## **Summary of Benefits**

Humana Group Medicare Advantage PPO Plan PPO 079/085



Our service area includes the following: **Arkansas**: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Jefferson, Johnson, Lafavette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier. Sharp, St. Francis, Stone, Union, Van Buren, Washington, Yell; California: Alpine, Calaveras, Contra Costa, Lassen, Marin, Mariposa, Mono, Plumas, San Francisco, San Joaquin, Sierra, Stanislaus; Colorado: Adams, Alamosa, Arapahoe, Archuleta, Bent, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Dolores, Douglas, El Paso. Elbert, Fremont, Gilpin, Grand, Gunnison, Hinsdale, Huerfano, Jackson, Jefferson, La Plata, Lake, Larimer, Las Animas, Lincoln, Logan, Mesa, Mineral, Montezuma, Montrose, Morgan, Otero, Ouray, Park, Pueblo, Rio Blanco, Rio Grande, Saguache, San Juan, San Miguel, Summit, Teller, Washington, Weld; Florida: Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafavette, Levy, Liberty, Madison, Nassau, Okaloosa, Putnam, Santa Rosa, St. Johns, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington; Idaho: Ada, Adams, Bannock, Bear Lake, Bingham, Blaine, Boise, Bonneville, Camas, Canyon, Caribou, Cassia, Clark, Elmore, Franklin, Fremont, Gem, Gooding, Jefferson, Jerome, Lincoln, Minidoka, Oneida, Owyhee, Payette, Power, Teton, Twin Falls, Washington; Louisiana: Acadia, Allen, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, DeSoto, East Carroll, Franklin, Grant, Iberia, Jackson, Jefferson Davis, Lasalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, Tensas, Union, Vermilion, Vernon, Webster, West Carroll, Winn; Maine: Androscoagin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataguis, Sagadahoc, Somerset, Waldo, Washington, York; Michigan: Livingston, Macomb, Oakland, St. Clair, Washtenaw, Wayne; **Nevada**: Carson City, Churchill, Douglas, Lyon, Storey, Washoe; New Mexico: Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, De Baca, Dona Ana, Eddy, Grant, Guadalupe, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Taos, Torrance, Valencia: **Oregon**: Baker, Malheur, Wallowa: **Texas**: Aransas, Atascosa, Bandera, Bee, Bexar, Comal, DeWitt, Dimmit, Duval, Edwards, Frio, Goliad, Gonzales, Guadalupe, Jackson, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kinney, Kleberg, Lavaca, Live Oak, Maverick, Medina, Nueces, Real, San Patricio, Tom Green, Uvalde, Val Verde, Victoria, Webb, Willacy, Wilson, Zavala.



# Let's talk about the **Humana Group Medicare Advantage PPO** Plan.

Find out more about the Humana Group Medicare Advantage PPO plan – including the services it covers – in this easy-to-use guide.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, refer to the "Evidence of Coverage".

## To be eligible

To join the Humana Group Medicare Advantage PPO plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Plan name:

Humana Group Medicare Advantage PPO plan

## How to reach us:

Members should call toll-free **1-866-396-8810** for questions **(TTY/TDD 711)** 

Call Monday – Friday, 8 a.m. - 9 p.m. Eastern Time.

Or visit our website: **Humana.com** 

Humana Group Medicare Advantage PPO plan has a network of doctors, hospitals, and other providers. For more information, please call Humana Group Medicare Customer Care.



## A healthy partnership

Get more from this plan — with extra services and resources provided by Humana!



## Monthly Premium, Deductible and Limits

	IN-NETWORK	OUT-OF-NETWORK
PLAN COSTS		
Monthly premium You must keep paying your Medicare Part B premium.	For information concerning the act contact Humana, your employer/u benefits plan administrator.	ual premiums you will pay, please nion group, or your employer group
Medical deductible	This plan does not have a deductible.	
Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and other costs for medical services for the year.	In-Network Maximum Out-of-Pocket \$6,000 out-of-pocket limit for Medicare-covered services. The following services do not apply to the maximum out-of-pocket: Part D Pharmacy; Dental Services (Routine); Fitness Program; Health Education Services; Hearing Services (Routine); Meal Benefit; OTC Drugs and Supplies; Post-Discharge Personal Home Care; Post-Discharge Transportation Services; Smoking Cessation (Additional); Vision Services (Routine) and the Plan Premium do not apply to the in-network maximum out-of-pocket.  If you reach the limit on out-of-pocket costs, we will pay the full cost for the rest of the year on covered hospital and medical services.	Combined In and Out-of-Network Maximum Out-of-Pocket \$8,950 out-of-pocket limit for Medicare-covered services. In-Network Exclusions: Part D Pharmacy; Dental Services (Routine); Fitness Program; Health Education Services; Hearing Services (Routine); Meal Benefit; OTC Drugs and Supplies; Post-Discharge Personal Home Care; Post-Discharge Transportation Services; Smoking Cessation (Additional); Vision Services (Routine) and the Plan Premium do not apply to the combined maximum out-of-pocket.  Out-of-Network Exclusions: Part D Pharmacy; Dental Services (Routine); Hearing Services (Routine); Vision Services (Routine); Worldwide Coverage and the Plan Premium do not apply to the combined maximum out-of-pocket.  Your limit for services received from in-network providers will count toward this limit.  If you reach the limit on out-of-pocket costs, we will pay the full cost for the rest of the year on covered hospital and medical services.

<b>(</b>	Covered Medical	and	Hospital Benefits
		TNI_N	IETWODK

	IN-NETWORK	OUT-OF-NETWORK	
ACUTE INPATIENT HOSPITAL CARE			
This plan covers an unlimited number of days for an inpatient hospital stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.	<b>\$340</b> copay per day for days 1-5	<b>50%</b> of the cost per stay	
OUTPATIENT HOSPITAL COVERAG	E		
Outpatient hospital visits	<b>\$0</b> to <b>\$300</b> copay or <b>20%</b> of the cost	<b>20%</b> to <b>50%</b> of the cost	
Observation services	<b>\$0</b> copay	<b>50%</b> of the cost	
Ambulatory surgical center	<b>\$250</b> copay	<b>50%</b> of the cost	
DOCTOR OFFICE VISITS			
Primary care provider (PCP)	<b>\$0</b> copay	<b>50%</b> of the cost	
Specialists	<b>\$55</b> copay	<b>50%</b> of the cost	
PREVENTIVE CARE			
Including: Annual Wellness Visit, flu vaccine, colorectal cancer and breast cancer screenings. Any additional preventive services approved by Medicare during the contract year will be covered.	Covered at no cost	<ul><li>\$0 copay or 0% to 50% of the cost for Medicare-covered preventive services</li><li>50% of the cost for a supplemental annual physical exam</li></ul>	
EMERGENCY CARE			
Emergency room If you are admitted to the hospital within 24 hours for the same condition, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.	<b>\$90</b> copay for Medicare-covered emergency room visit(s)	<b>\$90</b> copay for Medicare-covered emergency room visit(s)	
Urgently needed services Urgently needed services are care provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.	\$55 copay or <b>0%</b> of the cost	<b>0%</b> to <b>50%</b> of the cost	

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Covered Medical and Hospital Benefits				
	IN-NETWORK	OUT-OF-NETWORK		
DIAGNOSTIC SERVICES, LABS AND IMAGING				
Diagnostic radiology	<b>\$75</b> to <b>\$195</b> copay	<b>50%</b> of the cost		
Lab services	<b>\$0</b> copay	<b>0%</b> to <b>50%</b> of the cost		
Diagnostic tests and procedures	<b>\$0</b> to <b>\$75</b> copay	<b>0%</b> to <b>50%</b> of the cost		
Outpatient x-rays	<b>\$0</b> to <b>\$75</b> copay	<b>0%</b> to <b>50%</b> of the cost		
Radiation therapy	<b>\$50</b> to <b>\$55</b> copay	<b>50%</b> of the cost		
HEARING SERVICES				
Medicare-covered hearing: diagnostic hearing and balance exams	<b>\$55</b> copay	<b>50%</b> of the cost		
Routine hearing	<b>\$0</b> copay for routine hearing exams up to 1 per year.	<b>\$0</b> copay for routine hearing exams up to 1 per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.		
DENTAL SERVICES				
Medicare-covered dental	\$55 copay (services include surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments or neoplastic disease)	<b>50%</b> of the cost (services include surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments or neoplastic disease)		
Routine dental	<b>\$0</b> copay for bitewing x-rays up to 1 set(s) per year.	<b>\$0</b> copay for bitewing x-rays up to 1 set(s) per year.		

Limitations and exclusions may apply. Submitted claims are subject to a review process which may include a clinical review and dental history to approve coverage. Dental benefits under this plan may not cover all ADA procedure codes. Any services received that are not listed will not be covered by the plan and will be the member's responsibility. The member is responsible for any amount above the dental coverage limit. Benefits are offered on a calendar year basis. Any amount unused at the end of the year will expire. Information regarding each plan is available at **Humana.com/sb**.

**\$0** copay for amalgam filling, oral

evaluation, prophylaxis (cleaning)

up to 1 per year.

**Note:** A cost share range may display, depending on the service and where the service is provided. Some services require prior authorization.

\$0 copay for amalgam filling, oral

evaluation, prophylaxis (cleaning)

Benefits received out-of-network are subject to any in-network benefit maximums, limitations,

up to 1 per year.

and/or exclusions.



## Covered Medical and Hospital Benefits

## IN-NETWORK OUT-OF-NETWORK

In-network dentists have agreed to provide covered services at contracted rates (per the in-network fee schedules, or INFS). If a member visits a participating network dentist, the member cannot be billed for charges that exceed the negotiated fee schedule (but coinsurance payment still applies).

Out-of-network dentists have not agreed to provide services at contracted fees. Benefits received out-of-network are subject to any in-network benefit maximums, limitations and/or exclusions. Members may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider. Please see below for provider locator instructions. Network providers agree to bill us directly. If a provider who is not in our network is not willing to bill us directly, you may have to pay upfront and submit a request for reimbursement. The coinsurance level will apply to the average negotiated in-network fee schedule (INFS) in your area. See Chapter 2 Payment Requests Contact Information or visit Humana.com for information on requesting reimbursement.

When visiting an out-of-network provider there could be a difference between Humana's reimbursement and the dentist's charges. Members are responsible for this difference when visiting an out-of-network provider; this is known as balanced billing.

The Mandatory Supplemental Dental benefits are provided through the Humana Dental Medicare Network. Contact Customer Service to locate a provider.

VICION CEDVICEC			
VISION SERVICES			
Medicare-covered vision services	<b>\$55</b> copay (services include diagnosis and treatment of diseases and injuries of the eye)	<b>50%</b> of the cost (services include diagnosis and treatment of diseases and injuries of the eye)	
Medicare-covered diabetic eye exam (1 per year)	<b>\$0</b> copay	<b>50%</b> of the cost	
Medicare-covered glaucoma screening (1 per year)	<b>\$0</b> copay	<b>50%</b> of the cost	
Medicare-covered eyewear (post-cataract)	<b>\$55</b> copay	<b>50%</b> of the cost	
Routine vision	\$40 combined maximum benefit coverage amount per year for routine exam (includes refraction) up to 1 per year. \$100 combined maximum benefit coverage amount per year for contact lenses, eyeglasses (lenses and frames), including lens options such as ultraviolet protection and scratch resistant coating, fitting for eyeglasses (lenses and frames).	\$40 combined maximum benefit coverage amount per year for routine exam (includes refraction) up to 1 per year. \$100 combined maximum benefit coverage amount per year for contact lenses, eyeglasses (lenses and frames), including lens options such as ultraviolet protection and scratch resistant coating, fitting for eyeglasses (lenses and frames).  Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.	

Covered Medical and Hospital Benefits				
	IN-NETWORK	OUT-OF-NETWORK		
MENTAL HEALTH SERVICES				
Inpatient The inpatient hospital care limit applies to inpatient mental services provided in a general hospital or a psychiatric facility. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.  190 day lifetime limit in a psychiatric facility.	\$340 copay per day for days 1-5	<b>50%</b> of the cost per stay		
Outpatient group and individual therapy visits	Outpatient therapy visit: \$0 to \$45 copay Partial Hospitalization: \$40 copay	Outpatient therapy visit: 0% to 50% of the cost Partial Hospitalization: 50% of the cost		
SKILLED NURSING FACILITY				
This plan covers up to 100 days in a SNF.	<b>\$0</b> copay per day for days 1-20 <b>\$180</b> copay per day for days 21-100	<b>50%</b> of the cost per stay for days 1-100		
No 3-day hospital stay is required. Plan pays \$0 after 100 days.	21 100			
PHYSICAL THERAPY				
	<b>\$35</b> copay	<b>50%</b> of the cost		
AMBULANCE				
Per date of service regardless of the number of trips. Limited to	<b>\$280</b> copay	<b>\$280</b> copay		

AMBULANCE		
Per date of service regardless of the number of trips. Limited to Medicare-covered transportation.	<b>\$280</b> copay	<b>\$280</b> copay
PART B PRESCRIPTION DRUGS		
Medicare Part B covered drugs	<b>0%</b> of the cost	<b>50%</b> of the cost
Medicare Part B insulin drugs You will pay no more than \$35 for a one-month (up to 30-day) supply for all Part B insulin covered by our plan, and if your plan has a deductible it does not apply to Part B insulin.	0% of the cost	<b>50%</b> of the cost

Covered Medical and Hospital Benefits				
IN-NETWORK OUT-OF-NETWORK				
ACUPUNCTURE SERVICES				
Medicare-covered acupuncture visit(s) for chronic low back pain  This plan allows services to be	\$55 copay for acupuncture for chronic low back pain visits up to 20 combined in and out of network visit(s) per year.	<b>50%</b> of the cost for acupuncture for chronic low back pain visits up to 20 combined in and out of network visit(s) per year.  Benefits received out-of-network		
received by a provider licensed to perform acupuncture or by providers meeting the Original Medicare provider requirements.		are subject to any in-network benefit maximums, limitations, and/or exclusions.		
ALLERGY				
Allergy shots & serum	<b>\$0</b> to <b>\$55</b> copay	<b>50%</b> of the cost		
CHIROPRACTIC SERVICES				
Medicare-covered chiropractic visit(s)	<b>\$20</b> copay	<b>50%</b> of the cost		
DIABETES MANAGEMENT TRAININ	IG			
	<b>\$0</b> copay	<b>50%</b> of the cost		
FOOT CARE (PODIATRY)				
Medicare-covered foot care	<b>\$55</b> copay	<b>50%</b> of the cost		
HOME HEALTH CARE	HOME HEALTH CARE			
	<b>\$0</b> copay	<b>50%</b> of the cost		
MEDICAL EQUIPMENT/SUPPLIES				
Durable medical equipment (like wheelchairs or oxygen)	20% of the cost	<b>50%</b> of the cost		
Medical supplies (includes but not limited to: catheters, IV set-up and supplies)	20% of the cost	<b>50%</b> of the cost		
Prosthetics (artificial limbs or braces)	20% of the cost	<b>50%</b> of the cost		
Diabetes monitoring supplies	20% of the cost	<b>50%</b> of the cost		
Continuous glucose monitors	20% of the cost	<b>50%</b> of the cost		
OUTPATIENT SUBSTANCE ABUSE				
Outpatient group and individual substance abuse treatment visits	Outpatient therapy visit: \$0 to \$45 copay Partial Hospitalization:	Outpatient therapy visit:  0% to 50% of the cost  Partial Hospitalization:  50% of the cost		

**\$40** copay

Partial Hospitalization: 50% of the cost

Covered Medica	l and Hospital	Benefits
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	IN-NETWORK	OUT-OF-NETWORK	
OVER-THE-COUNTER ITEMS			
	<b>\$75</b> maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products. Unused amount expires at the end of the quarter.		
REHABILITATION SERVICES			
Occupational and speech therapy	<b>\$35</b> copay	<b>50%</b> of the cost	
Cardiac rehabilitation	<b>\$35</b> copay	<b>50%</b> of the cost	
Pulmonary rehabilitation	<b>\$15</b> copay	<b>50%</b> of the cost	
RENAL DIALYSIS			
Renal dialysis	20% of the cost	<b>20%</b> of the cost	
Kidney disease education services	<b>\$0</b> copay	<b>50%</b> of the cost	
HUMANA IN-NETWORK TELEHEA	LTH VENDORS, i.e. MDLive (	in addition to Original Medicare)	
Primary care provider (PCP)	<b>\$0</b> copay	Not Covered	
Specialist	<b>\$55</b> copay	Not Covered	
Urgent care services	<b>\$0</b> copay	Not Covered	
Substance abuse or behavioral health services	<b>\$0</b> copay	Not Covered	
THERAPEUTIC SHOES AND INSER	TS		
Diabetic shoes and inserts	<b>\$10</b> copay	<b>50%</b> of the cost	



## Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
FITNESS AND WELLNESS		
	Live a healthier, more active life through fitness and social connection at participating SilverSneakers ® locations and online.	
HEALTH EDUCATION SERVICES		
	Personal Health Coaching is an interactive inbound and outreach on-line and telephonic wellness coaching for Medicare participants who elect to participate, for wellness improvement, including weight management, nutrition, exercise, back care, blood pressure management, and blood sugar management.	
MEAL BENEFIT		
	After a member's overnight inpat nursing facility, members are eligi their door at no cost.	ient stay in a hospital or skilled ble for nutritious meals delivered to
POST-DISCHARGE PERSONAL HO	ME CARE	

#### of daily livin

After a member's overnight inpatient stay in a hospital or skilled nursing facility, members may receive assistance performing activities of daily living within the home. Types of assistance include bathing, dressing, toileting, walking, eating and preparing meals.

## POST-DISCHARGE TRANSPORTATION SERVICES

After a member's overnight inpatient stay in a hospital or skilled nursing facility, members are provided transportation to plan approved locations by rideshare services, car, van or wheelchair accessible vehicle at no cost.

#### **SMOKING CESSATION (ADDITIONAL)**

A comprehensive smoking cessation program available online, email and phone. Personal coaches assist via establishing goals and providing articles and resources to aid in the effort to quit smoking.

#### **HOSPICE**

You must get care from a Medicare-certified hospice. You must consult with this plan before you select hospice.

Notes	 	 

## 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 **1-877-320-1235 (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.'s Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **1-877-320-1235 (TTY: 711)**, or **accessibility@humana.com**. If you need help filing a grievance, Humana Inc.'s 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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.

## 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 1-877-320-1235 (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 1-877-320-1235 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 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 1-877-320-1235 (听障专线: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese 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 1-877-320-1235 (聽障專線: 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:** 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 1-877-320-1235 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**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 1-877-320-1235 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**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 quí vị cần thông dịch viên xin gọi 1-877-320-1235 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-320-1235 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-320-1235 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**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 1-877-320-1235 (ТТҮ: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بخطتنا الصحية أو خطة الأدوية الموصوفة لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (711 :717) 1235-320-1. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

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 1-877-320-1235 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**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 1-877-320-1235 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**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 1-877-320-1235 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**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 1-877-320-1235 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**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 1-877-320-1235 (TTY: 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康保険と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をご用意しています。通訳をご用命になるには、1-877-320-1235 (TTY:711) にお電話ください。日本語を話す者が支援いたします。これは無料のサービスです。





You can see this plan's provider directory at **Humana.com** or call us at the number listed at the beginning of this booklet and we will send you one.

Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

If you want to compare this plan with other Medicare health plans, you can call your employer or union sponsoring this plan to find out if you have other options through them.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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