

Michigan State University (MSU) 2026 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
- 2024 Best Overall Medicare Advantage Plan Company and Best Company for Member Experience²
- Providing Medicare plans to beneficiaries since 1987

¹Humana Inc. 2024 Annual Report, February 2025

²U.S. News Announces the 2024 Best Insurance Companies for Medicare Advantage, Press Room, U.S. News ([usnews.com](https://www.usnews.com))



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

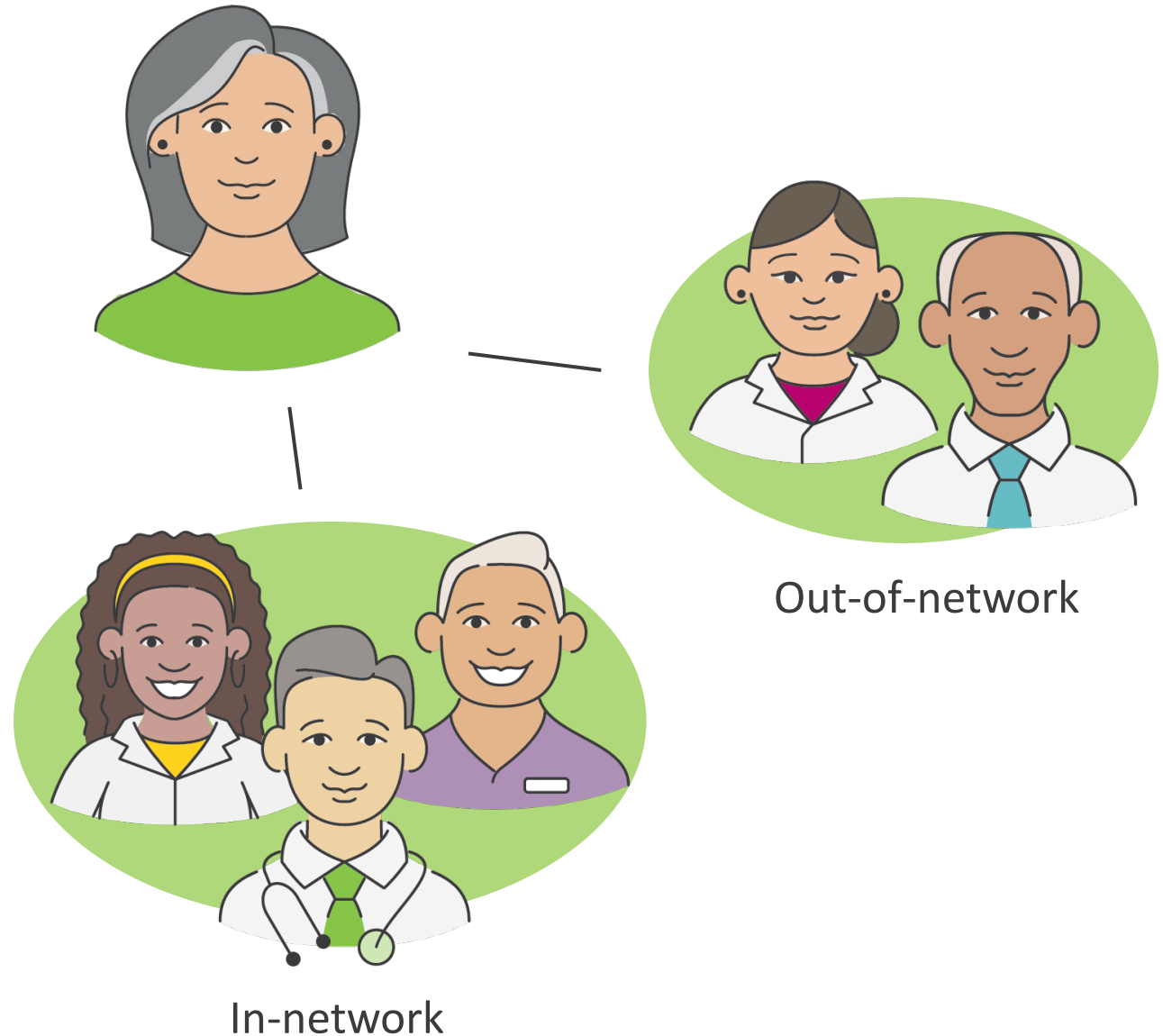
It helps pay for the medications your provider prescribes and is available in a stand-alone prescription drug plan or included in a Medicare Advantage prescription drug plan. Like Part C Medicare Advantage plans, Part D is only available through private companies, such as Humana. Many Part C Medicare Advantage plans include Medicare Part D prescription drug coverage.

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%
- Nationwide emergency coverage
- **Cost share is the same** for care from both in- and out-of-network providers



Your PPO benefits

Your PPO plan

Annual deductible	\$192
Annual maximum out-of-pocket	\$1,200

Hospital care

Outpatient hospital visits	\$0 copay
Inpatient hospital	\$0 per admit

Physician and facility services

Primary care provider	4% of the cost
Specialist	4% of the cost
Durable medical equipment	0% to 4% of the cost

Emergency services

Emergency room care	\$50 copay
Urgent care	4% of the cost

Additional benefits included in your PPO plan*

Chiropractic

Private Duty Nursing

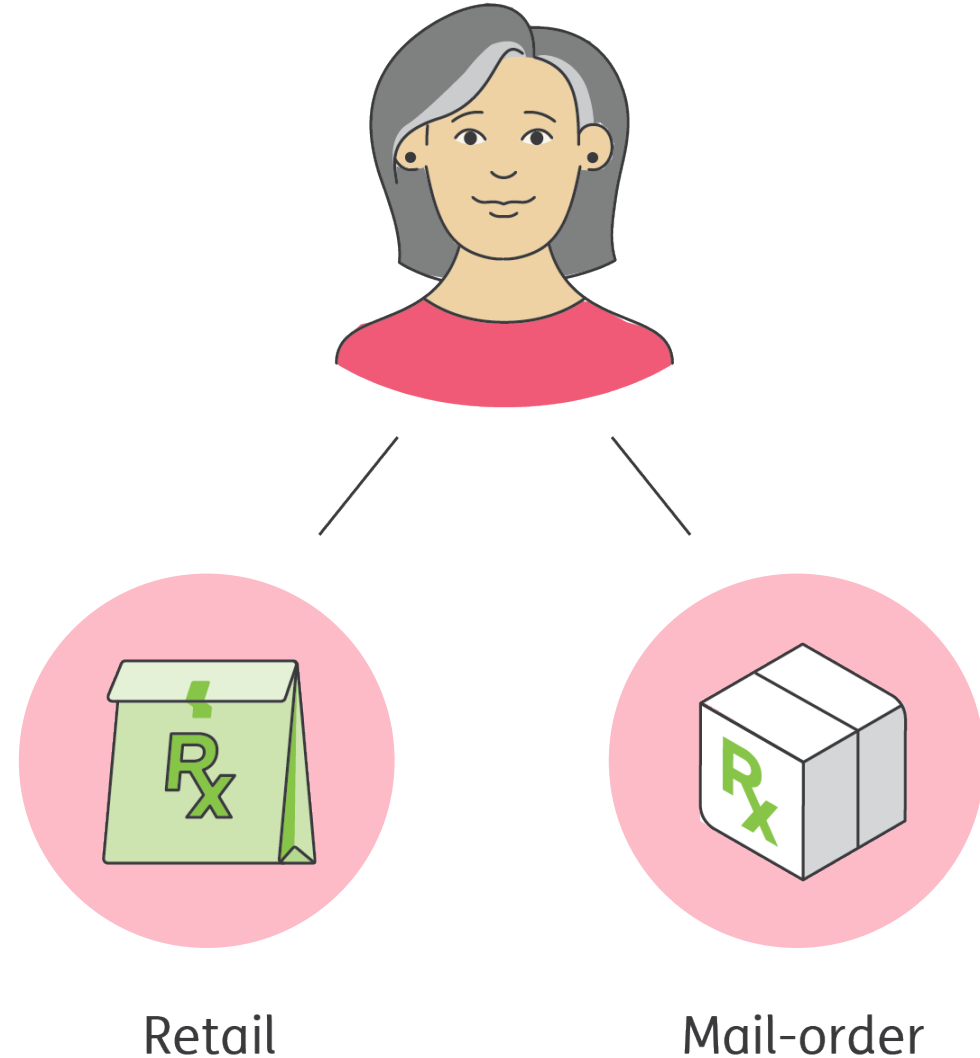


*Included, cost share may apply. Please refer to the Summary of Benefits for additional details.

Medicare Part D

Prescription Drug Plan

- Prescription drug coverage is available as a part of your Medicare Advantage plan with prescription drug coverage (MAPD)
- Generic, brand and specialty drug coverage
- List of covered drugs may vary by plan
- Access to mail-order pharmacies



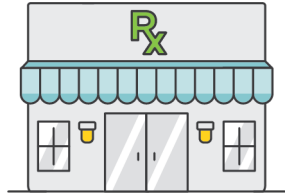
Your Part D benefits

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 (90-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

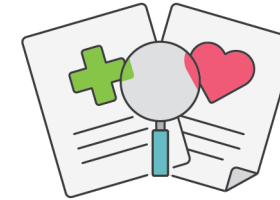


Retail pharmacy network

- Robust network
- Flexibility and convenience



- Patient assistance program
- Clinical support
- Specially-trained associates

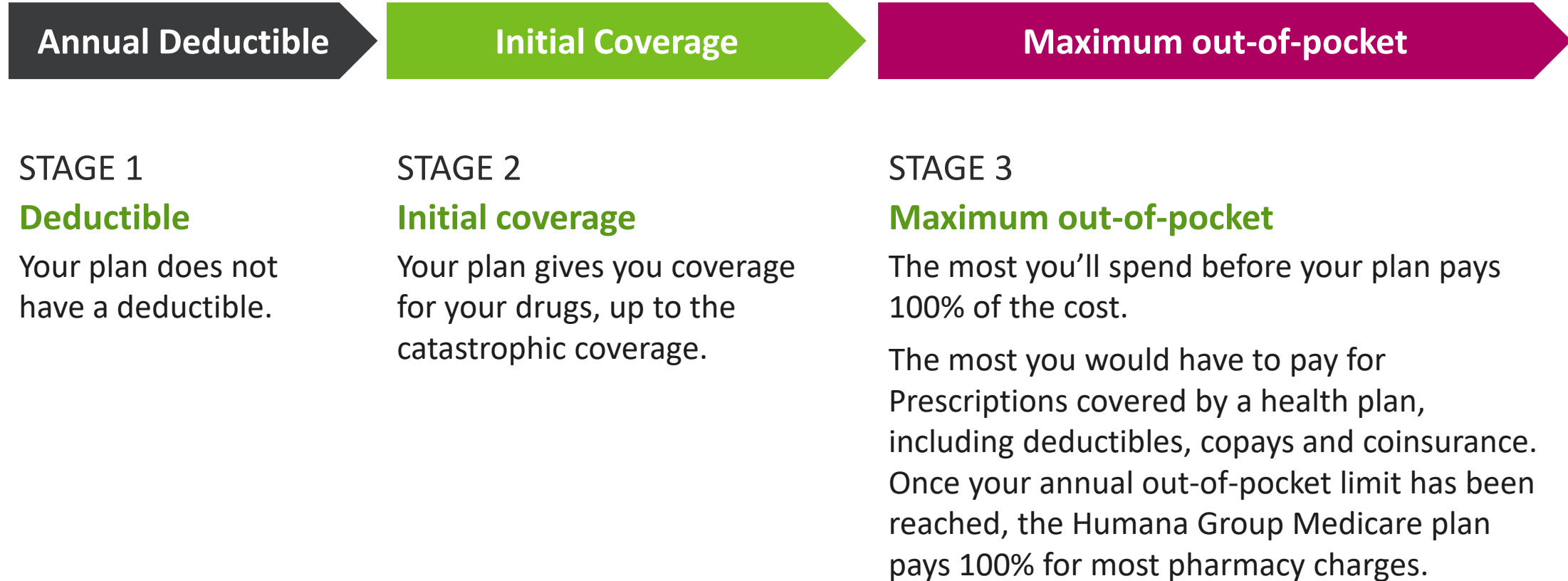


- Comprehensive pharmacy services
- Convenient mail-order solutions
- Safe and secure delivery

Other pharmacies are available in the Humana network.

Medicare Part D

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



Part B vs. Part D coverage



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



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

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 **\$25 in rewards from Go365 by Humana®** for completing your visit.
- **Your Annual Wellness Visit 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.

Preventive care screenings

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

Vaccines

Influenza (flu) virus

Pneumococcal (pneumonia)

Women's health screenings

Breast cancer screening

Cervical cancer screening

Bone mineral density test

Men's health screenings

Prostate exam

Physical exam and health guidance

Physical exam

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 Humana member ID cards and add them to your phone's wallet
- Estimate drug prices and check for alternatives before you even leave your doctor's office
- Find care close to you and get directions on your phone's map app*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 Pharmacy, Medical, and Hospital claims processed in August 2026


THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your medical, hospital and 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

**Medical, hospital and Part B pharmacy** (see page 3)

Total billed charges this month	\$90.01
Humana discounts	- \$0.01
Benefit exclusions	- \$0.00
Other insurance	- \$0.00
Amount Humana paid	- \$90.00
Your share	\$0.00


**Part D prescription drug claims** (see page 9)

Total cost this month	\$1,452.09
Other payments	- \$0.00
Amount Humana paid	- \$1,146.09
Your share	\$306.00

Humana.

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

You are currently in **Stage Two** of your Part D Drug Payment Plan. (see page 6)

**CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.**
Questions
Log in to MyHumana at [Humana.com](https://www.humana.com) to see

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.

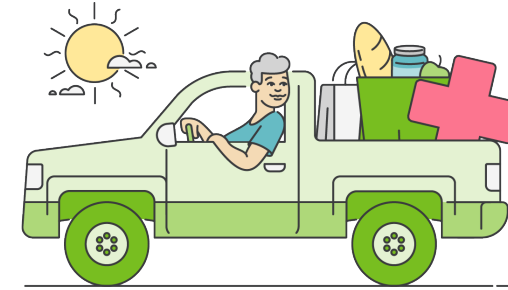
The Humana Difference

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



Go365 by Humana®

Your wellness program that rewards you
for making healthier choices

Go365.com



SilverSneakers®

A fitness program to improve your health, gain
confidence and connect with your community

SilverSneakers.com

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

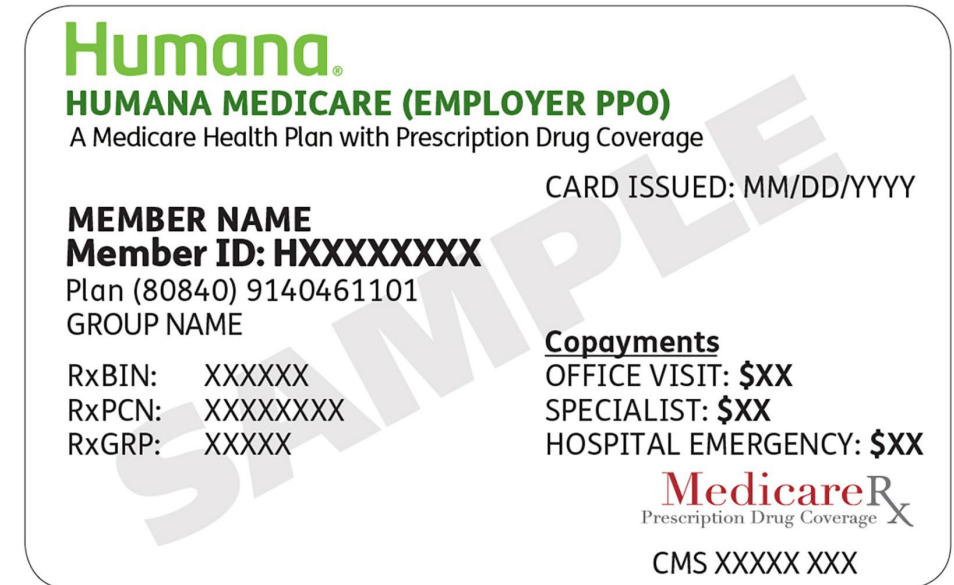
- Through your employer

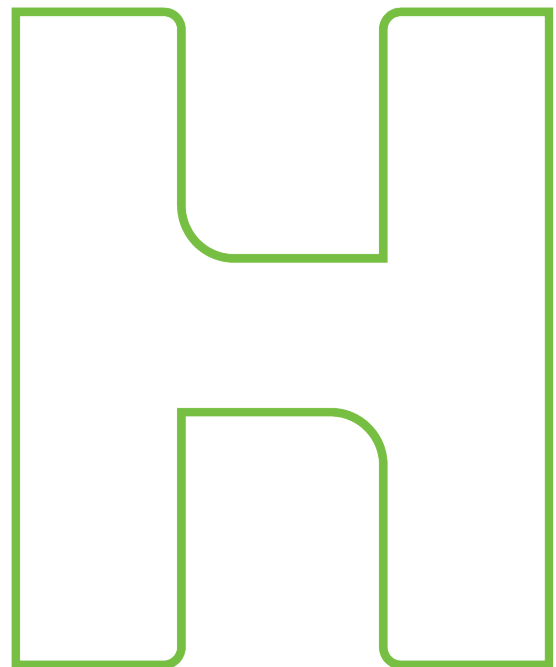
Michigan State University (MSU) will get your plan information and enroll you in the Humana plan.



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.



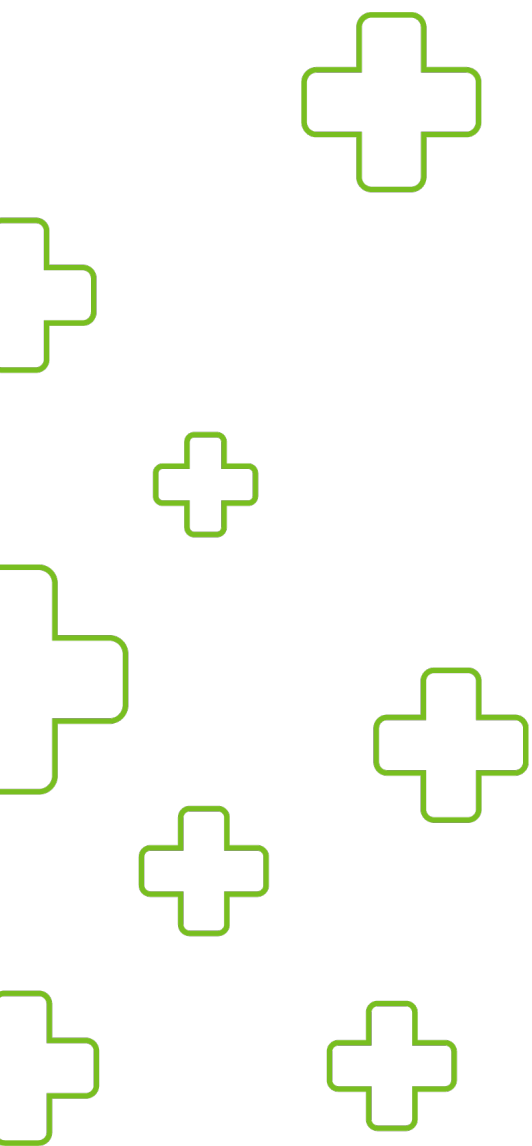


Humana®

**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 organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **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.

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Other pharmacies are available in our network.

Humana®

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