Summary of Benefits

Humana Group Medicare Advantage PPO Plan PPO 079/110 and 079/111

West Virginia PEIA Humana/PEIA Plan 1



Our service area includes specific counties within the United S major US Territories.	tates, Puerto Rico and all other



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 **1-800-783-4599** for questions **(TTY/TDD 711)**

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

Or visit our website: https://your.Humana.com/wvpeia

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 actual premiums you will pay, please contact your employer/union group.	
Medical deductible	\$150 per year for some combined in- and out-of-network services	\$150 per year for some combined in- and out-of-network services
Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and your deductible for medical services for the year.	In-Network Maximum Out-of-Pocket \$1,350 out-of-pocket limit for Medicare-covered services. The following services do not apply to the maximum out-of-pocket: Part D Pharmacy; Fitness Program; Health Education Services; Meal Benefit; Post-Discharge Personal Home Care; Post-Discharge Transportation Services; Smoking Cessation (Additional) 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 \$1,350 out-of-pocket limit for Medicare-covered services. In-Network Exclusions: Part D Pharmacy; Fitness Program; Health Education Services; Meal Benefit; Post-Discharge Personal Home Care; Post-Discharge Transportation Services; Smoking Cessation (Additional) and the Plan Premium do not apply to the combined maximum out-of-pocket. Out-of-Network Exclusions: Part D Pharmacy; 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.

Covered Medical	and Hospital Benefits
	IN-NETWORK
ACUTE INPATIENT HOSPITAL CAR	E
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.	\$100 per admit

OUTPATIENT HOSPITAL COVERAGE			
Outpatient hospital visits	\$0 to \$100 copay	\$0 to \$100 copay	
Observation services	\$0 copay	\$0 copay	
Ambulatory surgical center	\$100 copay \$100 copay		
DOCTOR OFFICE VISITS			
Primary care provider (PCP)	\$20 copay	\$20 copay	
Specialists	\$40 copay	\$40 copay	
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.

EMERGENCY CARE

Covered at no cost

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

\$50 copay for Medicare-covered
emergency room visit(s)

\$50 copay for Medicare-covered
emergency room visit(s)

Covered at no cost

OUT-OF-NETWORK

\$100 per admit

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.

\$0 to **\$40** copay

DIAGNOSTIC	SERVICES,	LABS AN) IMAGING

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Diagnostic radiology	\$0 copay	\$0 copay	
Lab services	\$0 copay	\$0 copay	

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Coverea Medical (and Hospital Benefits	
	IN-NETWORK	OUT-OF-NETWORK
Diagnostic tests and procedures	\$0 copay	\$0 copay
Outpatient x-rays	\$0 copay	\$0 copay
Radiation therapy	\$0 copay	\$0 copay
HEARING SERVICES		
Medicare-covered hearing: diagnostic hearing and balance exams	\$40 copay	\$40 copay
DENTAL SERVICES		
Medicare-covered dental	\$40 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)	\$40 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)
VISION SERVICES		
Medicare-covered vision services	\$40 copay (services include diagnosis and treatment of diseases and injuries of the eye)	\$40 copay (services include diagnosis and treatment of diseases and injuries of the eye)
Medicare-covered diabetic eye exam (1 per year)	\$0 copay	\$0 copay
Medicare-covered glaucoma screening (1 per year)	\$0 copay	\$0 copay
Medicare-covered eyewear (post-cataract)	\$0 copay	\$0 copay
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.	\$100 per admit	\$100 per admit
Outpatient group and individual therapy visits	Outpatient therapy visit: \$0 copay Partial Hospitalization: \$0 copay	Outpatient therapy visit: \$0 copay Partial Hospitalization: \$0 copay

Covered Medical and Hospital Benefits			
	IN-NETWORK	OUT-OF-NETWORK	
SKILLED NURSING FACILITY			
This plan covers up to 100 days in a SNF.	\$0 copay per day for days 1-100	\$0 copay per day for days 1-100	
No 3-day hospital stay is required. Plan pays \$0 after 100 days.			
PHYSICAL THERAPY			
	\$0 copay	\$0 copay	
AMBULANCE			
Per date of service regardless of the number of trips. Limited to Medicare-covered transportation.	\$0 copay	\$0 copay	
PART B PRESCRIPTION DRUGS			
Medicare Part B covered drugs	\$0 copay	\$0 copay	
Medicare Part B insulin drugs	\$0 copay	\$0 copay	
ACUPUNCTURE SERVICES			
Medicare-covered acupuncture visit(s) for chronic low back pain This plan allows services to be received by a provider licensed to perform acupuncture or by providers meeting the Original Medicare provider requirements.	\$20 copay for acupuncture for chronic low back pain visits up to 20 combined in and out of network visit(s) per year.	\$20 copay 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 are subject to any in-network benefit maximums, limitations, and/or exclusions.	
ALLERGY			
Allergy shots & serum	\$0 copay	\$0 copay	
CHIROPRACTIC SERVICES			
Medicare-covered chiropractic visit(s)	\$0 copay	\$0 copay	
Routine chiropractic visit(s)	\$20 copay for routine chiropractic visits up to 20 combined in and out of network visit(s) per year.	\$20 copay for routine chiropractic visits up to 20 combined in and out of network visit(s) per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.	
DIABETES MANAGEMENT TRAINING			
	\$0 copay	\$0 copay	

© Covered Medical and Hospital Benefits				
	IN-NETWORK	OUT-OF-NETWORK		
FOOT CARE (PODIATRY)				
Medicare-covered foot care	\$0 copay	\$0 copay		
HOME HEALTH CARE				
	\$0 copay	\$0 copay		
MEDICAL EQUIPMENT/SUPPLIES				
Durable medical equipment (like wheelchairs or oxygen)	0% of the cost	0% of the cost		
Medical supplies (includes but not limited to: catheters, IV set-up and supplies)	0% of the cost	0% of the cost		
Prosthetics (artificial limbs or braces)	0% of the cost	0% of the cost		
Diabetes monitoring supplies	0% of the cost	0% of the cost		
Continuous glucose monitors	0% of the cost	0% of the cost		
Compression stockings 3 pair(s) per year	0% of the cost	0% of the cost		
Orthotics	0% of the cost	0% of the cost		
OUTPATIENT SUBSTANCE ABUSE				
Outpatient group and individual substance abuse treatment visits	Outpatient therapy visit: \$0 copay Partial Hospitalization: \$0 copay	Outpatient therapy visit: \$0 copay Partial Hospitalization: \$0 copay		
REHABILITATION SERVICES				
Occupational and speech therapy	\$0 copay	\$0 copay		
Cardiac rehabilitation	\$0 copay	\$0 copay		
Pulmonary rehabilitation	\$0 copay	\$0 copay		
Massage therapy 20 combined In & Out-of-Network visit limit per plan year	\$0 copay	\$0 copay		
RENAL DIALYSIS				
Renal dialysis	\$0 copay	\$0 copay		
Kidney disease education services	\$0 copay	\$0 copay		

© Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK	
HUMANA IN-NETWORK TELEHEALTH VENDORS, i.e. MDLive (in addition to Original Medicare)			
Primary care provider (PCP)	\$0 copay	Not Covered	
Specialist	\$40 copay	Not Covered	
Urgent care services	\$0 copay	Not Covered	
Substance abuse or behavioral health services	\$0 copay	Not Covered	
ADDITIONAL MEDICAL BENEFITS			
Nail debridement	\$0 copay	\$0 copay	



PEIA Retiree Benefit Assistance Program

The PEIA retiree benefit assistance program offers qualified retirees reduced copayments on certain services. If PEIA determines you qualify for this assistance, the copayments for the services listed below will apply. For services not listed here, the copayments on the previous pages will apply. For more information regarding qualifications, please contact PEIA.



Monthly Premium, Deductible, and Limits

	IN-NETWORK	OUT-OF-NETWORK
PLAN COSTS		
Medical deductible	\$50 per year for some combined in- and out-of-network services	\$50 per year for some combined in- and out-of-network services
Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and your deductible for medical services for the year.	In-Network Maximum Out-of-Pocket \$650 out-of-pocket limit for Medicare-covered services. The following services do not apply to the maximum out-of-pocket: Part D Pharmacy; Fitness Program; Health Education Services; Meal Benefit; Post-Discharge Personal Home Care; Post-Discharge Transportation Services; Smoking Cessation (Additional) 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 \$650 out-of-pocket limit for Medicare-covered services. In-Network Exclusions: Part D Pharmacy; Fitness Program; Health Education Services; Meal Benefit; Post-Discharge Personal Home Care; Post-Discharge Transportation Services; Smoking Cessation (Additional) and the Plan Premium do not apply to the combined maximum out-of-pocket. Out-of-Network Exclusions: Part D Pharmacy; 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.

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
ACUTE INPATIENT HOSPITAL CAR	E	
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.	\$100 per admit	\$100 per admit
OUTPATIENT HOSPITAL COVERAG	E	
Outpatient hospital visits	\$0 to \$50 copay	\$0 to \$50 copay
Observation services	\$0 copay	\$0 copay
Ambulatory surgical center	\$50 copay	\$50 copay
DOCTOR OFFICE VISITS		
Primary care provider (PCP)	\$2 copay	\$2 copay
Specialists	\$5 copay	\$5 copay

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Covered Medical and Hospital Benefits

IN-NETWORK	OUT-OF-NETWORK
Live a healthier, more active life th at participating SilverSneakers ® lo	rough fitness and social connection ocations and online.
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.	
After a member's overnight inpation nursing facility, members are eligibetheir door at no cost.	ent stay in a hospital or skilled ble for nutritious meals delivered to
	Live a healthier, more active life that participating SilverSneakers ® loop Personal Health Coaching is an integration on-line and telephonic wellness cowho elect to participate, for wellness management, nutrition, exercise, by management, and blood sugar models. After a member's overnight inpatien nursing facility, members are eligible.

POST-DISCHARGE PERSONAL HOME CARE

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.

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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 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.

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 **https://your.Humana.com/wvpeia** 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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https://your.Humana.com/wvpeia