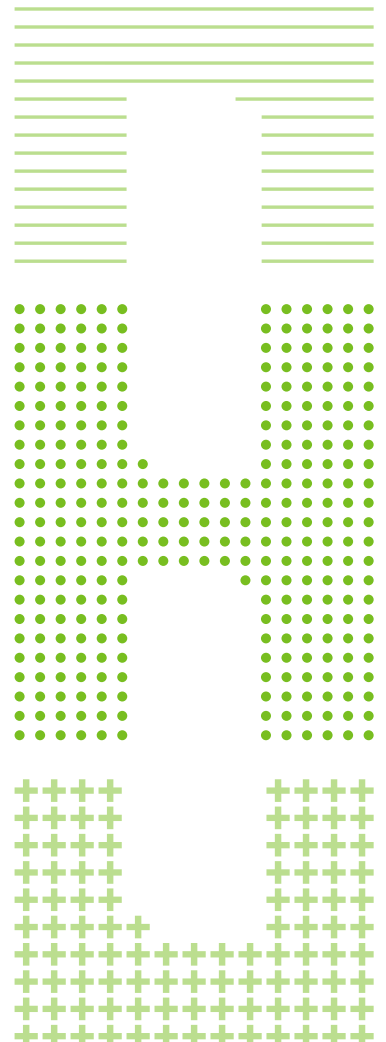




Humana
**Medicare
Decision
Guide**

Humana®



Find a Medicare plan that's right for you

Humana offers more than you might expect from health insurance. We go beyond coverage by giving you the support you need—to find a plan, to make the most of your coverage, and to reach your health goals. We call that human care.

This guide will explain the Medicare basics, provide answers to many of the questions you may have, and help you choose a plan that's right for you.



Millions of Medicare members have selected Humana.* With more than 60 years in the healthcare industry, Humana is a Fortune 50 company you can trust.



Humana offers Medicare Advantage plans designed with savings in mind. That means affordable premiums and copays to help you save.

If you're newly eligible, qualify for a Special Election Period (SEP), or are looking at plans during the Annual Election Period (AEP), we have a variety of Medicare Advantage plan options that are made to support your goals, your budget and your lifestyle.



**Ready to find your plan? Call a
licensed Humana sales agent today.**

Phone: **844-826-9658 (TTY: 711)**

Daily, 5 a.m. – 8 p.m.

Online: **[HumanaMedicare.com](https://www.humana.com/medicare)**

What is Medicare?

Medicare is a federal program that helps cover healthcare expenses for people age 65 and older or those who qualify due to disability. You can receive your Medicare Part A and Part B benefits through the federal government or a private insurance company.



PARTS A AND B

Original Medicare, offered by the federal government, covers much of your medical care but not all of it, and you pay a deductible and coinsurance when you use them. Part A helps cover hospital and inpatient care, while Part B helps cover doctor visits and outpatient care.



PART C

Also called Medicare Advantage, this includes all the coverage of Parts A and B, plus other benefits. It's offered through private insurance companies. Some Medicare Advantage plans also include Part D coverage; these are called Medicare Advantage prescription drug (MAPD) plans.



PART D

Medicare Part D is coverage for prescription drugs. You could get Part D coverage by adding a stand-alone prescription drug plan (PDP) to Original Medicare. You could also choose an MAPD plan.

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Make the most of your Humana plan

With Humana Medicare Advantage plans, you get more than health insurance. You also get access to programs and tools designed to help you live your healthiest life.

| Compare plans | | | |
|---|------------------------------------|----------------------|-------------------------------|
| | All-in-one Humana MAPD plans | Original Medicare | Humana stand-alone PDPs |
|  Part A: hospital coverage Includes hospital expenses, skilled nursing, home health and hospice care | ✓ | ✓ | X |
|  Part B: doctor and outpatient coverage Includes doctor visits, outpatient care and preventive services | ✓ | ✓ | X |
|  Part D: prescription drug coverage Additional coverage that helps meet your medication needs | ✓ | X | ✓ |
|  Extra coverage Dental, vision and hearing coverage on every Humana MAPD plan | ✓ | X | X |
|  Predictable yearly costs Helps limit the maximum amount you pay toward covered healthcare expenses each year | ✓ | X | ✓ |
|  Additional support for your health Customer service and support designed to help you make the most of your plan | ✓ | X | ✓ |

Humana also offers Medicare Advantage plans that do not include prescription drug coverage.

Make a better decision by understanding what's important to you



What matters most to me?

Before reviewing our available plans, you may want to consider what factors in the decision-making process matter the most to you. Are you:

- Concerned about cost?
- Looking for prescription drug coverage?
- Wanting the freedom to choose your own doctors?



Why do I need more than Original Medicare?

Original Medicare helps cover hospital stays, doctor visits and outpatient visits—but not the full cost. For instance, after paying the deductible:

- Original Medicare covers only 80% of approved healthcare costs, leaving you responsible for the remaining 20%.
- Original Medicare doesn't cover other medical services you might need, such as prescription drugs, vision, dental and hearing.



How can I get help with uncovered expenses?

- A Humana Medicare Advantage plan goes even further, generally covering more medical services at an affordable premium cost.
- Depending on where you live, you may be able to combine medical, prescription drug, and basic dental coverage in a convenient, all-in-one MAPD plan from Humana.
- A stand-alone PDP helps cover the cost of prescription drugs, which Medicare does not. In most cases, you cannot be enrolled in both a Medicare Advantage plan and a stand-alone PDP at the same time.

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Why choose Humana for your Medicare Advantage health plan?

1. Peace of mind

With a Humana Medicare Advantage plan, you get more than a health plan. It's human care: care that listens and supports you—in the big moments, and in the everyday ones, too.

2. More coverage than Original Medicare

Combine all the benefits of Original Medicare into an all-in-one Medicare Advantage prescription drug plan. Every Humana MAPD plan comes with prescription, dental, vision and hearing coverage.

3. Extra benefits and services

Explore extras that could be included in these plans, like fitness programs, preventive services, worldwide coverage for emergency care when you travel, health education programs, and so much more.

4. Competitive pricing

Humana offers a range of plans with affordable monthly plan premiums to fit your needs and budget.

5. Simplified searching

Our licensed sales agents can simplify the process of finding the right plan, answer your questions and help you enroll.

6. Proven trustworthy

As a Fortune 50 company with more than 60 years in the healthcare industry, Humana is going beyond insurance to become your partner in health.



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Prescription drug coverage (Part D)

Looking for prescription drug coverage?

Consider enrolling in a Humana stand-alone prescription drug plan, or in a Medicare Advantage plan with prescription drug coverage. All of our options offer affordable copays, 60,000 in-network pharmacies and much more.



Affordable options: We offer PDPs and MAPD plans with budget-friendly premiums and \$0 copays on hundreds of routine prescriptions.



Preferred cost-sharing pharmacies: Choose from our wide network of retail and mail-order pharmacies, including CenterWell Pharmacy®, which can ship your prescriptions right to your door.



SmartSummary Rx®: Every month you have a claim, receive a personalized statement that summarizes your prescription drug spending.



Mark your calendar

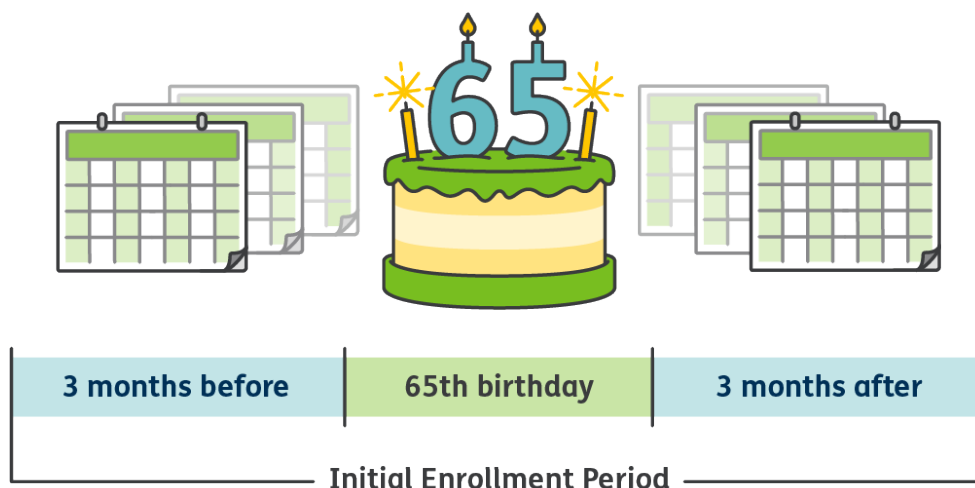
Enrollment is limited to certain times of year and conditions, including your age. Unless you have specific qualifying circumstances, there are only certain times when you can sign up or switch plans.

Are you eligible for Medicare?

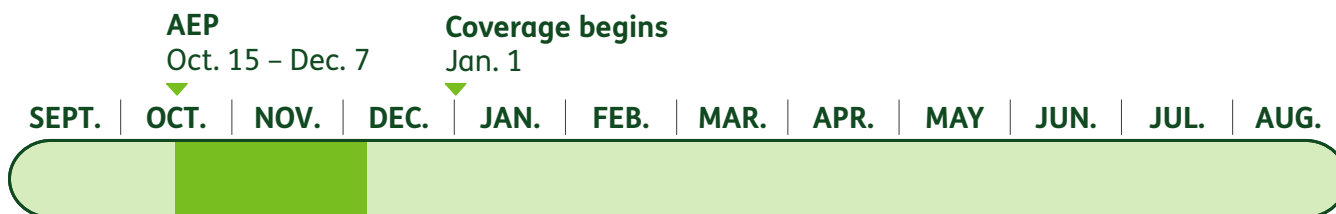
You may be eligible for Medicare coverage if you are 65 or older, or if you have a qualifying disability.

Initial Enrollment Period (IEP)

The month of your 65th birthday



Medicare Annual Election Period



Do you qualify for a Special Election Period?

An SEP lets you sign up or switch plans outside of your IEP and AEP. If you are turning 65, otherwise new to Medicare, losing benefits at work, moving, or have both Medicare and Medicaid, you may be eligible. Other circumstances may qualify you as well.

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* According to Humana Inc. First Quarter 2023 Earnings Release, April 26, 2023

Humana is a Medicare Advantage HMO, PPO and PFFS organization and a stand-alone PDP prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Humana is a Coordinated Care HMO SNP, PPO SNP plan with a Medicare contract and a contract with the Medicaid program. Enrollment in this Humana plan depends on contract renewal. Sponsored by Humana Medical Plan, Inc. and the State of Florida, Agency For Health Care Administration. NOTICE: TennCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TennCare is not responsible for guaranteeing the availability or quality of these benefits. Any reference to more, extra, or additional Medicare benefits, is applicable to Medicare only and does not indicate increased Medicaid benefits.

Other pharmacies are available in the Humana network.

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

- The following department has been designated to handle inquiries regarding Humana's non-discrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**.

Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (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.

This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711)**. Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部：**877-320-1235 (聽障專線：711)**。辦公時間：東部時間上午 8 時至晚上 8 時。

Humana® A more human way
to healthcare™