Summary of Benefits

Humana Group Medicare Advantage PPO Plan PPO 079/188

Kentucky Public Pensions Authority (KPPA) Medical Benefits for KPPA Essential and Premium Prescription Drug Plans



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

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 1-855-267-1935 for questions (TTY/TDD 711)

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

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

A healthy partnership

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.

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 For information concerning the actual premiums you will pay, please Monthly premium contact your employer group benefits plan administrator. You must keep paying your Medicare Part B premium. Medical deductible **\$500** per year for some combined **\$500** per year for some combined in- and out-of-network services in- and out-of-network services Combined In and Out-of-Network Maximum out-of-pocket **In-Network Maximum** responsibility Out-of-Pocket Maximum Out-of-Pocket The most you pay for copays, \$1,200 out-of-pocket limit for **\$1,200** out-of-pocket limit for coinsurance and other costs for Medicare-covered services. The Medicare-covered services. In-Network Exclusions: Part D medical services for the year. following services do not apply to Pharmacy; Dental Services the maximum out-of-pocket: Part D Pharmacy; Dental Services (Routine); Fitness Program; Health Education Services; Meal Benefit; (Routine); Fitness Program; Health Personal Home Care; Education Services: Meal Benefit: Post-Discharge Personal Home Personal Home Care: Care; Post-Discharge Post-Discharge Personal Home Transportation Services; SSBCI Care; Post-Discharge Member Support; Smoking Transportation Services; SSBCI Cessation (Additional) and the Member Support; Smoking Plan Premium do not apply to the Cessation (Additional) and the combined maximum out-of-Plan Premium do not apply to the pocket. in-network maximum out-ofpocket. Out-of-Network Exclusions: Part D Pharmacy; Dental Services If you reach the limit on (Routine); Worldwide Coverage out-of-pocket costs, we will pay and the Plan Premium do not the full cost for the rest of the year on covered hospital and apply to the combined maximum out-of-pocket. medical services. 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.

	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.	\$231 per admit	\$231 per admit
OUTPATIENT HOSPITAL COVERAG	E	
Outpatient hospital visits	0% to 4% of the cost	0% to 4% of the cost
Observation services	4% of the cost	4% of the cost
Ambulatory surgical center	4% of the cost	4% of the cost
DOCTOR OFFICE VISITS		
Primary care provider (PCP)	\$15 copay	\$15 copay
Specialists	\$25 copay	\$25 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.	Covered at no cost	Covered at no cost
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.	\$65 copay for Medicare-covered emergency room visit(s)	\$65 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.	\$15 to \$45 copay	\$15 to \$45 copay

	IN-NETWORK	OUT-OF-NETWORK
DIAGNOSTIC SERVICES, LABS AND	IMAGING	
Diagnostic radiology	\$15 to \$25 copay or 4% of the cost	\$15 to \$25 copay or 4% of the cost
Lab services	0% of the cost	0% of the cost
Diagnostic tests and procedures	\$0 to \$45 copay or 0% to 4% of the cost	\$0 to \$45 copay or 0% to 4% of the cost
Outpatient x-rays	\$15 to \$45 copay or 4% of the cost	\$15 to \$45 copay or 4% of the cost
Radiation therapy	\$25 copay or 4% of the cost	\$25 copay or 4% of the cost
HEARING SERVICES		
Medicare-covered hearing: diagnostic hearing and balance exams	\$25 copay	\$25 copay
DENTAL SERVICES		
Medicare-covered dental	\$25 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)	\$25 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)
Routine dental	 \$1,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits including bitewing x-rays, periodic oral exam, prophylaxis (cleaning)up to 1 per year, comprehensive oral evaluation or periodontal exam up to 1 every 3 years, necessary anesthesia with covered services up to unlimited per year. 50% of the cost for amalgam or composite filling up to 1 per year. 	 \$1,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits including bitewing x-rays, periodic oral exam, prophylaxis (cleaning)up to 1 per year, comprehensive oral evaluation or periodontal exam up to 1 every 3 years, necessary anesthesia with covered services up to unlimited per year. 50% of the cost for amalgam or composite filling up to 1 per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

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.



IN-NETWORK

OUT-OF-NETWORK

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**.

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.

VISION SERVICES		
Medicare-covered vision services	\$25 copay (services include diagnosis and treatment of diseases and injuries of the eye)	\$25 copay (services include diagnosis and treatment of diseases and injuries of the eye)
Medicare-covered diabetic eye exam (1 per year)	0% of the cost	0% of the cost
Medicare-covered glaucoma screening (1 per year)	0% of the cost	0% of the cost
Medicare-covered eyewear (post-cataract)	\$25 copay	\$25 copay

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

	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.	\$231 per admit	\$231 per admit
Outpatient group and individual therapy visits	Outpatient therapy visit: \$15 to \$45 copay or 4% of the cost Partial Hospitalization: 4% of the cost	Outpatient therapy visit: \$15 to \$45 copay or 4% of the cost Partial Hospitalization: 4% of the cost
SKILLED NURSING FACILITY		
This plan covers up to 365 days in a SNF. No 3-day hospital stay is required. Plan pays \$0 after 365 days.	 \$0 copay per day for days 1-20 \$29 copay per day for days 21-100 20% of the cost per stay for days 101-365 	 \$0 copay per day for days 1-20 \$29 copay per day for days 21-100 20% of the cost per stay for days 101-365
PHYSICAL THERAPY		
	4% of the cost	4% of the cost
AMBULANCE		
Per date of service regardless of the number of trips. Limited to Medicare-covered transportation.	4% of the cost	4% of the cost
PART B PRESCRIPTION DRUGS		
Medicare Part B covered drugs	\$15 to \$25 copay or 4% of the cost	\$15 to \$25 copay or 4% 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.	\$15 to \$25 copay or 4% of the cost	\$15 to \$25 copay or 4% of the cost

	IN-NETWORK	OUT-OF-NETWORK
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.	\$25 copay for acupuncture for chronic low back pain visits up to 20 combined in and out of network visit(s) per year.	\$25 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	\$15 to \$25 copay	\$15 to \$25 copay
CHIROPRACTIC SERVICES		
Medicare-covered chiropractic visit(s)	4% of the cost	4% of the cost
DIABETES MANAGEMENT TRAININ	IG	
	0% of the cost	0% of the cost
FOOT CARE (PODIATRY)		
Medicare-covered foot care	\$25 copay	\$25 copay
HOME HEALTH CARE		
	0% of the cost	0% of the cost
MEDICAL EQUIPMENT/SUPPLIES		
Durable medical equipment (like wheelchairs or oxygen)	4% of the cost	4% of the cost
Medical supplies (includes but not limited to: catheters, IV set-up and supplies)	4% of the cost	4% of the cost
Prosthetics (artificial limbs or braces)	4% of the cost	4% of the cost
Diabetes monitoring supplies	0% of the cost	0% of the cost
Continuous glucose monitors	4% of the cost	4% of the cost
OUTPATIENT SUBSTANCE ABUSE		
Outpatient group and individual substance abuse treatment visits	Outpatient therapy visit: \$15 to \$45 copay or 4% of the cost Partial Hospitalization: 4% of the cost	Outpatient therapy visit: \$15 to \$45 copay or 4% of the cost Partial Hospitalization: 4% of the cost

	IN-NETWORK	OUT-OF-NETWORK
PRIVATE DUTY NURSING		
\$2,500 combined In & Out-of-Network maximum benefit coverage amount per year	20% of the cost	20% of the cost
REHABILITATION SERVICES		
Occupational and speech therapy	4% of the cost	4% of the cost
Cardiac rehabilitation	4% of the cost	4% of the cost
Pulmonary rehabilitation	4% of the cost	4% of the cost
RENAL DIALYSIS		
Renal dialysis	4% of the cost	4% of the cost
Kidney disease education services	0% of the cost	0% of the cost
HUMANA IN-NETWORK TELEHEA	LTH VENDORS, i.e. MDLive (in addit	ion to Original Medicare)
Primary care provider (PCP)	\$0 copay	Not Covered
Specialist	\$25 copay	Not Covered
Urgent care services	\$0 copay	Not Covered
Substance abuse or behavioral health services	\$0 copay	Not Covered



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 inpatient stay in a hospital or skilled nursing facility, members are eligible for nutritious meals delivered to their door at no cost. 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.

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 **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 .

Form CMS-10802 (Expires 12/31/25)

Form Approved OMB# 0938-1421

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 (TTY: 711) 1235-320-1877. 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/kppa** 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.

All product names, logos, brands and trademarks are property of their respective owners, and any use does not imply endorsement.



https://your.Humana.com/kppa