

# West Virginia PEIA 2026 Open Enrollment Presentation

**Humana**®





# 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 states<sup>1</sup>
- Nationwide network of providers
- 2024 Best Overall Medicare Advantage Plan Company and Best Company for Member Experience<sup>2</sup>
- Providing Medicare plans to beneficiaries since 1987

<sup>1</sup>Humana Inc. 2024 Annual Report, February 2025

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



# What's Changing for 2026?

- **Starting January 1, 2026**, the WV PEIA Group Medicare Advantage and Prescription Drug Plans with Humana will be administered as **two separate plans**, rather than being combined into one.
- The medical and pharmacy coverage will be provided separately. This means you will receive **two new Humana ID cards in the mail**.
- **Starting January 1, 2026**, give your **new medical plan ID card to medical providers** and your **new prescription plan ID card to network pharmacies**. These cards will arrive separately in the mail.
- You will receive **2 confirmations of enrollment** – one for medical, one for pharmacy and some other duplicated CMS-required notices. Mailings will arrive at different times.



# What is a PPO?

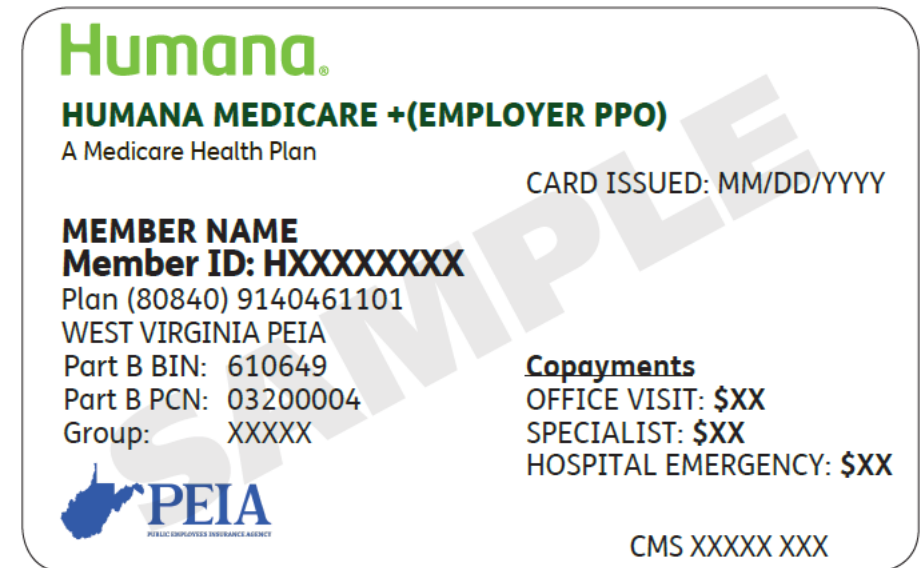
Humana's a Preferred Provider Organization (PPO)

## Preferred Provider Organization

Choose any provider that accepts Medicare and agrees to bill the plan.

- With your PPO plan, you will pay the same amount for both in- and out-of-network for care
- Most preventative care is covered at 100%
- Out-of-pocket maximum for covered medical services
- Worldwide emergency coverage

**Note:** All new and existing Humana members will receive a **new Medical Humana ID card** in December and will need to give that card to **your medical providers** as of Jan. 1, 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.

# Your PPO Plans and PDP Plans Coverage – Medical benefits

## 2026 WV PEIA Plan Comparison

Medical Comparison at a glance	Humana/PEIA Plan 1 PPO & PDP Plans	Humana/PEIA Plan 1 Benefit Assistance PPO & PDP Plans	Humana/PEIA Plan 2 PPO & PDP Plans
Annual medical deductible	\$300	\$50	\$525
Annual maximum out-of-pocket	\$1,900	\$650	\$2,650
Primary care physician (PCP)	\$20 copay	\$2 copay	\$20 copay
Specialist	\$40 copay	\$5 copay	\$50 copay
Inpatient hospital care	\$200 copay per admission	\$100 copay per admission	\$250 copay per admission
Emergency room	\$100 copay	\$50 copay	\$115 copay
Outpatient/Office Surgery	\$200 copay	\$50 copay	\$215 copay
Ambulance	\$0 copay	\$0 copay	\$0 copay
Skilled Nursing Facility	\$0 copay per day for days 1-100	\$0 copay per day for days 1-100	\$0 copay per day for days 1-100

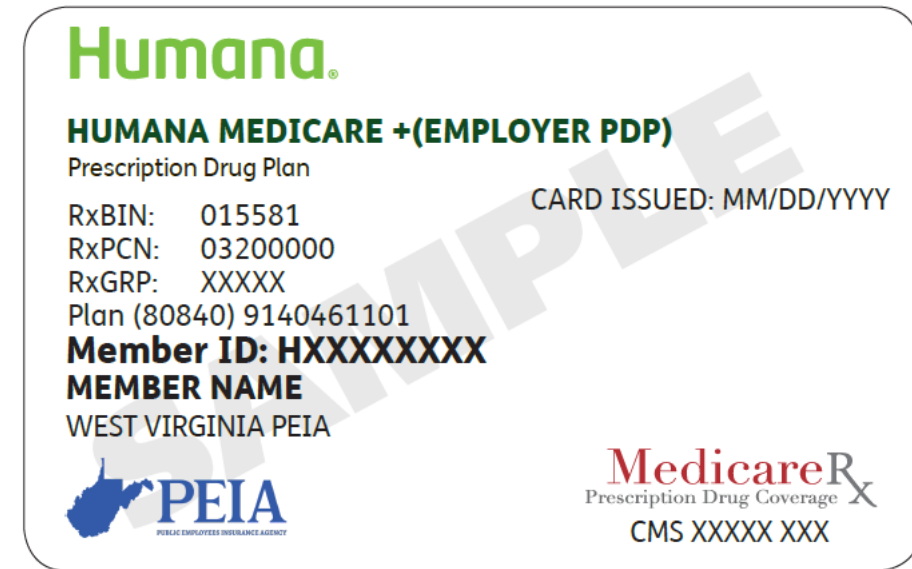
# Your PPO Plans and PDP Plans Coverage – Pharmacy benefits

## 2026 WV PEIA Plan Comparison

Pharmacy Comparison at a glance	Humana/PEIA Plan 1 PPO & PDP Plans	Humana/PEIA Plan 1 Benefit Assistance PPO & PDP Plans	Humana/PEIA Plan 2 PPO & PDP Plans
Annual pharmacy deductible	\$150	\$75	\$225
Annual maximum out-of-pocket	\$1,825	\$325	\$1,900
Tier 1 30-day supply Generic/Preferred generic	\$10 copay	\$5 copay	\$10 copay
Tier 2 30-day supply Preferred brand	\$30 copay	\$15 copay	\$35 copay
Tier 3 30-day supply Nonpreferred drug	50% of the cost	50% of the cost	50% of the cost
Tier 4 30-day supply Specialty	\$100 copay	\$100 copay	\$100 copay

# Prescription Drug Plan (PDP)

- Generic, brand and specialty drug coverage
- Access to retail pharmacies
- Member cost share of the Humana plan's covered insulin products covered under Part B and Part D is no more than \$35 for every one-month (up to a 30-day) supply.
- \$0 copay for all Part D vaccines listed on the Advisory Committee on Immunization Practices (ACIP) list†.



**Note:** All new and existing Humana members will receive a **new Prescription Humana ID card** in December and will need to give that card to **your pharmacy** as of Jan. 1, 2026.



# Pharmacy options

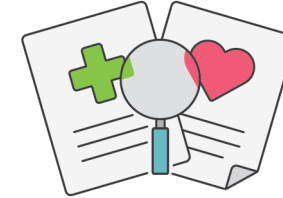


## Retail pharmacy network

- Robust network
- Flexibility and convenience



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

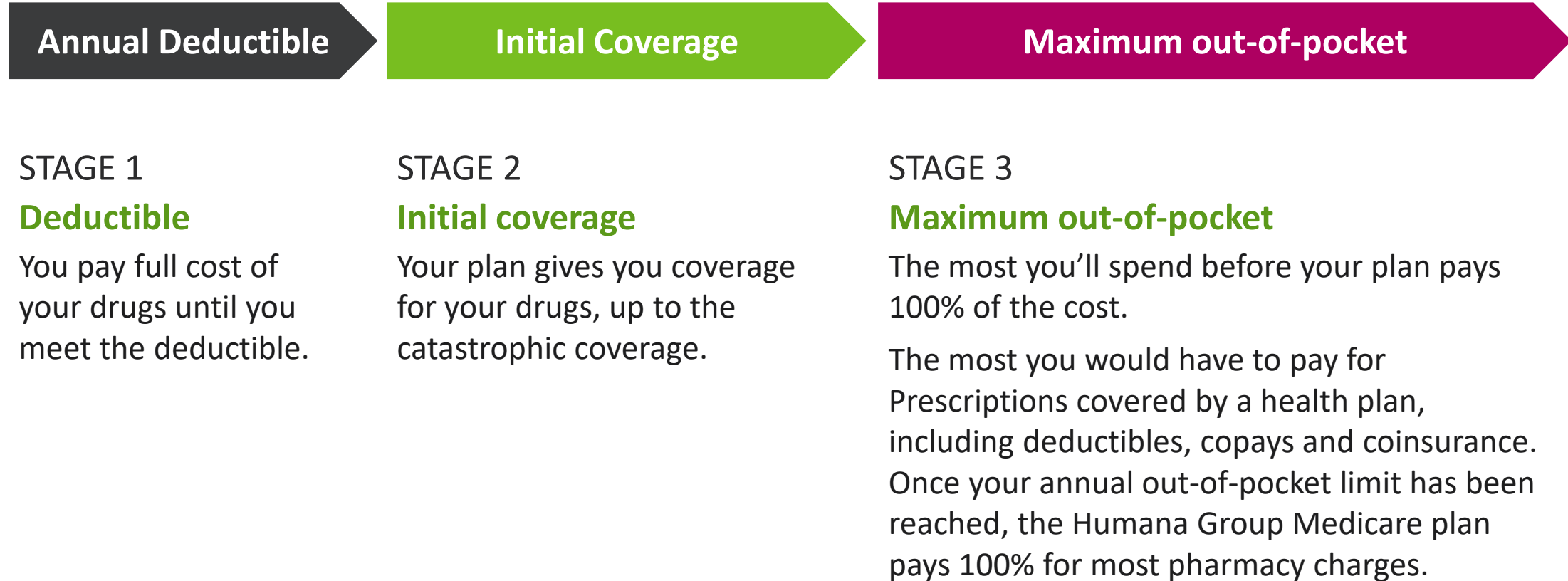


- Comprehensive pharmacy services
- Convenient mail-order solutions
- Safe and secure delivery

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 - Medical Benefits

- Injectable/IV drugs given in provider's office
- Diabetic testing supplies, insulin pumps, insulin for insulin pump and CGMs
- Commonly used nebulized medications
- Vaccines such as influenza, pneumococcal, and COVID-19 vaccine & boosters

**Show your Humana medical plan ID card  
for these Part B items**



## Part D - Pharmacy Benefits

- Covers most medications
- 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).
- Vaccines such as Shingles, Tdap, RSV

**Show your Humana prescription plan ID card  
for these Part D items**

## 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 **\$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

- **Medical version:** Comprehensive overview of your health benefits and healthcare spending
- **Prescription version:** Comprehensive overview of your Part D benefits and prescription drug spending
- Statements 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 2026

Humana.

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

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

SmartSummary®

Your Part D Pharmacy claims processed in August 2026

Humana.

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

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

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 *large print*, call Humana.

# 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)**

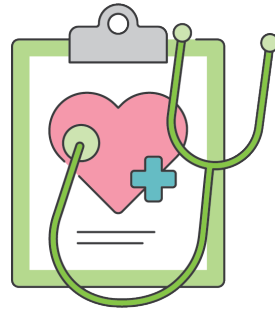


## Telehealth

Telehealth visits allow you to connect with your provider online from the comfort and safety of your own home.

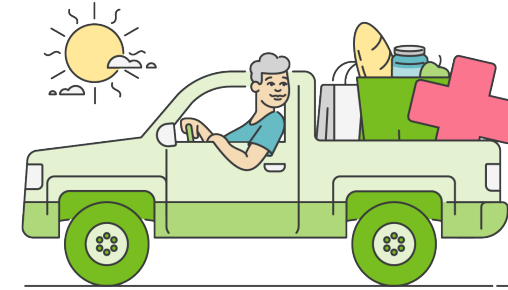
# The Humana Difference

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 (CGMs) and diabetic supplies

- Preferred diabetic supplies and administration supplies are covered 100%; supplies include meters, test strips and lancets
- \$0 copay for Medicare-covered therapeutic continuous glucose monitors (CGM) and supplies
- CGMs are available through participating retail pharmacies
- CGMs and Insulin pumps are available through our preferred durable medical equipment vendors, CCS Medical, 877-531-7959 or Edwards Healthcare, 888-344-3434

Be sure to show your **Humana medical ID card** for these Part B items



# How to enroll

- Through your employer
- **WV PEIA** will get your information and enroll you in the Humana plan



# What to expect after you enroll

- **Enrollment confirmations**

You will receive two letters from Humana.

- **Two Humana member ID cards**

One medical and one prescription drug ID card. These cards will arrive separately in the mail.

- **Access to Evidence of Coverage (EOC)**

Read this document to learn about the plan's coverage and services.

- Starting **January 1, 2026**, give your new medical plan ID card to medical providers and your new prescription plan ID card to network pharmacies.

**Humana.**

**HUMANA MEDICARE +(EMPLOYER PPO)**

A Medicare Health Plan

CARD ISSUED: MM/DD/YYYY

**MEMBER NAME**

**Member ID: HXXXXXXXXX**

Plan (80840) 9140461101

WEST VIRGINIA PEIA

Part B BIN: 610649

Part B PCN: 03200004

Group: XXXXX

**Copayments**

OFFICE VISIT: \$XX

SPECIALIST: \$XX

HOSPITAL EMERGENCY: \$XX



CMS XXXXX XXX

**Humana.**

**HUMANA MEDICARE +(EMPLOYER PDP)**

Prescription Drug Plan

CARD ISSUED: MM/DD/YYYY

RxBIN: 015581

RxPCN: 03200000

RxGRP: XXXXX

Plan (80840) 9140461101

**Member ID: HXXXXXXXXX**

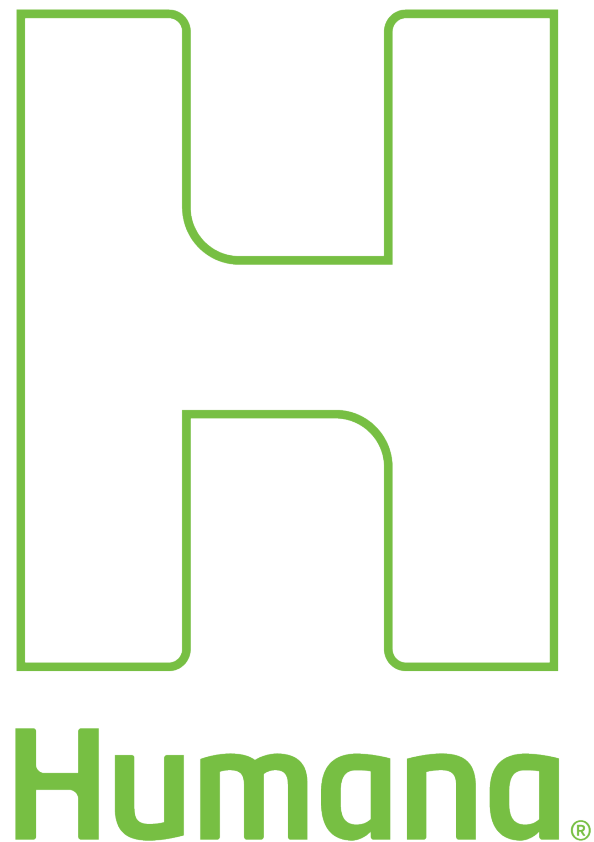
**MEMBER NAME**

WEST VIRGINIA PEIA



**MedicareRx**  
Prescription Drug Coverage

CMS XXXXX XXX



## Thanks for your time and attention, stay connected with Humana

- A dedicated Customer Care team will help you with anything related to your Humana plan.

**800-783-4599 (TTY: 711),**

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

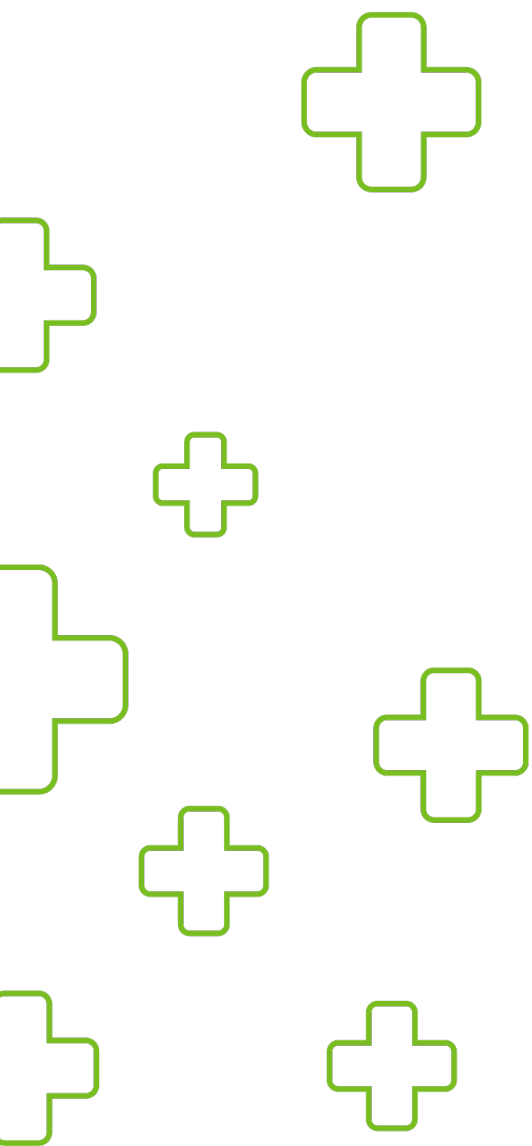
**Joel Thacker**

***Account Executive***

***304-617-4573***

- Use MyHumana, a secure online account to access your plan information. Visit **Humana.com/registration** to get started.





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 800-783-4599 (**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**®

# Humana®