

# Humana Group Medicare Advantage PPO plan

Dear NMRHCA Medicare Beneficiary,

We're excited to let you know that **New Mexico Retiree Health Care Authority** has asked Humana to offer you a Medicare Advantage and Prescription Drug Plan that gives you more benefits than Original Medicare.

At Humana, helping you achieve lifelong well-being is our mission. During our 30 years of experience with Medicare, we've learned how to be a better partner in health.

## **Learn more about the Humana Medicare Employer plan**

Review the enclosed materials. This packet includes information on your Group Medicare healthcare coverage along with extra services Humana provides.

- If you have questions about your premium, please call your benefits administrator at 1-800-233-2576.

## **How to enroll**

- For enrollment information, please refer to the document titled "Important Enrollment Information," located in this packet.
- Review the enclosed materials. This packet includes information about your Group Medicare healthcare coverage along with extra services Humana provides.
- You have two coverage options, Plan I and Plan II. Please review your benefits carefully and choose the plan that is best for you.

We look forward to serving you now and for many years to come.

Sincerely,  
Group Medicare Operations

**We're here for you**

**Humana Group Medicare Customer Care**

**1-866-396-8810 (TTY: 711)**

**Monday – Friday, 6 a.m. – 7 p.m., Mountain time**

**Humana.com**

Please call our Group Medicare Customer Care representatives if you have any questions about the plan or enrollment in the plan.

Our automated phone system may answer your call on weekends and some public holidays. Please leave your name and telephone number and we'll call you back by the end of the next business day.

# Important Enrollment Information

New Mexico Retiree Health Care Authority is offering you the option to enroll in the Humana Group Medicare preferred provider organization (PPO) plan. If you want to enroll in this plan, please follow the instructions below. Your plan will start on the date set by your benefit administrator. **Enrollment in this plan will end your enrollment in any Medicare Advantage plan that you are currently enrolled in.**

## How do I enroll?

New Mexico Retiree Health Care Authority will be mailing you a switch enrollment packet. If you want to be enrolled in this Medicare Group health plan, please select the Humana plan on the form you receive from New Mexico Retiree Health Care Authority and return it to one of the addresses below:

**6300 Jefferson St. NE, Suite 150  
Albuquerque, NM 87109**

**33 Plaza La Prensa  
Santa Fe, NM 87507**

## What do I need to know as a member of the Humana Group Medicare PPO plan?

This mailing includes important information about this plan and what it covers, including a Summary of Benefits document. Please review this information carefully.

Once enrolled, you will receive an Evidence of Coverage document (also known as a member contract or subscriber agreement) from the Humana Group Medicare PPO plan. Please read the document to learn about the plan's coverage and services. As a member of the Humana Group Medicare PPO plan, you can appeal plan decisions about payment or services if you disagree. Enrollment in this plan is generally for the entire year.

When your Humana Group Medicare PPO plan begins, Humana will cover all medically necessary items and services, even if you get the services out of network. However, your member cost share may be lower if you use in-network providers. "In-network" means that your doctor or provider is on our list of participating providers. "Out-of-network" means that you are using someone who isn't on this list. The exception is for emergency care, out of area dialysis services, or urgently needed services.

You must use network pharmacies to access Humana benefits, except under limited, non-routine circumstances when you can't reasonably use network pharmacies.

You must keep Medicare Parts A and B as the Humana Group Medicare HMO plan is a Medicare Advantage plan. **You must also continue to pay your Part B premium. If you are assessed a Part D- Income Related Monthly Adjustment Amount (Part D-IRMAA), you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium.**

You can enroll in only one Medicare Advantage plan at a time. You must let us know if you think you might be enrolled in a different Medicare Advantage plan or a Medicare prescription drug plan and inform us of any prescription drug coverage that you may get in the future.

### **What happens if I don't join the Humana Group Medicare PPO plan?**

You aren't required to be enrolled in this plan.

**If you don't want to enroll, please contact NMRHCA at 1-800-233-2576 for more information regarding other group sponsored plans.**

If you choose to join a different Medicare plan, you can contact **1-800-MEDICARE** anytime, 24 hours a day, 7 days a week, for help in learning how. TTY users can call **1-877-486-2048**. Your state may have counseling services through the State Health Insurance Assistance Program (SHIP). They can provide you with personalized counseling and assistance when selecting a plan, including Medicare Supplement plans, Medicare Advantage plans and prescription drug plans. They can also help you find medical assistance through your state Medicaid program and the Medicare Savings Program.

### **What if I want to leave the Humana Group Medicare PPO plan?**

You can change or cancel your Humana coverage at any time and return to Original Medicare or another Medicare Advantage plan by using a special election. You can send a request to the Humana Medicare Group PPO Plan or call **1-800-MEDICARE**.

### **What happens if I move?**

The Humana Group Medicare PPO plan serves a specific service area. **If you move to another area or state, it may affect your plan.** It's important to contact your group benefits administrator at **1-800-233-2576** and call to notify Humana of the new address and phone number. You can call Humana Group Medicare Customer Care at **1-866-396-8810 (TTY: 711)**, Monday – Friday, 6 a.m. – 7 p.m., Mountain time.

Remember that if you leave this plan and don't have creditable prescription drug coverage (as good as Medicare's prescription drug coverage), you may have to pay a late enrollment penalty if you enroll in Medicare prescription drug coverage in the future.

### **Release of Information**

By joining this Medicare Advantage plan, you give us permission to share your information with Medicare and other plans when needed for treatment, payment and health care operations. We do this to make sure you get the best treatment and to make sure that it is covered by the plan. Medicare may also use this information for research and other reasons allowed by Federal law.

**Humana**<sup>®</sup>