

# Humana Medicare Employer Plan

Plans that go the extra mile



**Humana**®

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NEW MEXICO  
**RETIREE**  
HEALTH CARE  
AUTHORITY

# Humana Medicare Advantage

At Humana, we help you understand the many aspects of Medicare and try to make your options easy to select, enroll in and use.

## About Humana:



Dedicated to communities around the country for **more than 30 years**



**Over 8.8 million Medicare members** just like you, across **all 50 states**<sup>1</sup>



Providing Medicare plans to beneficiaries **since 1987**



Easily find a provider with our **nationwide network of providers**

<sup>1</sup>Humana Inc. 2018 Annual Report, February 2019

# Making healthcare decisions: What you need to know

What we will discuss today:

## 01 | **Medicare**

How does Medicare work, and how is it different from Medicare Advantage?

## 02 | **Your plan**

What is my plan, and how does it work for me?

## 03 | **Enrollment**

What do I do next? What do I have to do to enroll in this plan?

## 04 | **Your care**

What to expect after you enroll.

# Medicare

How does Medicare work,  
and how is it different from  
Medicare Advantage?



# Medicare and Medicare Advantage

## Medicare



- Members with Original Medicare often choose to get a Medicare Supplement plan and a stand-alone prescription drug plan for additional coverage
- Possible to have up to 3 different cards

## Medicare Advantage\*



- One card and one place to call with questions

**\*Part D is not included on all Medicare Advantage plans.**



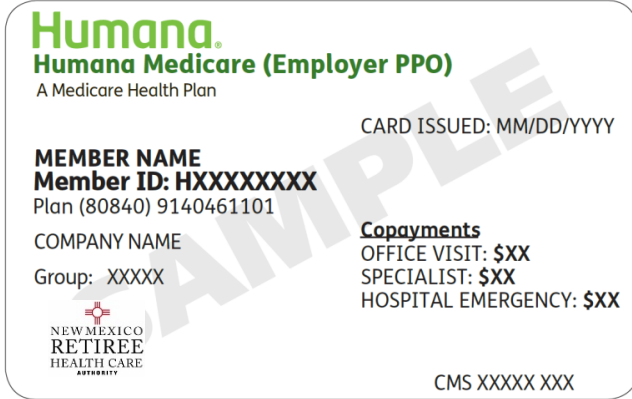
# Your plan

What is my plan, and how  
does it work for me?



# What is a PPO?

Humana's preferred provider organization (PPO)



**PPO Plan I-** See any provider that accepts Medicare and agrees to bill Humana.

**PPO Plan II-** You may pay more for care from out-of-network providers

- No copayment for certain in-network preventive care
- Out-of-pocket maximum
- Worldwide emergency coverage

# Preventive\* vs. Diagnostic

## What is a preventive service?

- Diabetic eye exam
- Screening colonoscopy
- Screening mammogram
- Pap test
- Bone density test
- Annual Wellness Visit

## What is a diagnostic service?

- X-ray
- MRI
- Mental health
- Rehabilitation
- CT scan
- Sick visits

\*All preventive services have a \$0 copay.





## Understand Your Plan: Your PPO plan options

	PPO Plan I	PPO Plan II	
		In-network	Out-of-Network
<b>Annual Deductible</b>	\$0	\$0	\$0
<b>Hospital Care</b>			
Outpatient Hospital Visits	\$0 - \$200 or 20% of the cost	\$0-\$100 or 20% of the cost	\$30 copay or 30%
Inpatient Hospital	\$150 (days 1-5)	\$150 per admit	30%
<b>Physician and Facility Services</b>			
Primary Care Physician	\$10	\$5	30%
Specialist	\$30	\$30	30%
Outpatient Ambulatory Surgical Center	\$200	\$100	30%
Durable Medical Equipment	20%	0% - 20%	20% - 30%
<b>Emergency Services</b>			
Emergency Room Care	\$50	\$65	\$65
Urgent Care	\$10 - \$30	\$5 - \$30	\$10 or 30%



**Other Benefits:** Hearing Services

Vision Services

Chiropractic

Acupuncture

Podiatry

# What is Part D coverage?

Your plan also includes prescription drug coverage

- Generic to specialty drug coverage
- Prescriptions mailed right to your door





# Your Part D Benefits

Humana's Part D coverage is spread between four groupings based on the drug type – also called “tiers.”

**It covers every drug that is covered through Medicare.**

## Initial Coverage:

Tiers	Standard Retail Cost-Sharing (30 day supply)	Standard Mail Order Cost-Sharing (90 day supply)
Tier 1 (Generic/Preferred Generic)	<b>\$4</b>	<b>\$0</b>
Tier 2 (Preferred Brand)	<b>\$40</b>	<b>\$80</b>
Tier 3 (Non-Preferred Drug)	<b>\$90</b>	<b>\$180</b>
Tier 4 (Specialty)	<b>33%</b>	<b>N/A</b>



Generic to Specialty Drug Coverage



Open Formulary



Out-Of-Pocket Protection

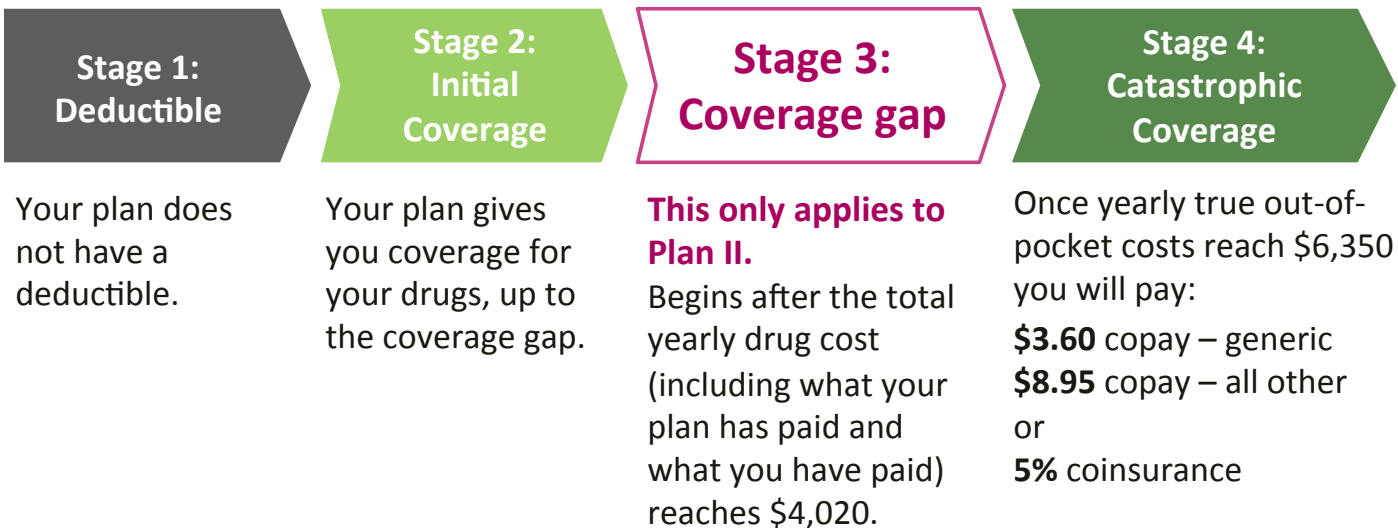


Receive a 90-day supply of Tier 1 prescriptions at no cost to you when you use mail order

**Humana**

# Your Rx drug phases

Humana's Part D coverage is designed to help you manage your out-of-pocket costs.



# Extra benefits and resources



## Extra benefits and resources



Humana At Home<sup>SM</sup>



Go365<sup>®</sup>



SilverSneakers<sup>®</sup>



MyDirectives<sup>®</sup>



Humana Well Dine<sup>®</sup> meal program

# Extra benefits and resources



A total health and physical activity program included in your plan at no extra cost.

[www.silversneakers.com](http://www.silversneakers.com)



A wellness and rewards program just for Humana members, included in your plan at no extra cost.

[Go365.com](http://Go365.com)





There are a few things you need to do after moving to your Humana plan.

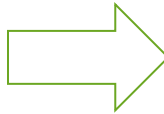
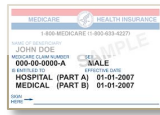
- \* Remember to switch to Humana simply fill out the application provided to you by NMRHCA and return it to the plan office.

Humana does not require that you complete a separate application.

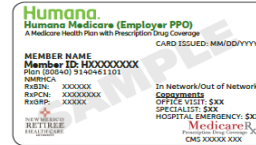
### What do I do with my Medicare card?

- \* Provide your Humana card to your provider from now on, but keep your Medicare card in a safe place

Keep, but don't use



Use this card now



### Is Financial Assistance Available?

- \* Low Income Subsidy assists with prescription drug costs, including premium, copays and coinsurance. Varies based on income and assets.
  - \* Medicare Savings Program helps pay Medicare Part a and/or B premium.
- Call 1-800-MEDICARE to see if you qualify.

### What do I need to do after I enroll?

- \* Read through the materials Humana sends you and expect to receive a call from Humana within 90 days to discuss your health goals

# Thank you

Humana is a Medicare Advantage HMO, PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **1-866-396-8810 (TTY: 711)** for more information.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

## Important!

### 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 identity, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable 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 **1-866-396-8810** 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 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, 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/ocr/office/file/index.html>.

### Auxiliary aids and services, free of charge, are available to you. 1-866-396-8810 (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.

### Language assistance services, free of charge, are available to you. 1-866-396-8810 (TTY: 711)

**Español (Spanish):** Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

**繁體中文 (Chinese):** 撥打上面的電話號碼即可獲得免費語言援助服務。

**Tiếng Việt (Vietnamese):** Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

**한국어 (Korean):** 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

**Tagalog (Tagalog – Filipino):** Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

**Русский (Russian):** Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

**Kreyòl Ayisyen (French Creole):** Rele nimewo ki pi wo la a, pou resewva sèvis èd pou lang ki gratis.

**Français (French):** Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

**Polski (Polish):** Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

**Português (Portuguese):** Ligue para o número acima indicado para receber serviços linguísticos, grátis.

**Italiano (Italian):** Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

**Deutsch (German):** Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

**日本語 (Japanese):** 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

**فارسی (Farsi)**

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

**Diné Bizaad (Navajo):** Wóda'hí béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowol.

**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك