## **Summary of Benefits**

Humana Group Medicare Advantage PPO Plan PPO 079/357

New Mexico Retiree Health Care Authority - Plan I



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 **1-866-396-8810** for questions **(TTY/TDD 711)** 

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

Or visit our website: your.humana.com/nmrhca

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



## A healthy partnership

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



## Monthly Premium, Deductible and Limits

	IN-NETWORK	OUT-OF-NETWORK
PLAN COSTS		
<b>Monthly premium</b> 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	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 \$2,000 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.  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 \$2,000 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

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

medical services.

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IN-NETWORK  ACUTE INPATIENT HOSPITAL CARE  Our 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.  OUTPATIENT HOSPITAL COVERAGE  Outpatient hospital visits \$0 to \$150 copay or 20 cost  Ambulatory surgical center \$100 copay  DOCTOR OFFICE VISITS  Primary care provider (PCP) \$5 copay  Specialists \$30 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  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.  Ligantly modulate armines.  Outpatient Hospital Care" section of this booklet for other costs.	
Our 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.  OUTPATIENT HOSPITAL COVERAGE  Outpatient hospital visits  OUTPATIENT HOSPITAL COVERAGE  Outpatient hospital visits  Primary care provider (PCP)  Specialists  Primary care provider (PCP)  Specialists  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  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.	% of the \$0 to \$150 copay or 20% of the
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.  OUTPATIENT HOSPITAL COVERAGE  Outpatient hospital visits  Ambulatory surgical center  DOCTOR OFFICE VISITS  Primary care provider (PCP)  Specialists  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  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.	% of the \$0 to \$150 copay or 20% of the
Outpatient hospital visits  Ambulatory surgical center  DOCTOR OFFICE VISITS  Primary care provider (PCP)  Specialists  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  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.	, ,
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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  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.  Covered at no cost  Covered at no cost  Covered at no cost	<b>\$30</b> copay
flu vaccine, colorectal cancer and breast cancer screenings. Any additional preventive services approved by Medicare during the contract year will be covered.  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.	
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 emergency room visit(shapped)	Covered at no cost
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.	
Humantly mandad comics AT : ASA	
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.  \$5 to \$30 copay	¢E to ¢20 conqu
DIAGNOSTIC SERVICES, LABS AND IMAGING	<b>\$5</b> to <b>\$30</b> copay
Diagnostic radiology \$5 to \$100 copay	<b>33</b> το <b>330</b> copay

**\$0** copay

**\$0** to **\$100** copay

**\$0** copay

**\$0** to **\$100** copay

Lab services

Diagnostic tests and procedures

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	IN-NETWORK	OUT-OF-NETWORK
Outpatient X-rays	<b>\$5</b> to <b>\$100</b> copay	<b>\$5</b> to <b>\$100</b> copay
Radiation therapy	<b>\$30</b> to <b>\$60</b> copay	<b>\$30</b> to <b>\$60</b> copay
HEARING SERVICES		
Medicare-covered hearing	<b>\$30</b> copay	<b>\$30</b> copay
Routine hearing	<ul> <li>\$0 copay for fitting/evaluation, routine hearing exams up to 1 per year.</li> <li>\$500 combined in and out of network maximum benefit coverage amount for both hearing aid(s) (all types) up to 2 every 3 years.</li> </ul>	\$0 copay for fitting/evaluation, routine hearing exams up to 1 per year.  \$500 combined in and out of network maximum benefit coverage amount for both hearing aid(s) (all types) up to 2 every 3 years.  Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
DENTAL SERVICES		
Medicare-covered dental	<b>\$30</b> 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>\$30</b> 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	<b>\$30</b> copay (services include diagnosis and treatment of diseases and injuries of the eye)	<b>\$30</b> copay (services include diagnosis and treatment of diseases and injuries of the eye)
Medicare-covered diabetic eye exam	<b>\$0</b> copay	<b>\$0</b> copay
Medicare-covered glaucoma screening	<b>\$0</b> copay <b>\$0</b> copay	
Medicare-covered eyewear (post-cataract)	<b>\$30</b> copay	<b>\$30</b> copay
Routine vision	<b>\$25</b> copay for routine exam (includes refraction) up to 1 per year.	\$25 copay for routine exam (includes refraction) up to 1 per year.  Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

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© 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. 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.	<b>\$150</b> copay per day for days 1-5	<b>\$150</b> copay per day for days 1-5		
Outpatient group and individual therapy visits	Outpatient therapy visit: \$5 to \$30 copay Partial Hospitalization: \$30 copay	Outpatient therapy visit: \$5 to \$30 copay Partial Hospitalization: \$30 copay		
SKILLED NURSING FACILITY				
Our plan covers up to 100 days in a SNF.  No 3-day hospital stay is required. Plan pays \$0 after 100 days.	<b>\$0</b> copay per day for days 1-20 <b>\$25</b> copay per day for days 21-100	<b>\$0</b> copay per day for days 1-20 <b>\$25</b> copay per day for days 21-100		
PHYSICAL THERAPY				
	<b>\$20</b> copay	<b>\$20</b> copay		
AMBULANCE				
Per date of service regardless of the number of trips. Limited to Medicare-covered transportation.	<b>\$50</b> copay	<b>\$50</b> copay		
PART B PRESCRIPTION DRUGS				

**0%** to **20%** of the cost

**0%** to **20%** of the cost

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## vered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK			
ACUPUNCTURE SERVICES	ACUPUNCTURE SERVICES				
Medicare-covered acupuncture visit(s) for chronic low back pain  Your plan allows services to be received by a provider licensed to perform acupuncture or by providers meeting the Original Medicare provider requirements.	\$30 copay for acupuncture for chronic low back pain visits up to 20 combined in and out of network visit(s) per year.	\$30 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.			
Routine acupuncture					
ALLERGY					
Allergy shots & serum	<b>\$5</b> to <b>\$30</b> copay	<b>\$5</b> to <b>\$30</b> copay			
CHIROPRACTIC SERVICES					
Medicare-covered chiropractic visit(s)	<b>\$20</b> copay	<b>\$20</b> copay			
Routine chiropractic visit(s)	<b>\$20</b> copay for routine chiropractic visits up to 36 combined in and out of network visit(s) per year.	\$20 copay for routine chiropractic visits up to 36 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 TRAININ	NG				
	<b>\$0</b> copay	<b>\$0</b> copay			
FOOT CARE (PODIATRY)	FOOT CARE (PODIATRY)				
Medicare-covered foot care	<b>\$30</b> copay	<b>\$30</b> copay			
Routine foot care	<b>\$25</b> copay for routine podiatry visits up to 6 combined in and out of network visit(s) per year.	\$25 copay for routine podiatry visits up to 6 combined in and out of network visit(s) per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations,			

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Covered Medical and Hospital Benefits				
	IN-NETWORK	OUT-OF-NETWORK		
HOME HEALTH CARE				
	<b>\$0</b> copay	<b>\$0</b> copay		
MEDICAL EQUIPMENT/SUPPLIES				
Durable medical equipment (like wheelchairs or oxygen)	<b>0%</b> of the cost	<b>0%</b> of the cost		
Medical supplies	<b>0%</b> of the cost	<b>0%</b> of the cost		
Prosthetics (artificial limbs or braces)	<b>0%</b> of the cost	<b>0%</b> of the cost		
Diabetes monitoring supplies	<b>0%</b> of the cost	<b>0%</b> of the cost		
<b>OUTPATIENT SUBSTANCE ABUSE</b>				
Outpatient group and individual substance abuse treatment visits	Outpatient therapy visit: \$5 to \$30 copay Partial Hospitalization: \$30 copay	Outpatient therapy visit: \$5 to \$30 copay Partial Hospitalization: \$30 copay		
REHABILITATION SERVICES				
Occupational and speech therapy	<b>\$20</b> copay	<b>\$20</b> copay		
Cardiac rehabilitation	<b>\$20</b> to <b>\$30</b> copay	<b>\$20</b> to <b>\$30</b> copay		
Pulmonary rehabilitation	<b>\$20</b> copay	<b>\$20</b> copay		
RENAL DIALYSIS				
Renal dialysis	<b>\$0</b> to <b>\$30</b> copay	<b>\$0</b> to <b>\$30</b> copay		
Kidney disease education services	<b>\$0</b> copay	<b>\$0</b> copay		
TELEHEALTH SERVICES (in addition to Original Medicare)				
Primary care provider (PCP)	<b>\$0</b> copay	Not Covered		
Specialist	<b>\$30</b> copay	Not Covered		
Urgent care services	<b>\$0</b> copay	Not Covered		
Substance abuse or behavioral	<b>\$0</b> copay	Not Covered		

health services

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## Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK	
FITNESS AND WELLNESS			
	SilverSneakers® is a total health and physical activity program that provides access to exercise equipment, group fitness classes, and social events.		
HEALTH EDUCATION SERVICES	HEALTH EDUCATION SERVICES		
		oaching for Medicare participants ness improvement, including weight back care, blood pressure	
MEAL BENEFIT	EAL BENEFIT		
	After a member's overnight inpat nursing facility, members are elig their door at no cost.	ient stay in a hospital or skilled ible for nutritious meals delivered to	
POST-DISCHARGE PERSONAL HOME CARE			
		ceive assistance performing activities per of assistance include bathing,	
POST-DISCHARGE TRANSPORTATE	ION SERVICES		

#### 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 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 your plan before you select hospice.

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

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Notes	 	 	

Notes	 	 	

## **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, gender identity, ancestry, ethnicity, marital status, religion, or language. 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 1-877-320-1235 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 their Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or 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.
- California residents: You may also call California Department of Insurance toll-free hotline number: 1-800-927-HELP (4357), to file a grievance.

## Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (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.

## 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.

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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 our 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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your.humana.com/nmrhca

# Prescription Drug Summary of Benefits

Humana Group Medicare Advantage Plan Rx 215

New Mexico Retiree Health Care Authority - Plan I



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

Find out more about the Humana Group Medicare Advantage Rx 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".



Pharmacy (Part D) deductible

This plan does not have a deductible.



## Prescription Drug Benefits

Initial coverage (after you pay your deductible, if applicable)

You pay the following until your total yearly drug costs reach **\$5,030**. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

Tier	Standard Retail Pharmacy	Standard Mail Order
30-day supply		
1 (Generic or Preferred Generic)	<b>\$4</b> copay	<b>\$4</b> copay
2 (Preferred Brand)	<b>\$40</b> copay	<b>\$40</b> copay
3 (Non-Preferred Drug)	<b>\$90</b> copay	<b>\$90</b> copay
4 (Specialty Tier)	<b>25%</b> of the cost ( <b>\$125</b> copay maximum per prescription)	<b>25%</b> of the cost ( <b>\$125</b> copay maximum per prescription)
90-day supply		
1 (Generic or Preferred Generic)	<b>\$12</b> copay	<b>\$0</b> copay
2 (Preferred Brand)	<b>\$120</b> copay	<b>\$80</b> copay
3 (Non-Preferred Drug)	<b>\$270</b> copay	<b>\$180</b> copay
4 (Specialty Tier)	N/A	N/A

There may be generic and brand-name drugs, as well as Medicare-covered drugs, in each of the tiers. To identify commonly prescribed drugs in each tier, see the Prescription Drug Guide/Formulary. To view the most complete and current Drug Guide information online, visit **www.humana.com/SearchResources**, locate Prescription Drug section, select **www.humana.com/MedicareDrugList** link; under Printable drug lists, click Printable Drug lists, select future plan year, select Group Medicare under Plan Type and search for GRP**2**.

**Important Message About What You Pay for Vaccines** – Our plan covers most Part D vaccines at no cost to you (even if you haven't paid your deductible, if applicable). Call Customer Care for more information.

**Important Message About What You Pay for Insulin** – You won't pay more than **\$35** for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

#### ADDITIONAL DRUG COVERAGE

#### **Coverage Gap**

Most Medicare drug plans have a coverage gap (also called the "donut hole"). The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches **\$5,030**.

You will continue to pay the same amount as when you were in the initial coverage stage.

2024 -4- Summary of Benefits

Catastrophic Coverage				
After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach <b>\$8,000</b> , you have a <b>\$0</b> copayment.				

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## **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, gender identity, ancestry, ethnicity, marital status, religion, or language. 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 1-877-320-1235 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 their Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or 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.
- California residents: You may also call California Department of Insurance toll-free hotline number: 1-800-927-HELP (4357), to file a grievance.

## Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (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.

## 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.

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## Find out more



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You can see your plan's drug formulary at **www.humana.com/medicaredruglist** or call us at the number listed at the beginning of this booklet and we will send you one.

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