2027

# Annual Notice of Change

**Humana Dual Integrated (HMO D-SNP)**

This is a Highly Integrated Dual Eligible (HIDE) Special Needs Plan.

**South Florida and Treasure Coast**
Southeast Florida

Humana® CarePlus HEALTH PLANS™

H1036_ANOC_MAPD_HMO_073000339000_2027_M H1019073000H1036339000ANOC27

# Let's review your **2027 plan changes**

**Thank you for trusting Humana with your Humana Dual Integrated (HMO D-SNP) and Florida Medicaid for 2026.** Inside, you'll find the Annual Notice of Change, which shows you important plan changes.

We're here to make it easier for you to navigate your benefits. Though some benefits are changing, we've listened to our members and focused on protecting what matters most. We are committed to stable coverage, individualized care and the trust of members, providers and communities we serve.

## Essential benefits you can count on

**Dental, vision and hearing**

**Prescription drug coverage**

**$0 preventive care screenings***

## A closer look at your 2027 plan changes

Get a personalized, interactive look at what's changing with your 2027 plan. We're providing all the details you need to renew with confidence.

## No action needed to keep your plan.

**Upcoming dates to explore your options:**

- **▶ Today**
  Compare your 2026 and 2027 plan details at **CarePlusHealthPlans.com/MoveToHumana**
- **October 15**
  Medicare Open Enrollment begins
- **December 7**
  Last day for Open Enrollment
- **January 1**
  Plan changes take effect

## Here's what you can do next

For your complete, personalized view, **scan the QR code** to sign in or sign up for MyHumana or visit

**CarePlusHealthPlans.com/MoveToHumana**

If you'd like to keep your current plan, no action is needed. Your plan will renew on January 1, 2027.

*Applies to covered services from in-network providers.

**Humana Dual Integrated (HMO D-SNP) offered by Humana Medical Plan, Inc.**

# Annual Notice of Change for 2027

You're enrolled as a member of CareNeeds Plus (HMO D-SNP).

This material describes changes to our plan's costs and benefits next year.

- **You have from October 15 - December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2026, you'll stay in CareNeeds Plus (HMO D-SNP).
- To change to a **different plan**, visit Medicare.gov or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at **Humana.com/PlanInformation** or call Member Services at 800-457-4708 (TTY users call 711) to get a copy by mail.

**More Resources**

- This material is available for free in Creole and Spanish.
- Call Member Services at 800-457-4708 (TTY users call 711) for more information. Hours are 8 a.m. to 8 p.m. seven days a week from Oct. 1 – Mar. 31 and 8 a.m. to 8 p.m. Monday – Friday from Apr. 1 – Sept. 30. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. This call is free.
- This information is available in different formats, including braille, large print, and audio. Please call Member Services at the number listed above if you need plan information in another format.

**About Humana Dual Integrated (HMO D-SNP)**

- Humana Dual Integrated (HMO D-SNP) is a Dual Eligible Special Needs HMO SNP plan with a Medicare contract and a contract with the Florida Medicaid program. Enrollment in this Humana plan depends on contract renewal. Our plan also has a written agreement with the Florida Medicaid program to coordinate your Medicaid benefits.
- Sponsored by Humana Medical Plan, Inc. and the State of Florida, Agency for Health Care Administration.
- When this material says "we," "us," or "our," it means Humana Medical Plan, Inc. When it says "plan" or "our plan," it means Humana Dual Integrated (HMO D-SNP).
- On January 1, 2027 , Humana Medical Plan, Inc. will be combining CareNeeds Plus (HMO D-SNP) with one of our plans, Humana Dual Integrated (HMO D-SNP). This material tells you about the differences between your current benefits in CareNeeds Plus (HMO D-SNP) and the benefits you will have on January 1, 2027 as a member of Humana Dual Integrated (HMO D-SNP).
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in Humana Dual Integrated (HMO D-SNP).** Starting January 1, 2027, you'll get your medical and drug coverage through Humana Dual Integrated (HMO D-SNP). Go to Section 3 for more information about how to change plans and deadlines for making a change.

H1036_ANOC_MAPD_HMO_073000339000_2027_M

OMB Approval 0938-1051 (Expires: July 31, 2029)

## Table of Contents

**Summary of Important Costs for 2027 ..... 5**

**SECTION 1 Changes to Benefits & Costs for Next Year ..... 9**

Section 1.1 Changes to the Monthly Plan Premium ..... 9

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount ..... 9

Section 1.3 Changes to the Provider Network ..... 9

Section 1.4 Changes to the Pharmacy Network ..... 10

Section 1.5 Changes to Benefits & Costs for Medical Services ..... 10

Section 1.6 Changes to Part D Drug Coverage ..... 15

Section 1.7 Changes to Prescription Drug Benefits & Costs ..... 15

**SECTION 2 Administrative Changes ..... 19**

**SECTION 3 How to Change Plans ..... 20**

Section 3.1 Deadlines for Changing Plans ..... 20

Section 3.2 Are there other times of the year to make a change? ..... 21

**SECTION 4 Get Help Paying for Prescription Drugs ..... 21**

**SECTION 5 Questions? ..... 22**

Get Help from Humana Dual Integrated (HMO D-SNP) ..... 22

Get Free Counseling about Medicare ..... 22

Get Help from Medicare ..... 23

Get Help from Medicaid ..... 23

**Exhibit A. State Agency Contact Information ..... 24**

Lists the names, addresses, phone numbers, and other contact information for a variety of helpful resources in your state.

## Summary of Important Costs for 2027

| Cost | 2026 (this year) | 2027 (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| **Monthly plan premium** | **$0** | **$0** |
| **Deductible** | Not Applicable | **$0** |
| **Maximum out-of-pocket amount**<br><br>This is the most you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.) | **$3,400**<br><br>If you are eligible for Medicare cost-sharing help under Medicaid, you most likely are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. | **$9,850**<br><br>You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. |
| **Primary care office visits** | **$0** copayment per visit | **$0** copayment per visit |
| **Specialist office visits** | **$0** copayment per visit | **$0** copayment per visit |
| **Inpatient hospital stays**<br><br>Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged. | **$0** copayment per stay | **$0** copayment per stay |
| **Part D drug coverage**<br><br>(Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage and Catastrophic Coverage Stages.)<br><br>Not all tiers may include insulin. Please refer to your Drug List to confirm insulin coverage. | Part D drug coverage deductible<br><br>**$0** deductible | **Part D drug coverage deductible**<br><br>If you receive Extra Help, your deductible is **$0**. Refer to your *LIS Rider* insert for your cost sharing amounts.<br><br>If you **do not** receive Extra Help, the deductible is **$700**.<br><br>**$0** for Tier 1, Tier 2, and Tier 3<br>**$700** for Tier 4 and Tier 5; except for covered insulin products and most adult Part D vaccines |
| | Copayment/Coinsurance during the Initial Coverage Stage: | **Copayment/Coinsurance during the Initial Coverage Stage:** |

| Cost | 2026 (this year) | 2027 (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| | For a 30-day supply from a **retail pharmacy**:<br>• Drug Tier 1: **$0**<br>You pay no more than **$0** per month supply of each covered insulin product on this tier.<br>• Drug Tier 2: **$0**<br>You pay no more than **$0** per month supply of each covered insulin product on this tier.<br>• Drug Tier 3: **25%**<br>You pay no more than **25%** up to **$35** per month supply of each covered insulin product on this tier.<br>• Drug Tier 4: **25%**<br>You pay no more than **25%** up to **$35** per month supply of each covered insulin product on this tier.<br>• Drug Tier 5: **33%**<br>You pay no more than **25%** up to **$35** per month supply of each covered insulin product on this tier. | For a 30-day supply from a **retail pharmacy**:<br>• **Drug Tier 1: $0**<br>You pay no more than **$0** per month supply of each covered insulin product on this tier.<br>• **Drug Tier 2: $0**<br>You pay no more than **$0** per month supply of each covered insulin product on this tier.<br>• **Drug Tier 3: 17%**<br>You pay no more than **17%** up to **$35** per month supply of each covered insulin product on this tier.<br>• **Drug Tier 4: 40%**<br>You pay no more than **25%** up to **$35** per month supply of each covered insulin product on this tier.<br>• **Drug Tier 5: 25%**<br>You pay no more than **25%** up to **$35** per month supply of each covered insulin product on this tier. |

| Cost | 2026 (this year) | 2027 (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| | For a 100-day supply from a **mail-order pharmacy** with preferred cost-sharing:<br>• Drug Tier 1: **$0**<br>You pay no more than **$0** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 2: **$0**<br>You pay no more than **$0** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 3: **25%**<br>You pay no more than **25%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 4: **25%**<br>You pay no more than **25%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 5: Not available | For a 100-day supply from a **mail-order pharmacy** with preferred cost-sharing:<br>• **Drug Tier 1: $0**<br>You pay no more than **$0** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 2: $0**<br>You pay no more than **$0** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 3: 17%**<br>You pay no more than **17%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 4: 40%**<br>You pay no more than **25%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 5:** Not available |

| Cost | 2026 (this year) | 2027 (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| | For a 100-day supply from a **mail-order pharmacy** with standard cost-sharing:<br>• Drug Tier 1: **$30**<br>You pay no more than **25%** up to **$30** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 2: **$60**<br>You pay no more than **25%** up to **$60** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 3: **25%**<br>You pay no more than **25%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 4: **25%**<br>You pay no more than **25%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• Drug Tier 5: Not available | For a 100-day supply from a **mail-order pharmacy** with standard cost-sharing:<br>• **Drug Tier 1: $30**<br>You pay no more than **25%** up to **$30** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 2: $60**<br>You pay no more than **16%** up to **$60** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 3: 17%**<br>You pay no more than **17%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 4: 40%**<br>You pay no more than **25%** up to **$105** per 3-month supply of each covered insulin product on this tier.<br>• **Drug Tier 5:** Not available |
| | Catastrophic Coverage:<br>During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. | **Catastrophic Coverage:**<br>During this payment stage, you pay nothing for your covered Part D drugs. |
| **Excluded Drug(s) Coverage** | • Select Erectile Dysfunction drugs: Covered<br>• Select Prescription Vitamins: Covered | • Select Erectile Dysfunction drugs: Not Covered.<br>• Select Prescription Vitamins: Not Covered |

# SECTION 1 Changes to Benefits & Costs for Next Year

## Section 1.1 Changes to the Monthly Plan Premium

| Cost | **2026** (this year) | **2027** (next year) |
|---|---|---|
| **Monthly plan premium**<br>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Florida Medicaid.) | **$0** | **$0** |

## Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket (MOOP) amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

| Cost | **2026** (this year) | **2027** (next year) |
|---|---|---|
| **Maximum out-of-pocket amount**<br><br>Cost-sharing paid by the beneficiary, Medicaid, and other secondary insurance contributes towards this out-of-pocket maximum. Because our members also get help from Florida Medicaid, very few members ever reach this out-of-pocket maximum.<br><br>You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.<br><br>Your costs for covered medical services (such as copayments and deductibles) **count** toward your maximum out-of-pocket amount. Your costs for prescription drugs **don't count** toward your maximum out-of-pocket amount. | **$3,400** | **$9,850**<br><br>Once you've paid **$9,850** out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year. |

## Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Starting October 15, 2026 you can review the 2027 *Provider and Pharmacy Directory* at **Humana.com/FindCare** to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider and Pharmacy Directory*:

- Visit our website at **Humana.com/FindCare**.
- Call Member Services at 800-457-4708 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 800-457-4708 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

## Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

Our network of pharmacies has changed for next year. Starting October 15, 2026 you can review the 2027 *Provider and Pharmacy Directory* at **Humana.com/FindCare** to see which pharmacies are in our network. Here's how to get an updated *Provider and Pharmacy Directory*:

- Visit our website at **Humana.com/FindCare**.
- Call Member Services at 800-457-4708 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Provider and Pharmacy Directory* .

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at 800-457-4708 (TTY users call 711) for help.

## Section 1.5 Changes to Benefits & Costs for Medical Services

The Annual Notice of Change tells you about changes to your Medicare benefits and costs.

Services received at Rural Health Clinics, Federally Qualified Health Clinics, and Critical Access Hospitals may be subject to the Primary Care Physician or Specialist copay or coinsurance, as applicable, for 2027.

The Humana Healthy Options allowance is a special supplemental benefit for members with specific chronic conditions who require intensive care coordination and are at a high risk of hospitalization or other adverse health outcomes. Qualifying conditions may include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions. See the plan's Evidence of Coverage for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income. Contact your local HUD office with questions.

| **Cost** | **2026** (this year) | **2027** (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| **Special Supplemental Benefits for the Chronically Ill**<br>• Humana Healthy Options Allowance® | | |

| **Cost** | **2026** (this year) | **2027** (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| All plan members receive this amount to buy approved over the counter (OTC) health and wellness products at participating retailers or through the plan's approved OTC mail order vendor.<br>**Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.**<br>Any unused amount rolls over each month and expires at the end of the plan year or upon disenrollment, whichever occurs first. | **$125** monthly allowance on a prepaid spending card. | **$370** monthly allowance on a prepaid spending card. |
| **Ambulance services** | | |
| • For each Medicare-covered emergency transportation by ground, you pay: | **$0 or $200** copayment per trip<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a **$0** copayment amount. | **0%** of the total cost |
| • For each Medicare-covered emergency transportation by air, you pay: | **0% or 20%** of the total cost<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a **$0** copayment amount. | **0%** of the total cost |
| • For each Medicare-covered non-emergency transportation by ground, you pay: | **$0** copayment per trip | **$0** copayment |
| • For each Medicare-covered non-emergency transportation by air, you pay: | **0% or 20%** of the total cost<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a **$0** copayment amount. | **0%** of the total cost |
| **CarePlus Well Dine® Meal Program** | Covered | Not Covered |
| **Continuous Glucose Monitor**<br>– at a preferred pharmacy | Not Applicable | **$0** copayment |
| **Dental services** | | |

| **Cost** | **2026** (this year) | **2027** (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| • Supplemental dental benefits: | **DEN833**<br>**$0** copayment for comprehensive oral exam, panoramic film up to 1 every 3 years.<br>**$0** copayment for complete or partial dentures up to 1 set(s) every 5 years.<br>**$0** copayment for scaling and root planing (deep cleaning) up to 1 per quadrant per year.<br>**$0** copayment for bitewing x-rays up to 1 set(s) per year.<br>**$0** copayment for crown, root canal up to 1 per year.<br>**$0** copayment for periodic oral exam, prophylaxis (cleaning) up to 2 per year.<br>**$0** copayment for amalgam and/or composite filling up to 4 per year.<br>**$0** copayment for simple or surgical extraction up to 6 per year.<br>**$0** copayment for necessary anesthesia with covered service up to as needed with covered codes per year.<br>**$0** copayment for extractions for dentures up to unlimited per year.<br>Unlimited extractions are covered only for the purpose of member receiving dentures, all other extractions are limited to 6 per year. | **DENE90**<br>Plan covers up to **$5,000** allowance every year for non-Medicare covered preventive and comprehensive dental services.<br>You are responsible for any amount above the dental coverage limit.<br>Any amount unused at the end of the year will expire.<br>Your benefit can be used for most dental treatments such as:<br>Preventive dental services, such as exams, routine cleanings, etc.<br>Basic dental services, such as fillings, extractions, etc.<br>Major dental services, such as periodontal scaling, crowns, dentures, root canals, bridges etc.<br>Frequency limits may apply.<br>Note: The allowance cannot be used on fluoride, cosmetic services and implants. |
| **Durable medical equipment (DME) and related supplies**<br>• For each oxygen system Medicare-covered item, you pay: | Not Applicable | **$0** copayment |
| **Emergency care**<br>• For each Medicare-covered emergency room visit, you pay: | **$0 or $150** copayment waived if admitted within 24 hours.<br><br>If you are eligible for Medicare cost-sharing assistance under | **$0** copayment |

| Cost | 2026 (this year) | 2027 (next year) |
|---|---|---|
| | In-Network | In-Network |
| | Medicaid, you pay a **$0** copayment amount. | |
| **Hearing services**<br>• Supplemental hearing benefits: | **HER845**<br>**$0** copayment for fitting/evaluation, routine hearing exams up to 1 per year.<br>**$1,000** maximum benefit coverage amount for each prescription hearing aids (all types) up to 1 per ear per year.<br>Note: Includes 1 month battery supply and 1 year warranty. | **HER100**<br>**$0** copayment for routine hearing exams up to 1 per year.<br>**$0** copayment for fitting up to 1 per year.<br>**$0** copayment for follow-up provider visits up to 3 per year.<br>**$0** copayment for each Level 1 prescription hearing aid up to 1 per ear per year.<br>Note: Includes 3 years of batteries per non-rechargeable aid (up to 60 cells per ear, per year) and 3 year warranty.<br>One fitting and three follow-up provider visits during first year following hearing aid purchase, with the original provider. |
| **Personal Home Care (PHC)** | **$0** copayment for a minimum of 3 hours per day, up to a maximum of 42 hours per year for certain in-home support services to assist individuals in performing activities of daily living (ADLs) within the home by a qualified aide.<br>Activities of daily living are activities related to personal care.<br>They include bathing or showering, dressing or undressing, grooming, toileting, continence care, transferring, walking or using mobility aids, eating or feeding assistance. | **$0** copayment for a minimum of 4 hours per day, up to a maximum of 80 hours per year for certain in-home support services to assist individuals in performing activities of daily living (ADLs).<br>Activities of daily living are activities related to personal care.<br>They include bathing or showering, dressing or undressing, grooming, toileting, continence care, transferring, walking or using mobility aids, eating or feeding assistance.<br>This benefit also allows Caregivers to take a break while the member continues to get care in a safe environment. |
| **Podiatry services**<br>• For each routine visit | **$0** copayment for routine podiatry visits up to unlimited visit(s) per year. | **$0** copayment for routine podiatry visits up to 12 visit(s) per year. |

| Cost | **2026** (this year) | **2027** (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| **Skilled nursing facility (SNF) care**<br>• For a Medicare-covered stay at a skilled nursing facility, you pay: | **$0** copayment per stay | **$0** copayment per day for days 1 - 20<br>**$0** copayment per day for days 21 - 100 |
| **Transportation** | **$0** copayment for plan approved location up to unlimited one-way trip(s) per year.<br>This benefit offers unlimited miles per one-way trip. Any one-way trip longer than 35 miles requires prior approval. | **$0** copayment for plan approved location up to unlimited one-way trip(s) per year.<br>This benefit offers unlimited miles per one-way trip. |
| **Virtual Cardiac Recovery Program (Uniformity Flexibility Benefit)** | Not Covered | **$0** copayment for a virtual cardiac recovery program delivered via telehealth, with up to 36 covered sessions to support recovery and reduce the risk of hospital readmission.<br>Coverage is available Post-Inpatient stay for members with Congestive Heart Failure (CHF), Hypertension, Pneumonia or Respiratory Illness. |
| **Vision care**<br>• Routine vision services: | **VIS141**<br>**$0** copayment for refraction and dilation (if necessary) with routine exam up to 1 per year.<br>**$300** maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames plus fitting; or 3 pairs of select eyeglasses per year at no cost. May choose prescription sunglasses as 1 pair.<br>Eyeglasses include ultraviolet protection, scratch-resistant coating, standard no-line bifocals, and transition lenses. | **VIS114**<br>**$0** copayment for routine exam 1 per year.<br>**$100** maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames 1 pair per year plus fitting 1 per year.<br>Eyeglasses include ultraviolet protection and scratch-resistant coating. |
| **Worldwide coverage**<br>• For each emergency room visit, you pay: | **$0 or $150** copayment waived if admitted within 24 hours. | **$0** copayment |

| Cost | **2026** (this year) | **2027** (next year) |
|---|---|---|
| | **In-Network** | **In-Network** |
| | If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a **$0** copayment amount. | |
| • For each emergency transportation by ambulance, you pay: | **$0 or $200** copayment per trip<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a **$0** copayment amount. | **0%** of the total cost |

## Section 1.6 Changes to Part D Drug Coverage

**Changes to Our Drug List**

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically. The Drug List includes many—but not all—of the drugs that we'll cover next year. If you don't see your drug on this list, it might still be covered.

**You can get the *complete* Drug List** by visiting our website (**Humana.com/druglist**) or calling Member Services at 800-457-4708 (TTY users call 711).

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at 800-457-4708 (TTY users call 711) for more information.

## Section 1.7 Changes to Prescription Drug Benefits & Costs

**Do you get Extra Help to pay for your drug coverage costs?**

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D Drugs does not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and you don't

get this material by September 30, call Member Services at 800-457-4708 (TTY users call 711) and ask for the *LIS Rider*.

**Drug Payment Stages**

There are 3 **drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage.

- ***Stage 1: Yearly Deductible***

  You start in this payment stage each calendar year. During this stage, you pay the full cost of your Part D drugs until you reach the yearly deductible.

- ***Stage 2: Initial Coverage***

  Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date Out-of-Pocket costs reach **$2,400**.

- ***Stage 3: Catastrophic Coverage***

  This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

**Drug Costs in Stage 1: Yearly Deductible**

The table shows your cost per prescription during this stage.

| Stage | **2026** (this year) | **2027** (next year) |
|---|---|---|
| **Yearly Deductible** | Because we have no deductible, this payment stage doesn't apply to you. | If you receive Extra Help, your deductible is **$0**. Refer to your *LIS Rider* insert for your cost sharing amounts.<br><br>If you **do not** receive Extra Help, the deductible is **$700**.<br><br>The deductible is **$700** except for covered insulin products and most adult Part D vaccines.<br><br>During this stage, you pay **$0** cost sharing for drugs on Tier 1, **$0** cost sharing for drugs on Tier 2, **17%** cost sharing for drugs on Tier 3 and the full cost of drugs on Tier 4 and Tier 5 until you've reached the yearly deductible. |

**Drug Costs in Stage 2: Initial Coverage**

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.

Not all tiers may include insulin. Please refer to your Prescription Drug List to confirm insulin coverage.

The table shows your cost per prescription for a one-month (30-day) supply filled at a network pharmacy with standard and preferred cost sharing.

Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply, or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid **$2,400** out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

| | **2026** (this year) | **2027** (next year) |
|---|---|---|
| **Tier 1: Preferred Generic** | *Standard cost sharing:*<br><br>You pay **$0** per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **$10**.<br><br>*Preferred cost sharing*:<br><br>Your cost for a one-month mail-order prescription is **$0**. | ***Standard cost sharing:***<br><br>You pay **$0** per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **$10**.<br><br>***Preferred cost sharing:***<br><br>Your cost for a one-month mail-order prescription is **$0**. |
| **Tier 2: Generic:** | *Standard cost sharing:*<br><br>You pay **$0** per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **$20**.<br><br>You pay **25%** up to **$20** per month supply of each covered insulin product for a mail-order prescription on this tier.<br><br>*Preferred cost sharing:*<br><br>Your cost for a one-month mail-order prescription is **$0**. | ***Standard cost sharing:***<br><br>You pay **$0** per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **$20**.<br><br>You pay **16%** up to **$20** per month supply of each covered insulin product for a mail-order prescription on this tier.<br><br>***Preferred cost sharing:***<br><br>Your cost for a one-month mail-order prescription is **$0**. |

| | **2026** (this year) | **2027** (next year) |
|---|---|---|
| **Tier 3: Preferred Brand:** | *Standard cost sharing:*<br><br>You pay **25%** per month supply at a retail pharmacy.<br><br>You pay **25%** up to **$35** per month supply of each covered insulin product at a retail pharmacy on this tier.<br><br>Your cost for a one-month mail-order prescription is **25%**.<br><br>You pay **25%** up to **$35** per month supply of each covered insulin product for a mail-order prescription on this tier.<br><br>*Preferred cost sharing:*<br><br>Your cost for a one-month mail-order prescription is **25%**.<br><br>You pay **25%** up to **$35** per month supply of each covered insulin product for a mail-order prescription on this tier. | ***Standard cost sharing:***<br><br>You pay **17%** per month supply at a retail pharmacy.<br><br>You pay **17%** up to **$35** per month supply of each covered insulin product at a retail pharmacy on this tier.<br><br>Your cost for a one-month mail-order prescription is **17%**.<br><br>You pay **17%** up to **$35** per month supply of each covered insulin product for a mail-order prescription on this tier.<br><br>***Preferred cost sharing:***<br><br>Your cost for a one-month mail-order prescription is **17%**.<br><br>You pay **17%** up to **$35** per month supply of each covered insulin product for a mail-order prescription on this tier. |
| **Tier 4: Non-Preferred Drug:** | *Standard cost sharing:*<br><br>You pay **25%** of the total cost per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **25%**.<br><br>*Preferred cost sharing:*<br><br>Your cost for a one-month mail-order prescription is **25%**. | ***Standard cost sharing:***<br><br>You pay **40%** of the total cost per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **40%**.<br><br>***Preferred cost sharing:***<br><br>Your cost for a one-month mail-order prescription is **40%**. |
| **Tier 5: Specialty Tier:** | *Standard cost sharing:*<br><br>You pay **33%** of the total cost per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **33%**. | ***Standard cost sharing:***<br><br>You pay **25%** of the total cost per month supply at a retail pharmacy.<br><br>Your cost for a one-month mail-order prescription is **25%**. |

| | **2026** (this year) | **2027** (next year) |
|---|---|---|
| | *Preferred cost sharing:*<br><br>Your cost for a one-month mail-order prescription is **33%**. | ***Preferred cost sharing:***<br><br>Your cost for a one-month mail-order prescription is **25%**. |

## SECTION 2 Administrative Changes

| **Description** | **2026** (this year) | **2027** (next year) |
|---|---|---|
| The health plan through which you get your Medicare coverage is changing. | Your HMO-DSNP Medicare healthplan is offered by **CarePlus Health Plans, Inc.** | As of January 1, 2027, your HMO-DSNP Medicare health plan will be offered by **Humana**. Please read this notice to learn more about what is changing with your Medicare coverage in 2027. |
| The provider network from which you can select your providers is changing. | Your doctors, specialists, hospitals and other providers are in the CarePlus provider network | Your doctors, specialists, hospitals and other providers will be in the Humana provider network. Visit **Humana.com/FindCare** to see if your providers are in the Humana provider network. |
| The care manager, if you have one, who supports you is changing. | Care management support is provided by CarePlus care managers. | Care management support will be provided by Humana care managers. Your care manager will contact you by phone before March 31, 2027, to complete a health risk assessment (HRA). |
| Where you access plan information online is changing | You can access personalized plan information in your secure MyCarePlus account and other types of plan information at **CarePlusHealthPlans.com**. | You can access personalized plan information via MyHumana. You can use your same MyCarePlus credentials (username and password) to log in to MyHumana. You can access other types of plan information at **Humana.com**. |

| | | |
|---|---|---|
| The Special Supplemental Benefits for the Chronically Ill (SSBCI) allowance is changing its name. | Your plan CarePlus health plan included the **CarePlus CareEssentials Allowance**. This Allowance is loaded to a CarePlus spending account card, which you can use to buy approved items. Your CarePlus spending account card and any remaining money will expire at midnight on December 31, 2026. | The **CarePlus CareEssentials Allowance** changes to the **Humana Healthy Options Allowance** under your new Humana plan and you will receive a Humana Spending Account Card. You will use this new card to buy approved items. You will receive this new card in the mail before the new plan becomes effective. Please activate it when you receive it. |

## SECTION 3 How to Change Plans

**To stay in Humana Dual Integrated (HMO D-SNP), you don't need to do anything.** Unless you sign up for a different Medicare health plan or drug plan, or change to Original Medicare by December 7, you'll automatically be enrolled in our Humana Dual Integrated (HMO D-SNP).

If you want to change plans for 2027 follow these steps:

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from Humana Dual Integrated (HMO D-SNP). Remember, not all Medicare health plans cover prescription drugs. Also, be aware that for many plans, you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with separate Medicare drug coverage,** you can enroll in a Part D plan, and you'll automatically be disenrolled from Humana Dual Integrated (HMO D-SNP).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll or visit our website to disenroll online at www.humana.com/member/member-rights/disenrollment-and-cancellation. Call Member Services at 800-457-4708 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048.
- **To learn more about Original Medicare and the different types of Medicare plans,** visit Medicare.gov, check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227). If you also want to change your plan carrier call Member Services at 800-457-4708 (TTY users call 711) for more information on how to do this.

### Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

## Section 3.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

Because you have Florida Medicaid, you can end your membership in our plan by choosing one of the following Medicare options in any month of the year:

- Original Medicare *with* a separate Medicare prescription drug plan,
- Original Medicare *without* a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
- If eligible, an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

# SECTION 4 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
  - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday - Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778.
  - Your State Medicaid Office.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the ADAP program. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call the ADAP program (the name and phone

numbers for this organization are listed in "Exhibit A" in the back of this document). Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2027 you do not need to submit a new election request to continue participating in 2027. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

  Extra Help from Medicare and help from your ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. To learn more about this payment option, call Member Services at 800-457-4708 (TTY users call 711) or visit Medicare.gov.

## SECTION 5 Questions?

### Get Help from Humana Dual Integrated (HMO D-SNP)

- **Call Member Services** at **800-457-4708. (TTY users, call 711.) Before January 1, 2027 please contact CareNeeds Plus (HMO D-SNP) at 800-794-5907.**

We're available for phone calls from 8 a.m. to 8 p.m., seven days a week from Oct. 1 – Mar. 31 and 8 a.m. to 8 p.m. Monday – Friday from Apr. 1 – Sept. 30. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. Calls to these numbers are free.

- **Read your *2027 Evidence of Coverage***

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for Humana Dual Integrated (HMO D-SNP). The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at **CarePlusHealthPlans.com/MovetoHumana** or call Member Services at 800-457-4708 (TTY users call 711) to ask us to mail you a copy. **Before January 1, 2027 please contact CareNeeds Plus (HMO D-SNP) at 800-794-5907.**

- **Visit CarePlusHealthPlans.com/MovetoHumana**

Our website has the most up-to-date information about our provider network (*Provider and Pharmacy Directory*) and our *List of Covered Drugs*.

### Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state.

Call your state SHIP to get free personalized health insurance counseling. They can help you understand your Medicare and Medicaid plan choices and answer questions about switching plans. Contact information for your state SHIP is listed in "Exhibit A" in the back of this document.

**Get Help from Medicare**

- **Call 1-800-MEDICARE (1-800-633-4227)**

  You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with Medicare.gov**

  You can chat live at Medicare.gov/talk-to-someone.

- **Write to Medicare**

  You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit Medicare.gov**

  The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You* 2027**

  The *Medicare & You 2027 h*andbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

**Get Help from Medicaid**
Call Florida Medicaid at the numbers listed in "Exhibit A" in the back of this document for help with Medicaid enrollment or benefit questions.

# Exhibit A- State Agency Contact Information

This section provides the contact information for the state agencies referenced in this Annual Notice of Change. If you have trouble locating the information you seek, please contact Member Services at the phone number on the back cover of this booklet.

| FLORIDA | |
|---|---|
| **SHIP Name and Contact Information** | Serving Health Insurance Needs of Elders (SHINE)<br>Department of Elder Affairs<br>4040 Esplanade Way, Suite 270<br>Tallahassee, FL 32399-7000<br>800-963-5337 (toll free)<br>800-955-8770 (TTY)<br>850-414-2150 (fax)<br>800-963-5337<br>https://www.floridaSHINE.org |
| **Quality Improvement Organization** | Acentra Health<br>1650 Summit Lake Dr.,<br>Suite 102<br>Tallahassee, FL 32317<br>888-317-0751<br>TTY 711<br>844-878-7921 (FAX)<br>https://acentraqio.com/aboutus/contact/ |
| **State Medicaid Office** | Florida Medicaid<br>2727 Mahan Drive<br>Tallahassee, FL 32308-5407<br>888-419-3456 (toll free)<br>850-412-3600 (local)<br>850-922-2993 (fax)<br>800-955-8771 (TTY)<br>https://ahca.myflorida.com |
| **AIDS Drug Assistance Program** | Florida AIDS Drug Assistance Program (ADAP)<br>HIV/AIDS Section<br>4052 Bald Cypress Way<br>Tallahassee, FL 32399<br>844-381-2327<br>800-545-7432 (Spanish)<br>800-243-7101 (Creole)<br>888-503-7118 (TTY)<br>https://www.floridahealth.gov/individual-family-health/injury-prevention-wellness/hiv-aids/hiv-aids-management/ |

# Insurance ACE Notice of Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

**The privacy of your personal and health information is important. You do not need to do anything unless you have a request or complaint.**

This Notice of Privacy Practices applies to all entities that are part of the Insurance ACE, an Affiliated Covered Entity under HIPAA. The ACE is a group of legally separate covered entities that are affiliated and have designated themselves as a single covered entity for purposes of HIPAA. A complete list of the members of the ACE is available at **https://huma.na/insuranceace**.

We may change our privacy practices and the terms of this notice at any time, as allowed by law, including information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

**What is nonpublic personal or health information?**
Nonpublic personal or health information includes both medical information and personal information, like your name, address, telephone number, Social Security number, account numbers, payment information, or demographic information. The term "information" in this notice includes any nonpublic personal and health information. This includes information created or received by a healthcare provider or health plan. The information relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare.

**How do we collect information about you?**
We collect information about you and your family when you complete applications and forms. We also collect information from your dealings with us, our affiliates, or others. For example, we may receive information about you from participants in the healthcare system, such as your doctor or hospital, as well as from employers or plan administrators, credit bureaus, and the Medical Information Bureau.

**What information do we receive about you?**
The information we receive may include such items as your name, address, telephone number, date of birth, Social Security number, premium payment history, and your activity on our website. This also includes information regarding your medical benefit plan, your health benefits, and health risk assessments.

**How do we protect your information?**
We have a responsibility to protect the privacy of your information in all formats including electronic, and oral information. We have administrative, technical, and physical safeguards in place to protect your information in various ways including:
- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our employees about our privacy program and procedures

**How do we use and disclose your information?**
We use and disclose your information:
- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services

We have the right to use and disclose your information:
- To a doctor, a hospital, or other healthcare provider so you can receive medical care.
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments.

- For healthcare operation activities, including processing your enrollment, responding to your inquiries, coordinating your care, improving quality, and determining premiums.
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.
- To your plan sponsor to permit them to perform plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations. For example, to allow your plan sponsor to obtain bids from other health plans. Your detailed health information will not be shared with your plan sponsor. We will ask your permission, or your plan sponsor must certify they agree to maintain the privacy of your information.
- To contact you with information about health-related benefits and services, appointment reminders, or treatment alternatives that may be of interest to you. If you have opted out, we will not contact you.
- To your family and friends if you are unavailable to communicate, such as in an emergency.
- To your family and friends, or any other person you identify. This applies if the information is directly relevant to their involvement with your healthcare or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm if the claim has been received and paid.
- To provide payment information to the subscriber for Internal Revenue Service substantiation.
- To public health agencies, if we believe that there is a serious health or safety threat.
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence.
- In response to a court or administrative order, subpoena, discovery request, or other lawful process.
- For law enforcement purposes, to military authorities and as otherwise required by law.
- To help with disaster relief efforts.
- For compliance programs and health oversight activities.
- To fulfill our obligations under any workers' compensation law or contract.
- To avert a serious and imminent threat to your health or safety or the health or safety of others.
- For research purposes in limited circumstances and provided that they have taken appropriate measures to protect your privacy.
- For procurement, banking, or transplantation of organs, eyes, or tissue.
- To a coroner, medical examiner, or funeral director.

**Additional restrictions on use and disclosure for specific types of information:**

- Some federal and state laws may restrict the use and disclosure of certain sensitive health information such as: Substance Use Disorder ("SUD") subject to 42 CFR Part 2 ("Part 2") records; Biometric Information; Child or Adult Abuse or Neglect including Sexual Assault; Communicable Diseases; Genetic Information; HIV/AIDS; Mental Health; Reproductive Health; and Sexually Transmitted Diseases.
- If we receive SUD Part 2 records, we will not use or disclose such records, or provide testimony relaying the content of such records, in any civil, criminal, administrative, or legislative proceeding against you unless such disclosure is based on your written consent (separate from your consent for any other use or disclosure), or a court order after notice and an opportunity to be heard is provided to you, as provided by Part 2. A court order authorizing the use or disclosure of SUD Part 2 Records must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested record is used or disclosed.

**Will we use your information for purposes not described in this notice?**

We will not use or disclose your information for any reason that is not described in this notice, without your written permission. You may cancel your permission at any time by notifying us in writing.

The following uses and disclosures will require your written permission:

- Most uses and disclosures of psychotherapy notes and SUD counseling notes
- Marketing purposes
- Sale of personal and health information
- Medical information that is disclosed pursuant to this Notice to an entity that is not a HIPAA-covered entity or business associate, may be subject to disclosure by the recipient and may no longer be protected by federal or state privacy laws (such as HIPAA).

**What do we do with your information when you are no longer a member?**

Your information may continue to be used for purposes described in this notice. This includes when you do not

obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

**What are my rights concerning my information?**
We are committed to responding to your rights request in a timely manner.

- Access - You have the right to review and obtain a copy of your information that may be used to make decisions about you. You also may receive a summary of this health information. As required under applicable law, we will make this personal information available to you or to your designated representative.
- Adverse Underwriting Decision - If we decline your application for insurance, you have the right to be provided a reason for the denial.
- Alternate Communications - To avoid a life- threatening situation, you have the right to receive your information in a different manner or at a different place. We will accommodate your request if it is reasonable.
- Amendment - You have the right to request correction of any of this personal information through amendment or deletion. Within 60 business days of receipt of your written request, we will notify you of our amendment or deletion of the information in dispute, or of our refusal to make such correction after further investigation.
- If we refuse to amend or delete the information in dispute, you have the right to submit to us a written statement of the reasons for your disagreement with our assessment of the information in dispute and what you consider to be the correct information. We shall make such a statement accessible to any and all parties reviewing the information in dispute.*
- Disclosure - You have the right to receive a listing of instances in which we or our business associates have disclosed your information. This does not apply to treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for six years. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee.
- Notice - You have the right to request and receive a written copy of this notice any time.
- Restriction - You have the right to ask to limit how your information is used or disclosed. We are not required to agree to the limit, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted limitation.

*This right applies only to our Massachusetts residents in accordance with state regulations.

**If I believe that my privacy has been violated, what should I do?**
If you believe that your privacy has been violated, you may file a complaint with us by calling us at **866-861-2762** any time.
You may also submit a written complaint to the U.S. Department of Health and Human Services, Office for Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You can also email your complaint to **OCRComplaint@hhs.gov**. If you elect to file a complaint, your benefits will not be affected, and we will not punish or retaliate against you in any way.

We support your right to protect the privacy of your personal and health information.

**Our Responsibilities**

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, in our office, and on our web site.

**How do I exercise my rights or obtain a copy of this notice?**
All of your privacy rights can be exercised by obtaining the applicable forms. You may obtain any of the forms by:

- Contacting us at 866-861-2762
- Accessing our website at **Humana.com** and going to the Privacy Practices link

- Send completed request form to:
  Humana Inc.
  Privacy Office 003/10911
  101 E. Main Street
  Louisville, KY 40202

# Notice of Non-Discrimination

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services.
Humana Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).

- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services contact **877-320-1235 (TTY: 711)**. Hours of operation: 8 a.m. - 8 p.m., Eastern time. If you believe that Humana Inc. has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc. Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**, or **accessibility@humana.com**. If you need help filing a grievance, Humana Inc. Non-Discrimination Coordinator can help you.

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F, HHH Building Washington, D.C. 20201. **800-368-1019**, **800-537-7697 (TDD)**.

**California members:**
You can also file a civil rights complaint with the California Dept. of Health Care Services, Office of Civil rights by calling **916-440-7370 (TTY: 711)**, emailing **Civilrights@dhcs.ca.gov**, or by mail at: Deputy Director, Office of Civil Rights, Department of Health Care Services, P.O. Box 997413, MS 0009, Sacramento, CA 95899-7413. Complaint forms available at: **http://www.dhcs.ca.gov/Pages/Language_Access.aspx**.

This notice is available at **www.humana.com/legal/non-discrimination-disclosure**.
GHHNDN2026HUM

# Notice of Availability - Auxiliary Aids and Services Notice

English: Free language, auxiliary aid, and alternate format services are available. Call **877-320-1235 (TTY: 711)**.

አማርኛ [Amharic]፦ነፃ ቋንቋ፣ አጋዥ ማዳመጫ፣ እና አማራጭ ቅርፀት ያላቸው አገልግሎቶችም ይገኛሉ። በ **877-320-1235 (TTY: 711)** ላይ ይደውሉ።

العربية [Arabic]: تتوفر خدمات اللغة والمساعدة الإضافية والتنسِّيق البديل مجاناً. اتصل على الرقم **877-320-1235 (الهاتف النصي: 711)**.

Հայերեն [Armenian]: Հասանելի են անվճար լեզվական, աջակցման և այլընտրանքային ձևաչափի ծառայություններ: Զանգահարե՛ք **877-320-1235 (TTY՝ 711)** հեռախոսահամարով:

Bǎsɔ́ɔ̀ [Bassa]: Wuɖu-xwíníín-mú-zà-zà kǔà, hwòɖǒ-fɔ́nɔ́-nyɔ̀,, kè nyɔ-ɓɔ̌-po-kà ɓě ɓɛ́ wa nyuɛsé wíɖí pɛ́ɛ̀-pɛ́ɛ̀ɖò kɔ. Ɖá **877-320-1235 (TTY: 711)**.

বাংলা [Bengali]: বিনামূল্যে ভাষা, আনুষঙ্গিক সহায়তা, এবং বিকল্প বিন্যাসে পরিষেবা উপলব্ধ। ফোন করুন **877-320-1235 (TTY: 711)** নম্বরে।

简体中文 [Simplified Chinese]：我们可提供免费的语言、辅助设备以及其他格式版本服务。请致电 **877-320-1235**（听障专线：**711**）。

繁體中文 [Traditional Chinese]：我們可提供免費的語言、輔助設備以及其他格式版本服務。請致電 **877-320-1235**（聽障專線：**711**）。

Kreyòl Ayisyen [Haitian Creole]: Gen sèvis lengwistik gratis, èd oksilyè, ak lòt fòma sèvis ki disponib. Rele **877-320-1235 (TTY: 711).**

Hrvatski [Croatian]: Dostupne su besplatne jezične usluge, usluge dodatne pomoći i alternativnog formata. Nazovite **877-320-1235 (TTY: 711)**.

فارسی [Farsi] : خدمات زبان رایگان، کمک های اضافی و فرمت های جایگزین در دسترس است. با **877-320-1235 (TTY: 711)** تماس بگیرید.

Français [French]: Des services gratuits d’assistance linguistique, d’aide auxiliaire et de format alternatif sont disponibles. Appelez le **877-320-1235 (ATS : 711)**.

Deutsch [German]: Es stehen kostenlose unterstützende Hilfs- und Sprachdienste sowie alternative Dokumentformate zur Verfügung. Telefon: **877-320-1235 (TTY: 711)**.

Ελληνικά [Greek]: Διατίθενται δωρεάν γλωσσικές υπηρεσίες, βοηθήματα και υπηρεσίες σε εναλλακτικές προσβάσιμες μορφές. Καλέστε στο **877-320-1235 (TTY: 711)**.

ગુજરાતી [Gujarati] : મફત ભાષા, સહાયક સહાય અને વૈકલ્પિક ફોર્મેટ સેવાઓ ઉપલબ્ધ છે. **877-320-1235 (TTY: 711)** પર કૉલ કરો.

עברית [Hebrew]: שירותים אלה זמינים בחינם: שירותי תרגום, אביזרי עזר וטקסטים בפורמטים חלופיים. נא התקשר למספר **877-320-1235 (TTY: 711)**

हिंदी [Hindi]: निःशुल्क भाषा, सहायक मदद और वैकल्पिक प्रारूप सेवाएं उपलब्ध हैं। **877-320-1235 (TTY:711)** पर कॉल करें।

Hmoob [Hmong]: Muaj kev pab txhais lus, pab kom hnov suab, thiab lwm tus qauv pab cuam. Hu **877-320-1235 (TTY: 711)**.

Bekee [Igbo]: Asụsụ n’efu, enyemaka nkwarụ, na ọrụ usoro ndị ọzọ dị. Kpọọ **877-320-1235 (TTY: 711)**.

GHHNOA2026HUM_0526

Italiano [Italian]: Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Chiamare il numero **877-320-1235 (TTY: 711)**.

日本語 [Japanese]:言語支援サービス、補助支援サービス、代替形式サービスを無料でご利用いただけます。**877-320-1235 (TTY: 711)** までお電話ください。

ภาษาไทย [Khmer]: សេវាកម្មផ្នែកភាសា ជំនួយ និង សេវាកម្មជាទម្រង់ផ្សេងជំនួសអាចរកបាន។ ទូរស័ព្ទទៅលេខ **877-320-1235 (TTY: 711)** ។

한국어 [Korean]: 무료 언어, 보조 지원 및 대체 형식 서비스를 이용하실 수 있습니다. **877-320-1235 (TTY: 711)** 번으로 문의하십시오.

ພາສາລາວ [Lao]: ມີບໍລິການພາສາ, ອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ຮູບແບບທາງເລືອກອື່ນບໍ່ເສຍຄ່າໃຫ້. ໂທ **877-320-1235 (TTY: 711)**.

Diné [Navajo]: Saad bee áná'álwo', bee haz'áanii, dóó naaltsoos t'áá ajiłii'ígíí bee ak'e'elyaaígíí t'áá jiik'eh hólǫ́. **877-320-1235 (TTY: 711)** bich'į' hodíílnih.

नेपाली [Nepali]: नि:शुल्क भाषा सेवा, सहायक सामग्री र वैकल्पिक ढाँचाका सेवाहरू उपलब्ध छन् । **877-320-1235 (TTY: 711)** मा कल गर्नुहोस् ।

Polski [Polish]: Dostępne są bezpłatne usługi językowe, pomocnicze i alternatywne formaty. Zadzwoń pod numer **877-320-1235 (TTY: 711)**.

Português [Brazilian Portuguese]: Estão disponíveis serviços gratuitos de ajuda linguística auxiliar e outros formatos alternativos. Ligue **877-320-1235 (TTY: 711)**.

ਪੰਜਾਬੀ [Punjabi]: ਮੁਫ਼ਤ ਭਾਸ਼ਾ, ਸਹਾਇਕ ਸਹਾਇਤਾ, ਅਤੇ ਵਿਕਲਪਿਕ ਫਾਰਮੈਟ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। **877-320-1235 (TTY: 711)** 'ਤੇ ਕਾਲ ਕਰੋ।

Русский [Russian]: Предоставляются бесплатные услуги языковой поддержки, вспомогательные средства и материалы в альтернативных форматах. Звоните по номеру **877-320-1235 (TTY: 711)**.

Español [Spanish]: Los servicios gratuitos de asistencia lingüística, ayuda auxiliar y servicios en otro formato están disponibles. Llame al **877-320-1235 (TTY: 711)**.

Tagalog [Tagalog]: Magagamit ang mga libreng serbisyong pangwika, serbisyo o device na pantulong, at kapalit na format. Tumawag sa **877-320-1235 (TTY: 711)**.

தமிழ் [Tamil]: மொழி,, உதவிப் பொருட்கள் மற்றும் மாற்று வடிவமைப்புச் சேவைகள் இலவசமாகக் கிடைக்கின்றன. **877-320-1235 (TTY: 711)** எண்ணை அழைக்கவும்.

తెలుగు [Telugu]: ఉచిత భాష, సహాయక మద్దతు, మరియు ప్రత్యామ్నాయ ఫార్మాట్ సేవలు అందుబాటులో గలవు. **877-320-1235 (TTY: 711)** కి కాల్ చేయండి.

اردو [Urdu]: مفت زبان، معاون امداد، اور متبادل فارمیٹ کی خدمات دستیاب ہیں۔ کال **877-320-1235 (TTY: 711)**۔

Tiếng Việt [Vietnamese]: Có sẵn miễn phí các dịch vụ ngôn ngữ, hỗ trợ phụ trợ và định dạng thay thế. Hãy gọi **877-320-1235 (TTY: 711)**.

Òyìnbó [Yoruba]: Àwọn iṣẹ́ àtìlẹ́hìn ìrànlọ́wọ́ èdè, àti ọ̀nà kíkà míràn wà lárọ̀wọ́tó lọ́fẹ̀ẹ́. Pe **877-320-1235 (TTY: 711)**.

This notice is available at **https://www.humana.com/legal/multi-language-support**.

# Notes

# Notes

# Notes

# Ready to review?
# **We're ready to help.**

Starting October 15, 2026, you can review 2027 plan documents. You'll be able to find the information you need quickly with a simple search, including:

- *Evidence of Coverage* with Member Rights and Responsibilities.
- Plan details, benefits and costs.
- *Provider and Pharmacy Directory* that lets you search by specialty, location or condition.
- *Drug Guide* for a list of drugs covered in your plan.

Review your 2027 Medicare and Medicaid plan documents at **CarePlusHealthPlans.com/MoveToHumana**. To see all of your Humana Medicare and Medicaid plan benefits, go to the *Evidence of Coverage*. Your benefits are in the Medical Chart (what's covered) in Chapter 4. Your Pharmacy benefits are in Chapter 6.

We're here for you. If you need help using these online tools, please call the number on the back of your Humana member ID card.

For paper copies of these documents, call **800-457-4708 (TTY: 711)**, 24 hours a day, seven days a week. Please have your Humana member ID card handy. When asked for the reason you've called, say "*Evidence of Coverage*" or "*Provider and Pharmacy Directory*." Please allow up to two weeks to receive the documents by mail.

We update our plans annually based on Medicare funding, policy changes and member priorities.

As a Humana member, you may receive calls about other insurance products. To opt out, call the Member Services number on the back of your ID card.

Humana®

Y0040_GHZQHEHEN_C

**Humana Inc.**
P.O. Box 14168
Lexington, KY 40512-4168

H1019073000H1036339000ANOC27

Important information about changes to your Medicare Advantage and prescription drug plan

## Look inside

Here's a summary of your **Humana Dual Integrated (HMO D-SNP)** that takes effect on January 1, 2027.

Humana. CarePlus HEALTH PLANS

**Humana.com**
**800-457-4708 (TTY: 711)**