comprehensive pharmacy services
- Convenient mail-order solutions
- Safe and secure delivery

Other pharmacies are available in the Humana network.

Where you get your vaccines may determine how they are covered



Medicare Part B vaccines

- Covers vaccines administered at your provider's office:
 - Hepatitis B
 - Rabies
 - Tetanus
- Vaccines readily available at a network pharmacy:
 - Influenza (flu)
 - Pneumococcal
 - COVID-19 vaccine and boosters



Medicare Part B diabetes coverage

- Diabetes testing supplies
- Insulin pumps*
- Continuous glucose monitors (CGM)*
- Insulin administered (or used) in insulin pumps

*CGMs are available through participating retail pharmacies.

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)

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 rewards from Go365 by Humana for completing your visit.
- **Your Annual Checkup 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.

This communication does not guarantee benefits and does not indicate all services received will be covered by your plan. Please refer to your Evidence of Coverage or call Customer Care at the number on the back of your Humana ID card to confirm that the service will be covered by your plan.

Preventive care screenings

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

Immunizations/Vaccines

Influenza (flu)

Pneumococcal (pneumonia)

Women's health screenings

Breast cancer screening

Cervical and vaginal cancer screening

Bone mass measurement

Men's health screenings

Prostate cancer screening exam/

Prostrate cancer screenings

Physical exam and health guidance

Annual Wellness Visit

(includes weight, height, body mass index (BMI) and blood pressure)

Colorectal cancer screening

Colonoscopy

Flexible sigmoidoscopy

Home test kit (FOBT/FIT)

Multitarget stool DNA test

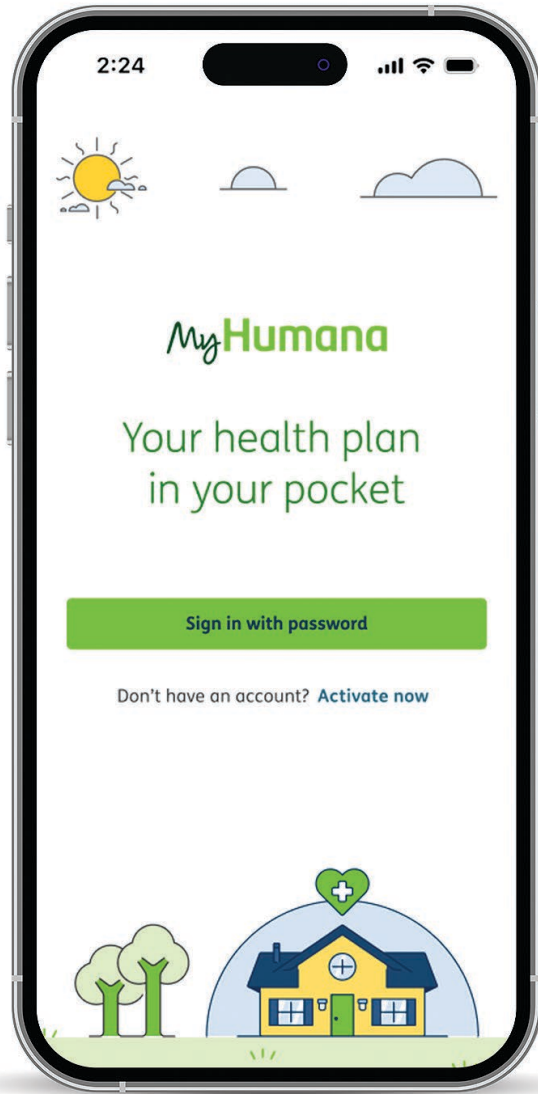
Diabetes screening and management

Blood sugar reading by either

HbA1c or glucose monitor

Comprehensive eye exam

Urine test



Manage your Humana account online

MyHumana is a secure online portal with tools to manage your plan.

Get your personalized health information on MyHumana

- Explore coverage and benefit details the moment you need them
- Get your Humana member ID card and add it to your phone's wallet
- Find care close to you and get directions on your phone's map app*
- Review claims status
- Access your exclusive member discounts

*Standard data rates may apply

SmartSummary

Your personalized benefits statement

- Comprehensive overview of your health benefits and healthcare spending
- Statement 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 2027

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

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

 **CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.**

Questions
Login to MyHumana at [Humana.com](https://www.humana.com) to see your benefits, drug lists, prescriptions and claims.

Call us
Call **800-733-3602 (TTY: 711)**
Monday - Sunday, 8 a.m. - 8 p.m. Saturdays, Sundays and holidays your call may be handled by a different team.

SmartSummary

Your personalized benefits statement

- Comprehensive overview of your Part D benefits and prescription drug spending
- Statement 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 Part D Pharmacy claims processed in February 2027

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

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

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](https://www.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 a large print version, call Humana.

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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.

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

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Non-Emergency Medical Transportation

- \$0 copay for plan-approved location up to unlimited one-way trip(s) per year by car, rideshare services, van, wheelchair access vehicle
- Eligible for members with Chronic Kidney Disease (CKD), End-Stage Renal Disease (ESRD), or Cancer diagnosis
- Not to exceed 50 miles per trip
- NationsTransport is vendor partner



Virtual Cardiac Recovery Program

- \$0 copay for eligible for members
- Coverage is available post- inpatient stay for members with Congestive Heart Failure (CHF), Hypertension, Pneumonia or Respiratory Illness.
- Provides up to 36 covered sessions to support recovery and reduce the risk of hospital readmission
- CardaHealth is vendor partner

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Go365 by Humana®

A wellness program that rewards you for completing eligible healthy activities like working out or getting your Annual Wellness Visit.*

MyHumana.com



SilverSneakers®

A health and fitness program designed for senior adults that offers fun and engaging classes and activities.

SilverSneakers.com

*Go365 Rewards have no cash value and must be earned and redeemed within the same plan year. Rewards not redeemed before Dec. 31st will be forfeited.

Go365 by Humana – 2027 Program Updates



In 2027, members will be able to earn up to **\$260 Maximum Earnable Rewards!**



Prevention Activities: Annual wellness visit, mammogram, colorectal screening, diabetic bundle, bone density, completion of the medication usage survey



Health Education Activities: Participate in social and health education classes



Exercise & Fitness Activities: Connect a device and/or complete a first workout, and complete minimum of 12 workouts per month tracked via SilverSneakers, fitness device, or online/paper tracker (min 5,000 steps per day)

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Only for Humana members

Earn up to \$260 in rewards

How to earn rewards with Go365 by Humana in 2027

It's part of your Humana Medicare Advantage plan

Taking care of your health can be rewarding

Go365 by Humana® makes wellness fun and easy. We can help you reach your physical and emotional health goals. Track your activity and redeem rewards:

- By going online at MyHumana.com
- By filling out and mailing in paper forms

Earn rewards you can redeem for gift cards

More healthy activities = more gift cards for you

Complete eligible healthy activities like walking or getting your Annual Wellness Visit to earn rewards to redeem for gift cards. Once you've earned at least \$10 in rewards, choose your gift cards in the Go365 Mall.

Activate your Go365 Profile

Now it's time to get going with Go365

If you have a MyHumana account, log in to see eligible activities you can complete to earn rewards and details on how to track your actions. If not, log in to MyHumana and activate your profile.

Track your exercise the easy way

Earn rewards each month for completing **12 or more workouts**. Here is how to track and earn:

- 1. Attend a participating SilverSneakers® Fitness class** to earn rewards automatically if your plan includes SilverSneakers. Your rewards may take up to 45 days to show up in your Go365 account.
- 2. Log your workouts online** in your Go365 account or use a paper workout tracker to record your exercise. Eligible activities include yoga, dance, gardening, cycling, pickleball, strength training and more. Submit your workout within **90 days** of completion.
- 3. Connect a compatible activity tracker to Go365** to earn rewards automatically when you take at least 5,000 steps a day.

Go365 is compatible with activity trackers from a variety of manufacturers like Fitbit and Garmin. For a full list, sign in to your Go365 account.

State Health Plan
A Division of the Department of State Treasurer

Continuous glucose monitors and diabetic supplies

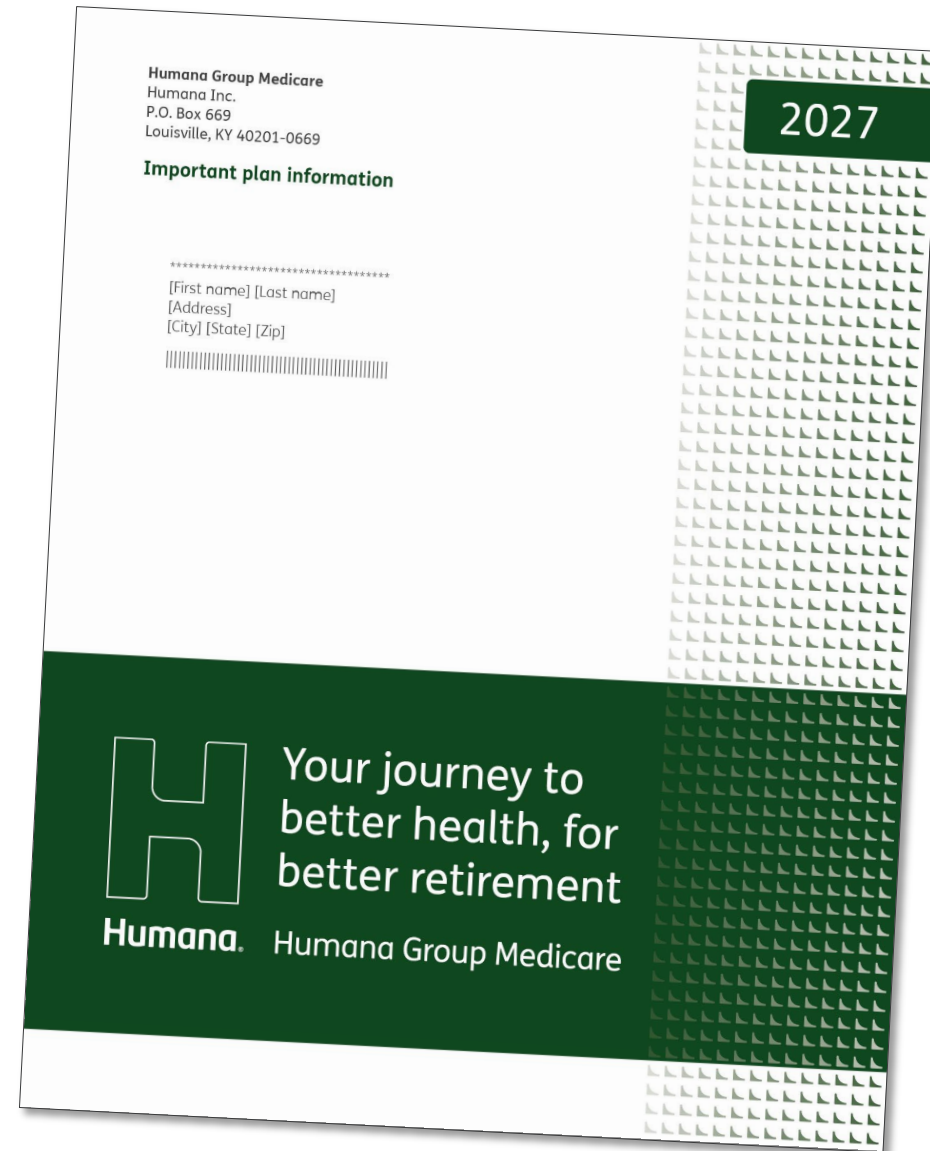
- Covered under your Humana Group Medicare Part B medical benefit
- Obtained from a participating retail pharmacy or a durable medical equipment (DME) provider that accepts Medicare and will bill your insurance



How to enroll

- Through your employer

Michigan State University (MSU) will get your plan information and enroll you in the Humana plan.



What to expect after you enroll

- **Enrollment confirmation**
Review enrollment information in kit.
- **Humana member ID card**
Once you receive your ID card, create a MyHumana profile.
- **Access to Evidence of Coverage (EOC)**
Read this document to learn about the plan's coverage and services.
- **Health and Well-being Assessment (HWA)**
An annual detailed health review conducted in your home.

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PLAN NAME

MEMBER NAME

Member ID: HXXXXXXXXX

Plan (80840) 9140461101

COMPANY NAME

Part B BIN: 610649

Part B PCN: 03200004

Part B Group: XXXXX

RxBIN: 015581

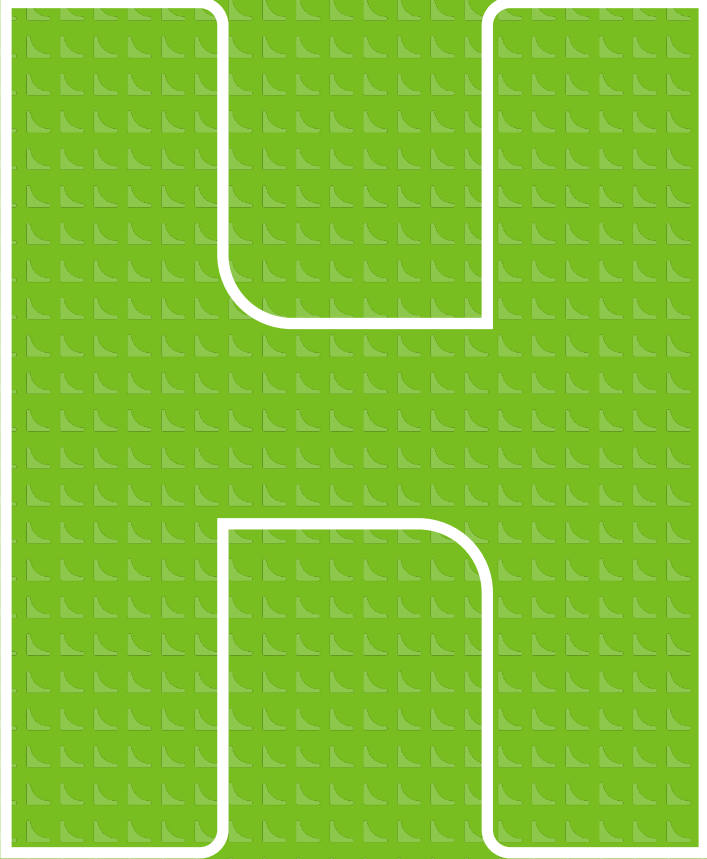
RxPCN: 03200000

RxGRP: XXXXX

MedicareRx
Prescription Drug Coverage

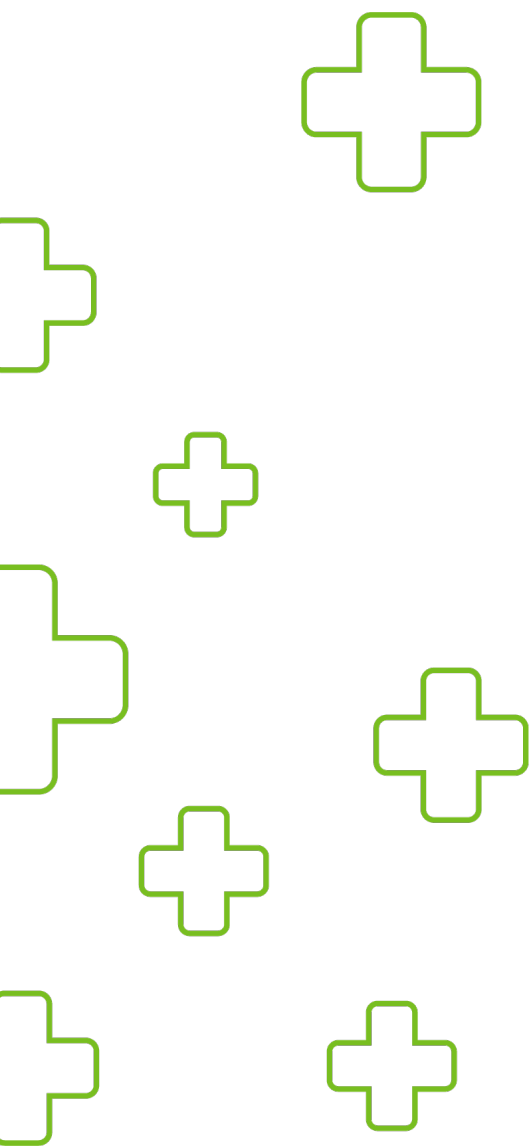
Medical CMS XXXXX XXX
PDP CMS XXXXX XXX

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Thanks for your time and attention, stay connected with Humana

- For more information:
- Call Humana Group Medicare Customer Care team for anything related to your Humana plan at **800-273-2509 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.



Humana is a Medicare Advantage PPO plan and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **800-273-5309 (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 service 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 the Humana network.

Humana®



Humana®