

2025 Summary of Benefits

Humana Gold Plus Integrated
(Medicare-Medicaid Plan)

Illinois

Important phone numbers:

Customer Care: 1-800-787-3311 (TTY: 711)

Humana's Fraud Hotline:

1-800-614-4126 (TTY: 711)

(You can call 24 hours a day, 7 days a week.

You can choose to remain anonymous.)

Humana[®]

Humana Gold Plus Integrated: Summary of Benefits 2025

Introduction

This document is a brief summary of the benefits and services covered by Humana Gold Plus Integrated. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of Humana Gold Plus Integrated. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

Table of Contents

- A. Disclaimers..... 3
- B. Frequently Asked Questions 4
- C. Overview of Services 8
- D. Benefits covered outside of Humana Gold Plus Integrated 13
- E. Services that Humana Gold Plus Integrated, Medicare, and Medicaid do not cover 14
- F. Your rights as a member of the plan 14
- G. How to file a complaint or appeal a denied service..... 16
- H. What to do if you suspect fraud 16



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

A. Disclaimers



This is a summary of health services covered by Humana Gold Plus Integrated for 2025. This is only a summary. Please read the Member Handbook for the full list of benefits.

- Humana Gold Plus Integrated is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees. It is for people with both Medicare and Medicaid.
- Under Humana Gold Plus Integrated you can get your Medicare and Medicaid services in one health plan. A Humana Gold Plus Integrated care coordinator will help manage your health care needs.
- This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information, contact the plan or read the Humana Gold Plus Integrated Member Handbook.
- ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-800-787-3311. (TTY: 711). We're available Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
- ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al [1-800-787-3311] (TTY: 711). Estamos disponibles de lunes a viernes, de 8 a.m. a 8 p.m. hora Central. La llamada es gratuita.
- This document is available for free in other languages and formats like large print, braille, or audio. Call 1-800-787-3311. (TTY: 711). We're available Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
- You can make a standing request to get materials, now and in the future, in a language other than English or in an alternate format.
 - Call Customer Care if you want to make or change a standing request at 1-800-787-3311 (TTY: 711). We're available Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
 - We will keep your preferred language other than English and/or alternate format for future mailings and communications.
 - You will not need to make a separate request each time.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

B. Frequently Asked Questions

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
<p>What is a Medicare-Medicaid Plan?</p>	<p>A Medicare-Medicaid Plan is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees. It is for people with both Medicare and Medicaid.</p> <p>A Medicare-Medicaid Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need.</p>
<p>What is a Humana Gold Plus Integrated care coordinator?</p>	<p>A Humana Gold Plus Integrated care coordinator is one main person for you to contact. This person helps manage all your providers and services and makes sure you get what you need.</p>
<p>What are long-term services and supports?</p>	<p>Long-term services and supports are services provided through a Long Term Care Facility or through a Home and Community-Based Waiver. Enrollees have the option to get long-term services and supports (LTSS) in the least restrictive setting when appropriate, with a preference for the home and the community, and in accordance with the Enrollee's wishes and Care Plan.</p>
<p>Will I get the same Medicare and Medicaid benefits in Humana Gold Plus Integrated that I get now?</p>	<p>You will get your covered Medicare and Medicaid benefits directly from Humana Gold Plus Integrated. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change.</p> <p>When you enroll in Humana Gold Plus Integrated, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs. During this time, if you are new to a Medicare-Medicaid Plan, you will be able to continue using the doctors you go to now for 180 days. If you changed to Humana Gold Plus Integrated from a different Medicare-Medicaid Plan, you will be able to continue using the doctors you go to now for 90 days. When you join our plan, if you are taking any Medicare Part D prescription drugs that Humana Gold Plus Integrated does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for Humana Gold Plus Integrated to cover your drug, if medically necessary.</p>



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

Frequently Asked Questions (FAQ)	Answers
<p>Can I use the same doctors I use now?</p>	<p>Often that is the case. If your providers (including doctors, therapists, and pharmacies) work with Humana Gold Plus Integrated and have a contract with us, you can keep using them.</p> <ul style="list-style-type: none"> • Providers with an agreement with us are “in-network.” You must use the providers in Humana Gold Plus Integrated’s network. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Humana Gold Plus Integrated’s plan. <p>To find out if your doctors are in the plan’s network, call Customer Care or read Humana Gold Plus Integrated’s <i>Provider and Pharmacy Directory</i> on the plan’s website at Humana.com/IllinoisGoldPlusIntegrated.</p> <p>If Humana Gold Plus Integrated is new for you, you can continue using the doctors you use now for 90 or 180 days depending on whether you’re new to a Medicare-Medicaid Plan or changed to Humana Gold Plus Integrated from another plan. During that time period, we are available to help you find a contracted provider that will suit your needs.</p>
<p>What happens if I need a service but no one in Humana Gold Plus Integrated’s network can provide it?</p>	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, Humana Gold Plus Integrated will pay for the cost of an out-of-network provider.</p>
<p>Where is Humana Gold Plus Integrated available?</p>	<p>The service area for this plan includes: All counties in the state of Illinois. You must live in one of these areas to join the plan.</p>
<p>Do I pay a monthly amount (also called a premium) under Humana Gold Plus Integrated?</p>	<p>You will not pay any monthly premiums to Humana Gold Plus Integrated for your health coverage.</p>
<p>What is prior authorization (PA)?</p>	<p>PA means that you must get approval from Humana Gold Plus Integrated before you can use a specific service or drug or use an out-of-network provider. Humana Gold Plus Integrated may not cover the service or drug if you don’t get approval. If you need urgent or emergency care or out-of-area dialysis services, you don’t need to get approval first.</p> <p>Refer to Chapter 3 of the Member Handbook to learn more about PA. Refer to the Benefits Chart in Chapter 4 of the Member Handbook to learn which services require a prior authorization.</p>



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit Humana.com/IllinoisGoldPlusIntegrated.

Humana Gold Plus Integrated: Summary of Benefits 2025

Frequently Asked Questions (FAQ)	Answers
<p>What is a referral?</p>	<p>A referral means that your primary care provider (PCP) must give you approval before you can see someone that is not your PCP or use other providers in the plan's network. If you don't get approval, Humana Gold Plus Integrated may not cover the services. You don't need a referral to see certain specialists, such as women health specialists.</p> <p>Refer to Chapter 3 of the Member Handbook to learn more about when you will need a referral from your PCP.</p>
<p>Who should I contact if I have questions or need help?</p>	<p>If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Humana Gold Plus Integrated Customer Care:</p> <p>CALL 1-800-787-3311 Calls to this number are free. We're available Monday – Friday, from 8 a.m. – 8 p.m. Central time. However, please note that our automated phone system may answer your call after hours, during weekends, and holidays. Please leave your name and telephone number, and we'll call you back by the end of the next business day. The call is free. Visit Humana.com/IllinoisGoldPlusIntegrated for 24 hour access to information such as claims history, eligibility, and Humana's drug list. There you can also use the physician finder and get health news and information.</p> <p>Customer Care also has free language interpreter services available for people who do not speak English.</p> <p>TTY 711 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free. Hours of operation are Monday through Friday 8 a.m. – 8 p.m. Central time.</p>
<p>Do I pay a deductible?</p>	<p>No. You do not pay deductibles in Medicare-Medicaid Plan</p>
<p>What is Extra Help?</p>	<p>Extra Help is a Medicare program that helps people with limited income and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the "Low-Income Subsidy", or "LIS."</p> <p>Your prescription drug copays under Medicare-Medicaid Plan already include the amount of Extra Help you qualify for. For more information about this Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users may call 1-800-325-0778.</p>



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit **Humana.com/IllinoisGoldPlusIntegrated**.

Humana Gold Plus Integrated: Summary of Benefits 2025

Frequently Asked Questions (FAQ)	Answers
Who should I contact if I have questions or need help?	If you have questions about your health, please call the Nurse Advice Call line: CALL 1-855-235-8530 Calls to this number are free. We're available 24 hours per day, 7 days per week. TTY 711 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. We're available 24 hours per day, 7 days per week.
	If you need immediate behavioral health, please call the Behavioral Health Crisis Line: CALL 1-855-235-8530 Calls to this number are free. We're available 24 hours per day, 7 days per week. TTY 711 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. We're available 24 hours per day, 7 days per week.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

C. Overview of Services

The following chart is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor	Visits to treat an injury or illness	\$0 copay	Prior authorization and/or referral may be required.
	Wellness visits, such as a physical	\$0 copay	
	Transportation to a doctor's office	\$0 copay	Reservations are required for non-emergent transportation. Unlimited round trips per year to the pharmacy or medical supply providers right after doctor visits.
	Specialist care	\$0 copay	Prior authorization and/or referral may be required.
	Care to keep you from getting sick, such as flu shots	\$0 copay	
	"Welcome to Medicare" preventive visit (one time only)	\$0 copay	
You need medical tests	Lab tests, such as blood work	\$0 copay	Prior authorization and/or referral may be required.
	X-rays or other pictures, such as CAT scans	\$0 copay	Prior authorization and/or referral may be required.
	Screening tests, such as tests to check for cancer	\$0 copay	Prior authorization and/or referral may be required.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition	Generic drugs (no brand name)	For a 30-day supply: – \$0 copay For a 90-day supply: – \$0 copay	There may be limitations on the types of drugs covered. Please refer to Humana Gold Plus Integrated’s List of Covered Drugs (Drug List) for more information. Not all drugs are available for an extended day supply. Please contact the plan for more information. Prior authorization may be required.
	Brand name drugs	For a 30-day supply: – \$0 copay For a 90-day supply: – \$0 copay	There may be limitations on the types of drugs covered. Please refer to Humana Gold Plus Integrated’s List of Covered Drugs (Drug List) for more information. Not all drugs are available for an extended day supply. Please contact the plan for more information. Prior authorization may be required.
	Over-the-counter drugs	\$0 copay	There may be limitations on the types of drugs covered. Please refer to Humana Gold Plus Integrated’s List of Covered Drugs (Drug List) for more information.
	Medicare Part B prescription drugs	\$0 copay	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the Member Handbook for more information on these drugs. Prior authorization may be required.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0 copay	Maintenance therapy not covered. Prior authorization and/or referral may be required.
You need emergency care	Emergency room services	\$0 copay	You may go to any emergency room if you believe you need emergency care. See your Humana Gold Plus Integrated Member Handbook for details. Prior authorization is not required.
	Ambulance services	\$0 copay	
	Urgent care	\$0 copay	You may go to any urgent care facility. Prior authorization is not required.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Hospital stay	\$0 copay	Prior authorization and/or referral may be required.
	Doctor or surgeon care	\$0 copay	Prior authorization and/or referral may be required.
You need help getting better or have special health need	Rehabilitation services	\$0 copay	Prior authorization and/or referral may be required.
	Medical equipment for home care	\$0 copay	Prior authorization and/or referral may be required.
	Skilled nursing care	\$0 copay	Prior authorization and/or referral may be required.
You need eye care	Eye exams	\$0 copay	<ul style="list-style-type: none"> • Medicare-covered diagnosis and treatment for diseases and conditions of the eye, including an annual glaucoma screening for people at risk. • 1 eye exam each year and as medically necessary.
	Glasses or contact lenses	\$0 copay	<ul style="list-style-type: none"> • 1 pair of Medicare-covered eyeglasses (lenses and frames) or contact lenses after cataract surgery. • 1 pair of eyeglasses (lenses and frames) or contact lenses every 2 years.
You need dental care	Dental check-ups	\$0 copay	<p>Plan covers dental services allowed by Medicare and Medicaid.</p> <p>Plan offers additional services:</p> <ul style="list-style-type: none"> • 1 comprehensive oral evaluation per 6 months • 1 prophylaxis (cleaning) per 6 months <p>Refer to Chapter 4 of the Member Handbook for more information on dental benefits.</p>
You need hearing/auditory services	Hearing screenings	\$0 copay	• 1 routine hearing exam per year
	Hearing aids	\$0 copay	• 1 pair of Hearing Aids (all types) every 3 years.
You have a chronic condition, such as diabetes or heart disease	Services to help manage your disease	\$0 copay	Prior authorization and/or referral may be required.
	Diabetes supplies and services	\$0 copay	Prior authorization and/or referral may be required.
You have a mental health condition	Mental or behavioral health services	\$0 copay	Prior authorization and/or referral may be required.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.

For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You have a substance abuse problem	Substance abuse services	\$0 copay	Prior authorization and/or referral may be required.
You need long-term mental health services	Inpatient care for people who need mental health care	\$0 copay	Prior authorization and/or referral may be required.
You need durable medical equipment (DME)	Wheelchairs	\$0 copay	Prior authorization may be required.
	Nebulizers	\$0 copay	Prior authorization may be required.
	Crutches	\$0 copay	Prior authorization may be required.
	Walkers	\$0 copay	Prior authorization may be required.
	Oxygen equipment and supplies	\$0 copay	Prior authorization may be required.
You need help living at home	Meals brought to your home	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Home services, such as cleaning or housekeeping	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.

This service is continued on the next page.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home <i>(continued)</i>	Changes to your home, such as ramps and wheelchair access	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Personal care assistant (You may be able to employ your own assistant. Call Customer Care for more information.)	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Training to help you get paid or unpaid jobs	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Home health care services	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Services to help you live on your own	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Adult day services or other support services	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Personal Emergency Response System	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Habilitation-day	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Nursing Services	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
You need a place to live with people available to help you	Assisted living or other housing services	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
	Nursing home care	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.
Your caregiver needs some time off	Respite care	\$0 copay	These services are only available if you are enrolled in a waiver program in Illinois. Prior authorization is required.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

Additional covered services	
Smartphone Services	\$0 copay With a smartphone, you have easy access to health-related information and can stay connected to your care team and health plan. Any member who qualifies for the Federal Lifeline program, will be eligible to receive a free cell phone with monthly talk minutes, text and data.
Nurse Advice Call Line	\$0 copay
Over-the-Counter (OTC) drugs	\$0 copay • Up to \$65 maximum allowance per quarter for certain non-Medicaid covered OTC items.
Podiatry Services	\$0 copay • 6 visits per year for routine podiatry Prior authorization may be required.
Post-Discharge Meals	\$0 copay • The plan covers 2 meals per day for 7 days, at no cost to you, following an inpatient stay in either the hospital or a nursing facility. • Can be utilized 4 times per year.
Tobacco Cessation	\$0 copay • 28 additional face-to-face visits with PCP or specialist offered.

D. Benefits covered outside of Humana Gold Plus Integrated:

This is not a complete list. Call Customer Care to find out about other services not covered by Humana Gold Plus Integrated but available through Medicare or Medicaid.

Other services covered by Medicare or Medicaid	Your costs
Some hospice care services	\$0



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

E. Services that Humana Gold Plus Integrated, Medicare, and Medicaid do not cover

This is not a complete list. Call Customer Care to find out about other excluded services.

Services <u>not</u> covered by Humana Gold Plus Integrated, Medicare, or Medicaid	
Partial Dentures	This plan does not cover partial dentures

F. Your rights as a member of the plan

As a member of Humana Gold Plus Integrated, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the Member Handbook. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness and dignity.** This includes the right to:
 - get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English.
 - get information in other formats (e.g., large print, braille, audio).
 - be free from any form of physical restraint or seclusion.
 - not be billed by providers.
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:
 - description of the services we cover.
 - how to get services.
 - how much services will cost you.
 - names of health care providers and care managers.
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - choose a Primary Care Provider (PCP) and you can change your PCP at any time during the year.
 - use a women’s health care provider without a referral.
 - get your covered services and drugs quickly.
 - know about all treatment options, no matter what they cost or whether they are covered.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

- refuse treatment, even if your doctor advises against it.
- stop taking medicine.
- ask for a second opinion. Humana Gold Plus Integrated will pay for the cost of your second opinion visit.
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
 - get medical care timely.
 - get in and out of a health care provider’s office. This means barrier free access for people with disabilities, in accordance with the Americans with Disabilities Act.
 - have interpreters to help with communication with your doctors and your health plan.
- **You have the right to emergency and urgent care when you need it.** This means you have the right to:
 - get emergency services without PA in an emergency.
 - use an out of network urgent or emergency care provider, when necessary.
- **You have a right to confidentiality and privacy.** This includes the right to:
 - ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected.
 - have your personal health information kept private.
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - file a complaint or grievance against us or our providers.
 - ask for a state fair hearing.
 - get a detailed reason for why services were denied.

For more information about your rights, you can read the Humana Gold Plus Integrated Member Handbook. If you have questions, you can also call Humana Gold Plus Integrated Customer Care at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Humana Gold Plus Integrated: Summary of Benefits 2025

G. How to file a complaint or appeal a denied service

If you have a complaint or think Humana Gold Plus Integrated should cover something we denied, call Humana Gold Plus Integrated at 1-800-787-3311 (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the Humana Gold Plus Integrated Member Handbook. You can also call Humana Gold Plus Integrated Customer Care.

If you do not wish to call, you can put your complaint in writing and send it to us at:

Humana Inc. Grievance and Appeals
P.O. Box 14546
Lexington, KY 40512-4546

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at Humana Gold Plus Integrated Customer Care at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.



If you have questions, please call Humana Gold Plus Integrated at 1-800-787-3311, (TTY: 711) Monday – Friday, from 8 a.m. – 8 p.m. Central time. The call is free.
For more information, visit [Humana.com/IllinoisGoldPlusIntegrated](https://www.humana.com/IllinoisGoldPlusIntegrated).

Call If You Need Us

If you have questions or need help reading or understanding this document, call us at **1-800-787-3311 (TTY: 711)**. We are available Monday through Friday, from 8 a.m. to 8 p.m., Central time. However, please note that our automated phone system may answer your call after-hours, during weekends, and on holidays. We can help you at no cost to you. We can explain the document in English or in your preferred language. We can also help you if you need help seeing or hearing. Please refer to your Member Handbook regarding your rights.

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion, language, medical or claims history, mental or physical disability, genetic information, or source payment. Discrimination is against the law. Humana and its subsidiaries comply with applicable state and federal civil rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.
If you need help filing a grievance, call **1-800-787-3311** or if you use a TTY, call **711**.
- You can also file a civil rights complaint with the:
U.S. Department of Health and Human Services, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf>.

Auxiliary aids and services, free of charge, are available to you. **1-800-787-3311 (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.

Humana Gold Plus Integrated (Medicare-Medicaid plan) is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to members.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-800-787-3311 (TTY: 711)**. Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-800-787-3311 (TTY: 711)**. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

簡體中文 (Simplified): 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 **1-800-787-3311 (TTY: 711)**。我们的中文工作人员很乐意帮助您。这是一项免费服务。

廣東話 (Cantonese): 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯服務。如需翻譯服務,請致電 **1-800-787-3311 (TTY: 711)**。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog (Tagalog – Filipino): Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-800-787-3311 (TTY: 711)**. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

Français (French): Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-800-787-3311 (TTY: 711)**. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Tiếng Việt (Vietnamese): Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **1-800-787-3311 (TTY: 711)** sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

Deutsch (German): Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-800-787-3311 (TTY: 711)**. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

한국어 (Korean): 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-800-787-3311 (TTY: 711)** 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Русский (Russian): Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-800-787-3311 (TTY: 711)**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

العربية (Arabic): إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **1-800-787-3311 (TTY: 711)**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

हिंदी (Hindi): हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें **1-800-787-3311 (TTY: 711)** पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italiano (Italian): È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1-800-787-3311 (TTY: 711)**. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português (Portuguese): Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-800-787-3311 (TTY: 711)**. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

Kreyòl Ayisyen (French Creole): Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1-800-787-3311 (TTY: 711)**. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polski (Polish): Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-800-787-3311 (TTY: 711)**. Ta usługa jest bezpłatna.

日本語 (Japanese): 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、**1-800-787-3311 (TTY: 711)** にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。

