## **Summary of Benefits**

Humana Group Medicare Advantage PPO Plan PPO 079/357

New Mexico Retiree Health Care Authority



| Our service area includes specific counties within the United States, Puerto Rico and all other major U.S. territories. |
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# 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 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

#### **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

## This plan does not have a deductible.

## Medical 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**

**\$2,700** 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); Uniform Flexibility Non-Emergency Medical Transportation 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

**\$2,700** 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); Uniform Flexibility Non-Emergency Medical Transportation 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 | Benefits |
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|  | IN-NETWORK                              | OUT-OF-NETWORK                          |
|--|---|---|
| ACUTE INPATIENT HOSPITAL CAR   |   |   |
| 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. | <b>\$150</b> copay per day for days 1-5 | <b>\$150</b> copay per day for days 1-5 |
| OUTPATIENT HOSPITAL COVERAG  | E                                       |   |
| Diagnostic colonoscopy   | <b>\$150</b> copay                      | <b>\$150</b> copay                      |
| Diagnostic mammography   | <b>\$100</b> copay                      | <b>\$100</b> copay                      |
| Observation services   | <b>\$0</b> copay                        | <b>\$0</b> copay                        |
| Surgery services   | <b>\$175</b> copay                      | <b>\$175</b> copay                      |
| AMBULATORY SURGICAL CENTER   |   |   |
| Diagnostic colonoscopy   | <b>\$100</b> copay                      | <b>\$100</b> copay                      |
| Surgery services   | <b>\$100</b> copay                      | <b>\$100</b> copay                      |
| DOCTOR OFFICE VISITS   |   |   |
| Primary care provider (PCP)  | <b>\$5</b> copay                        | <b>\$5</b> copay                        |
| Specialists  | <b>\$30</b> copay                       | <b>\$30</b> copay                       |



IN-NETWORK

**OUT-OF-NETWORK** 

#### **PREVENTIVE CARE**

This plan covers all Medicare preventative services including:

- Abdominal aortic aneurysm screening
- Alcohol misuse screening & counseling
- · Annual wellness visit
- Bone mass measurement
- Breast cancer screening
- Cardiovascular disease behavioral therapy
- Cardiovascular disease screening
- Cervical and vaginal cancer screening
- · Colorectal cancer screening
- Depression screening
- Diabetes self-management training
- Diabetes screening
- Glaucoma screening
- · Hepatitis C screening
- HIV screening
- Kidney disease education services
- · Lung cancer screening
- Medical nutrition therapy
- Obesity screening and therapy
- Physical exams (routine)
- Prostate cancer screening exam
- Smoking and tobacco use cessation
- STI screening and counseling
- "Welcome to Medicare" preventative visit

Covered at no cost

Covered at no cost

Immunizations

6

 Medicare diabetes prevention program (MDPP)

Any additional preventative services approved by Medicare during the contract year will be covered.

Covered at no cost

Covered at no cost



|   | IN-NETWORK   | OUT-OF-NETWORK   |
|---|--|--|
| 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.   | <b>\$75</b> copay for Medicare-covered emergency room visit(s)     | <b>\$75</b> copay for Medicare-covered emergency room visit(s)     |
| <ul> <li>Urgently needed services</li> <li>Primary care provider (PCP)</li> <li>Specialist's office</li> <li>Urgent care center</li> <li>Urgently needed services are care provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.</li> </ul> | \$5 copay<br>\$30 copay<br>\$20 copay                              | \$5 copay<br>\$30 copay<br>\$20 copay                              |
| DIAGNOSTIC SERVICES, LABS AND   | ) IMAGING  |  |
| Advanced imaging services (MRI, MRA, PET and CT Scan)  Primary care provider (PCP)  Specialist's office  Freestanding radiological facility  Outpatient Hospital  | \$5 copay<br>\$30 copay<br>\$50 copay<br>\$100 copay               | \$5 copay<br>\$30 copay<br>\$50 copay<br>\$100 copay               |
| <ul> <li>Diagnostic mammography</li> <li>Primary care provider (PCP)</li> <li>Specialist's office</li> <li>Freestanding radiological facility</li> <li>Outpatient Hospital</li> </ul>   | \$5 copay<br>\$30 copay<br>\$50 copay<br>\$100 copay               | \$5 copay<br>\$30 copay<br>\$50 copay<br>\$100 copay               |
| <ul> <li>Diagnostic procedures and tests</li> <li>Primary care provider (PCP)</li> <li>Specialist's office</li> <li>Urgent care center</li> <li>Freestanding radiological facility</li> <li>Outpatient Hospital</li> <li>EKG screening</li> </ul>   | \$5 copay<br>\$30 copay<br>\$20 copay<br>\$50 copay<br>\$100 copay | \$5 copay<br>\$30 copay<br>\$20 copay<br>\$50 copay<br>\$100 copay |
| <ul><li>Primary care provider (PCP)</li><li>Specialist's office</li></ul>   | <b>\$0</b> copay<br><b>\$0</b> copay                               | <b>\$0</b> copay<br><b>\$0</b> copay                               |

| © Covered Medical  | Benefits   |  |
|--|--|--|
|  | IN-NETWORK   | OUT-OF-NETWORK   |
| <ul> <li>Freestanding radiological<br/>facility</li> </ul>           | <b>\$0</b> copay   | <b>\$0</b> copay   |
| Outpatient Hospital  | <b>\$0</b> copay   | <b>\$0</b> copay   |
| Lab services   |  |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>                      | <b>\$0</b> copay   | <b>\$0</b> copay   |
| <ul> <li>Specialist's office</li> </ul>                              | <b>\$0</b> copay   | <b>\$0</b> copay   |
| <ul> <li>Urgent care center</li> </ul>                               | <b>\$0</b> copay   | <b>\$0</b> copay   |
| <ul> <li>Freestanding laboratory</li> </ul>                          | <b>\$0</b> copay   | <b>\$0</b> copay   |
| <ul> <li>Outpatient Hospital</li> </ul>                              | <b>\$0</b> copay   | <b>\$0</b> copay   |
| Nuclear medicine services  |  |  |
| <ul> <li>Freestanding radiological facility</li> </ul>               | <b>\$50</b> copay  | <b>\$50</b> copay  |
| Outpatient Hospital  | <b>\$100</b> copay   | <b>\$100</b> copay   |
| Outpatient x-rays  | <del>-</del>   |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>                      | <b>\$5</b> copay   | <b>\$5</b> copay   |
| Specialist's office  | <b>\$30</b> copay  | <b>\$30</b> copay  |
| <ul> <li>Urgent care center</li> </ul>                               | <b>\$20</b> copay  | <b>\$20</b> copay  |
| <ul> <li>Freestanding radiological facility</li> </ul>               | <b>\$50</b> copay  | <b>\$50</b> copay  |
| <ul> <li>Outpatient Hospital</li> </ul>                              | <b>\$100</b> copay   | <b>\$100</b> copay   |
| Radiation therapy  |  |  |
| <ul> <li>Specialist's office</li> </ul>                              | <b>\$30</b> copay  | <b>\$30</b> copay  |
| <ul> <li>Freestanding radiological<br/>facility</li> </ul>           | <b>\$50</b> copay  | <b>\$50</b> copay  |
| <ul> <li>Outpatient Hospital</li> </ul>                              | <b>\$60</b> copay  | <b>\$60</b> copay  |
| HEARING SERVICES   |  |  |
| Medicare-covered hearing:<br>diagnostic hearing and balance<br>exams | <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  | <b>\$30</b> copay  |

| Covered Medical I   | Benefits   |  |
|---|--|--|
|   | IN-NETWORK   | OUT-OF-NETWORK   |
| VISION SERVICES   |  |  |
| Medicare-covered vision services  | <b>\$30</b> copay  | <b>\$30</b> copay  |
| Medicare-covered diabetic eye exam (1 per year)   | <b>\$0</b> copay   | <b>\$0</b> copay   |
| Medicare-covered glaucoma screening (1 per year)  | <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. |
| 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. | <b>\$150</b> copay per day for days 1-5                                    | <b>\$150</b> copay per day for days 1-5  |
| Partial Hospitalization   | <b>\$30</b> copay  | <b>\$30</b> copay  |
| Intensive Outpatient Services   | <b>\$30</b> copay  | <b>\$30</b> copay  |
| Outpatient group and individual therapy visits  |  |  |
| Primary care provider (PCP)   | \$5 copay  | \$5 copay  |
| Specialist's office   | <b>\$30</b> copay  | \$30 copay   |
| <ul><li> Urgent care</li><li> Outpatient Hospital</li></ul>   | <b>\$20</b> copay<br><b>\$30</b> copay                                     | <b>\$20</b> copay<br><b>\$30</b> copay   |

| <b>₩</b> | Covered      | Medical | Benefits |
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|  | IN-NETWORK   | OUT-OF-NETWORK   |
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| SKILLED NURSING FACILITY   |  |  |
| This plan covers up to 100 days in a SNF.  | <b>\$0</b> copay per day for days 1-20<br><b>\$25</b> copay per day for days<br>21-100 | <b>\$0</b> copay per day for days 1-20<br><b>\$25</b> copay per day for days<br>21-100 |
| No 3-day hospital stay is<br>required.<br>Plan pays \$0 after 100 days.                                  |  |  |
| AMBULANCE  |  |  |
| Per date of service regardless of<br>the number of trips. Limited to<br>Medicare-covered transportation. | <b>\$100</b> copay   | <b>\$100</b> copay   |

| \$0 copay for plan approved location up to unlimited one-way trip(s) per year by car, rideshare services, van, wheelchair access vehicle for members with a Chronic Kidney Disease (CKD), End Stage Renal Disease (ESRD), or Cancer Diagnosis.  This benefit is not to exceed 50 miles per trip. | The in-network provider must be used for this service. If you choose to utilize another provider, you are responsible for all charges.  |
|--|---|
| N DRUGS  |   |
| •  |   |
| 20% of the cost<br>20% of the cost   | <ul><li>20% of the cost</li><li>20% of the cost</li></ul>   |
|  | location up to unlimited one-way trip(s) per year by car, rideshare services, van, wheelchair access vehicle for members with a Chronic Kidney Disease (CKD), End Stage Renal Disease (ESRD), or Cancer Diagnosis. This benefit is not to exceed 50 miles per trip. |

| MEDICARE PART B PRESCRIPTION DRUGS  |  |  |  |  |  |
|---|--|--|--|--|--|
| Chemotherapy drugs  | Chemotherapy drugs   |  |  |  |  |
| <ul> <li>Specialist's office</li> </ul>   | 20% of the cost  | 20% of the cost  |  |  |  |
| <ul> <li>Outpatient Hospital</li> </ul>   | 20% of the cost  | 20% of the cost  |  |  |  |
| Medicare Part B covered drugs   |  |  |  |  |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>   | <b>0%</b> of the cost  | <b>0%</b> of the cost  |  |  |  |
| <ul> <li>Specialist's office</li> </ul>   | <b>0%</b> of the cost  | <b>0%</b> of the cost  |  |  |  |
| <ul> <li>Outpatient Hospital</li> </ul>   | <b>0%</b> of the cost  | <b>0%</b> of the cost  |  |  |  |
| <ul> <li>Pharmacy</li> </ul>  | 20% of the cost  | 20% of the cost  |  |  |  |
| Medicare Part B insulin drugs   |  |  |  |  |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>   | <b>0%</b> of the cost  | <b>0%</b> of the cost  |  |  |  |
| <ul> <li>Specialist's office</li> </ul>   | <b>0%</b> of the cost  | <b>0%</b> of the cost  |  |  |  |
| <ul> <li>Primary care provider (PCP)</li> <li>Specialist's office</li> <li>Outpatient Hospital</li> <li>Pharmacy</li> </ul> Medicare Part B insulin drugs <ul> <li>Primary care provider (PCP)</li> </ul> | <ul><li>0% of the cost</li><li>0% of the cost</li><li>20% of the cost</li><li>0% of the cost</li></ul> | <ul><li>0% of the cost</li><li>0% of the cost</li><li>20% of the cost</li><li>0% of the cost</li></ul> |  |  |  |

| Covered Medical  | Benefits   |   |
|--|--|---|
| <ul> <li>Outpatient Hospital</li> <li>Pharmacy</li> <li>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.</li> </ul> | IN-NETWORK  0% of the cost  20% of the cost  | OUT-OF-NETWORK  0% of the cost  20% of the cost   |
| ACUPUNCTURE SERVICES   |  |   |
| Medicare-covered acupuncture visit(s) for chronic low back pain  | \$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  | <b>\$15</b> copay for acupuncture visits up to 20 combined in and out of network visit(s) per year.                    | \$15 copay for acupuncture 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  |  |   |
| <ul><li>Primary care provider (PCP)</li><li>Specialist's office</li></ul>  | <b>\$5</b> copay <b>\$30</b> copay   | <b>\$5</b> copay <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 SERVICES AND SUPPLIE  | ES   |   |
| Continuous glucose monitor (CGM)   |  |   |

0% of the cost

**0%** of the cost

Durable medical equipment

provider

|  | IN-NETWORK  | OUT-OF-NETWORK   |
|--|---|--|
| • Pharmacy   | <b>0%</b> of the cost   | <b>0%</b> of the cost  |
| Diabetes management training                               |   |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>            | <b>\$0</b> copay  | <b>\$0</b> copay   |
| <ul> <li>Specialist's office</li> </ul>                    | <b>\$0</b> copay  | <b>\$0</b> copay   |
| <ul> <li>Outpatient hospital</li> </ul>                    | <b>\$0</b> copay  | <b>\$0</b> copay   |
| Diabetes monitoring supplies                               |   |  |
| <ul> <li>Durable medical equipment<br/>provider</li> </ul> | <b>0%</b> of the cost   | <b>0%</b> of the cost  |
| <ul> <li>Pharmacy</li> </ul>                               | <b>0%</b> of the cost   | <b>0%</b> of the cost  |
| <ul> <li>Preferred diabetic supplier</li> </ul>            | <b>\$0</b> copay  | Not Covered  |
| Diabetes screening   |   |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>            | <b>\$0</b> copay  | <b>\$0</b> copay   |
| <ul> <li>Specialist's office</li> </ul>                    | <b>\$0</b> copay  | <b>\$0</b> copay   |
| 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, and/or exclusions. |
| HOME HEALTH CARE   |   |  |
|  | <b>\$0</b> copay  | <b>\$0</b> copay   |

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| MEDICAL EQUIPMENT/SUPPLIES   |  |  |
|--|--|--|
| <ul><li>Durable medical equipment</li><li>Durable medical equipment</li></ul>              | <b>0%</b> of the cost                          | <b>0%</b> of the cost                          |
| provider   |  | en the cost                                    |
| <ul> <li>Pharmacy</li> </ul>   | <b>0%</b> of the cost                          | <b>0%</b> of the cost                          |
| Medical supplies<br>(includes but not limited to:<br>catheters, IV set-up and<br>supplies) |  |  |
| <ul> <li>Medical supply provider</li> </ul>  | <b>0%</b> of the cost<br><b>0%</b> of the cost | <b>0%</b> of the cost<br><b>0%</b> of the cost |
| <ul> <li>Pharmacy</li> </ul>   | U70 OF THE COST                                | U70 OF THE COST                                |

| © Covered Medical Benefits                                       |                       |                       |  |
|--|-----------------------|-----------------------|--|
|  | IN-NETWORK            | OUT-OF-NETWORK        |  |
| Prosthetics (artificial limbs or braces)                         |                       |                       |  |
| <ul> <li>Prosthetics provider</li> </ul>                         | <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 |                       |                       |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>                  | <b>\$5</b> copay      | <b>\$5</b> copay      |  |
| <ul> <li>Specialist's office</li> </ul>                          | <b>\$30</b> copay     | <b>\$30</b> copay     |  |
| Urgent care  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Outpatient hospital  | <b>\$30</b> copay     | <b>\$30</b> copay     |  |
| REHABILITATION SERVICES  |                       |                       |  |
| <ul><li>Audiology Therapy</li><li>Specialist's office</li></ul>  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Comprehensive outpatient rehab facility</li> </ul>      | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Outpatient hospital  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Cardiac rehabilitation   |                       |                       |  |
| Specialist's office  | <b>\$30</b> copay     | <b>\$30</b> copay     |  |
| Outpatient hospital  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Occupational therapy   | ***                   | ***                   |  |
| Specialist's office  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Comprehensive outpatient<br/>rehab facility</li> </ul>  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Outpatient hospital  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Physical therapy   |                       |                       |  |
| <ul> <li>Specialist's office</li> </ul>                          | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Comprehensive outpatient<br/>rehab facility</li> </ul>  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Outpatient hospital</li> </ul>                          | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Pulmonary rehabilitation   |                       |                       |  |
| <ul> <li>Specialist's office</li> </ul>                          | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Comprehensive outpatient<br/>rehab facility</li> </ul>  | <b>\$20</b> copay     | \$20 copay            |  |
| <ul> <li>Outpatient hospital</li> </ul>                          | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| Speech therapy   |                       |                       |  |
| <ul> <li>Specialist's office</li> </ul>                          | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Comprehensive outpatient<br/>rehab facility</li> </ul>  | <b>\$20</b> copay     | <b>\$20</b> copay     |  |
| <ul> <li>Outpatient hospital</li> </ul>                          | <b>\$20</b> copay     | <b>\$20</b> copay     |  |

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| \_\\_     | Covereu | Medicul | benents  |

|  | IN-NETWORK        | OUT-OF-NETWORK    |  |
|--|-------------------|-------------------|--|
| RENAL DIALYSIS   |                   |                   |  |
| Renal dialysis services  |                   |                   |  |
| <ul> <li>Dialysis center</li> </ul>  | <b>\$0</b> copay  | <b>\$0</b> copay  |  |
| <ul> <li>Outpatient hospital</li> </ul>  | <b>\$30</b> copay | <b>\$30</b> copay |  |
| Kidney disease education   |                   |                   |  |
| services   |                   |                   |  |
| <ul> <li>Primary care provider (PCP)</li> </ul>                                      | <b>\$0</b> copay  | <b>\$0</b> copay  |  |
| <ul> <li>Specialist's office</li> </ul>  | <b>\$0</b> copay  | <b>\$0</b> copay  |  |
| <ul> <li>Outpatient hospital</li> </ul>  | <b>\$0</b> copay  | <b>\$0</b> copay  |  |
| HUMANA IN-NETWORK TELEHEALTH VENDORS, i.e. MDLive (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 health services  | <b>\$0</b> copay  | Not Covered       |  |

## Additional Benefits

#### FITNESS AND WELLNESS

Live a healthier, more active life through fitness and social connection at participating SilverSneakers® locations and online.

The in-network provider must be used for this service. If you choose to utilize another provider, you are responsible for all charges.

#### **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.

The in-network provider must be used for this service. If you choose to utilize another provider, you are responsible for all charges.

### **POST-DISCHARGE SERVICES**

**\$0** copay for the following benefits per discharge event following each inpatient or skilled nursing facility stay:

- Assistance from a qualified aid to help perform activities of daily living within the home. Minimum of 4 hours per day, up to a maximum of 8 hours. Types of assistance include bathing, dressing, toileting, walking, eating and preparing meals.
- 2 meals per day for 14 days, up to 28 meals delivered to your door.
- Transportation to plan approved locations by rideshare services, car, van or wheelchair accessible vehicle.

Services must be provided by approved vendors, scheduled within 30 days of discharge event and utilized within 60 days of discharge.

The in-network provider must be used for this service. If you choose to utilize another provider, you are responsible for all charges.

#### **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.

The in-network provider must be used for this service. If you choose to utilize another provider, you are responsible for all charges.

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বাংলা [Bengali]: বিনামূল্যে ভাষা, আনুষঙ্গিক সহায়তা, এবং বিকল্প বিন্যাসে পরিষেবা উপলব্ধ। ফোন করুন 877-320-1235 (TTY: 711) নম্বরে।

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ગુજરાતી [Gujarati]: નિઃશુલ્ક ભાષા, સહ્યયક સહ્યય અને વૈકલ્પિક ફોર્મેટ સેવાઓ ઉપલબ્ધ છે. **877-320-1235** (TTY: 711) પર કૉલ કરો.

עברית [Hebrew]: שירותים אלה זמינים בחינם: שירותי תרגום, אביזרי עזר וטקסטים בפורמטים חלופיים. נא התקשר למספר **717: 711) 877-320-1235** 

हिन्दी [Hindi]: निःशुल्क भाषा, सहायक मदद और वैकल्पिक प्रारूप सेवाएं उपलब्ध हैं। 877-320-1235 (TTY: 711) पर कॉल करें।

Hmoob [Hmong]: Muaj kev pab txhais lus, pab kom hnov suab, thiab lwm tus qauv pab cuam. Hu 877-320-1235 (TTY: 711).

Italiano [Italian]: Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Chiama il numero **877-320-1235 (TTY: 711)**.

This notice is available at https://www.humana.com/legal/multi-language-support. GHHNOA2025HUM\_0425

日本語 [Japanese]:言語支援サービス、補助支援サービス、代替形式サービスを無料でご利用いただけます。**877-320-1235 (TTY: 711)** までお電話ください。

ភាសាខ្មែរ[Khmer]៖ សេវាកម្មផ្នែកភាសា ជំនួយ និង សេវាកម្មជាទម្រងផ្សេងជំនួសអាចរកបាន។ ទូរសព្ទទៅ លេខ **877-320-1235 (TTY: 711)**។

한국어 [Korean]: 무료 언어, 보조 지원 및 대체 형식 서비스를 이용하실 수 있습니다. **877-320-1235 (TTY: 711)**번으로 문의하십시오.

ພາສາລາວ [Lao] ມີການບໍລິການດ້ານພາສາ, ອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ຮູບແບບທາງເລືອກອື່ນໃຫ້ໃຊ້ຟຣີ. ໂທ **877-320-1235 (TTY: 711)**.

Diné [Navajo]: Saad t'áá jiik'eh, t'áadoole'é binahji' bee adahodoonílígíí diné bich'i' anídahazt'i'í, dóó lahgo át'éego bee hada'dilyaaígíí bee bika'aanída'awo'í dahóló. Kohji' hodíilnih **877-320-1235 (TTY: 711).** 

Polski [Polish]: Dostępne są bezpłatne usługi językowe, pomocnicze i alternatywne formaty. Zadzwoń pod numer **877-320-1235 (TTY: 711)**.

Português [Portuguese]: Estão disponíveis serviços gratuitos de ajuda linguística auxiliar e outros formatos alternativos. Ligue **877-320-1235 (TTY: 711)**.

ਪੰਜਾਬੀ [Punjabi]: ਮੁਫ਼ਤ ਭਾਸ਼ਾ, ਸਹਾਇਕ ਸਹਾਇਤਾ, ਅਤੇ ਵਿਕਲਪਿਕ ਫਾਰਮੈਟ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। **877-320-1235** (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Русский [Russian]: Предоставляются бесплатные услуги языковой поддержки, вспомогательные средства и материалы в альтернативных форматах. Звоните по номеру **877-320-1235 (TTY: 711)**.

Español [Spanish]: Los servicios gratuitos de asistencia lingüística, ayuda auxiliar y servicios en otro formato están disponibles. Llame al **877-320-1235 (TTY: 711)**.

Tagalog [Tagalog]: Magagamit ang mga libreng serbisyong pangwika, serbisyo o device na pantulong, at kapalit na format. Tumawag sa **877-320-1235 (TTY: 711)**.

தமிழ் [Tamil]: இலவச மொழி, துணை உதவி மற்றும் மாற்று வடிவ சேவைகள் உள்ளன. **877-320-1235 (TTY: 711)** ஐ அழைக்கவும்.

తెలుగు [Telugu]: ఉచిత భాష, సహాయక మద్దతు, మరియు [పత్యామ్నాయ ఫార్మాట్ సేవలు అందుబాటులో గలవు. **877-320-1235 (TTY: 711)** కి కాల్ చేయండి.

اردو:[Urdu] مفت زبان، معاون امداد، اور متبادل فارميث كي خدمات دستياب بين. كال (TTY: 711) 320-1235 (TTY: 711)

Tiếng Việt [Vietnamese]: Có sẵn các dịch vụ miễn phí về ngôn ngữ, hỗ trợ bổ sung và định dạng thay thế. Hãy gọi **877–320–1235 (TTY: 711)**.

አማርኛ [Amharic]፦ ቋንቋ፣ አ*ጋ*ዠ ማዳ**ጣ**ጫ *እ*ና አማራጭ ቅርፀት ያላቸው *አገል*ግሎቶችም ይ*ገ*ኛሉ። በ **877-320-1235 (TTY: 711)** ላይ ይደውሉ።

Băsoó [Bassa]: Wudu-xwíníín-mú-zà-zà kằà, Hwòdŏ-fońo-nyo, kè nyo-boằn-po-kà bě bé nyuεε se wídí péè-péè dò ko. 877-320-1235 (TTY: 711) dá.

Bekee [Igbo]: Asusu n'efu, enyemaka nkwaru, na oru usoro ndi ozo di. Kpoo **877-320-1235 (TTY: 711)**.

Òyìnbó [Yoruba]: Àwọn işé àtìlẹhìn ìrànlówó èdè, àti ònà kíkà míràn wà lárowótó. Pe **877-320-1235** (TTY: 711).

नेपाली [Nepali]: भाषासम्बन्धी नि:शुल्क, सहायक साधन र वैकल्पिक फार्मेट (ढाँचा/व्यवस्था) सेवाहरू उपलब्ध छन् । 877-320-1235 (TTY: 711) मा कल गर्नुहोस् ।





You can see this plan's provider directory at **your.Humana.com/nmrhca** 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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your.Humana.com/nmrhca

## **Prescription Drug**

## **Summary of Benefits**

Humana Group Medicare Advantage plan Rx 215

**New Mexico Retiree Health Care Authority** 



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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 out-of-pocket drug costs reach **\$2,100**. Once you reach this amount, you will enter the Catastrophic Stage.

| Tier                             | Standard<br>Retail Pharmacy | Standard<br>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)               | 25% of the cost             | 25% of the cost        |
| 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** – This plan covers most Part D vaccines at no cost to you (even if you haven't paid your deductible, if applicable). Call Humana Group Medicare 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 this plan, no matter what cost-sharing tier it's on. Note: Not all tiers may include insulin. Please refer to your Prescription Drug Guide to confirm insulin coverage.

## **Catastrophic Coverage**

After your total out-of-pocket costs reach **\$2,100**, you pay **\$0** for plan-covered Part D drugs.

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日本語 [Japanese]:言語支援サービス、補助支援サービス、代替形式サービスを無料でご利用いただけます。**877-320-1235 (TTY: 711)** までお電話ください。

ភាសាខ្មែរ[Khmer]៖ សេវាកម្មផ្នែកភាសា ជំនួយ និង សេវាកម្មជាទម្រងផ្សេងជំនួសអាចរកបាន។ ទូរសព្ទទៅ លេខ **877-320-1235 (TTY: 711)**។

한국어 [Korean]: 무료 언어, 보조 지원 및 대체 형식 서비스를 이용하실 수 있습니다. **877-320-1235 (TTY: 711)**번으로 문의하십시오.

ພາສາລາວ [Lao] ມີການບໍລິການດ້ານພາສາ, ອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ຮູບແບບທາງເລືອກອື່ນໃຫ້ໃຊ້ຟຣີ. ໂທ **877-320-1235 (TTY: 711)**.

Diné [Navajo]: Saad t'áá jiik'eh, t'áadoole'é binahji' bee adahodoonílígíí diné bich'i' anídahazt'i'í, dóó lahgo át'éego bee hada'dilyaaígíí bee bika'aanída'awo'í dahóló. Kohji' hodíilnih **877-320-1235 (TTY: 711).** 

Polski [Polish]: Dostępne są bezpłatne usługi językowe, pomocnicze i alternatywne formaty. Zadzwoń pod numer **877-320-1235 (TTY: 711)**.

Português [Portuguese]: Estão disponíveis serviços gratuitos de ajuda linguística auxiliar e outros formatos alternativos. Ligue **877-320-1235 (TTY: 711)**.

ਪੰਜਾਬੀ [Punjabi]: ਮੁਫ਼ਤ ਭਾਸ਼ਾ, ਸਹਾਇਕ ਸਹਾਇਤਾ, ਅਤੇ ਵਿਕਲਪਿਕ ਫਾਰਮੈਟ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। **877-320-1235** (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Русский [Russian]: Предоставляются бесплатные услуги языковой поддержки, вспомогательные средства и материалы в альтернативных форматах. Звоните по номеру **877-320-1235 (TTY: 711)**.

Español [Spanish]: Los servicios gratuitos de asistencia lingüística, ayuda auxiliar y servicios en otro formato están disponibles. Llame al **877-320-1235 (TTY: 711)**.

Tagalog [Tagalog]: Magagamit ang mga libreng serbisyong pangwika, serbisyo o device na pantulong, at kapalit na format. Tumawag sa **877-320-1235 (TTY: 711)**.

தமிழ் [Tamil]: இலவச மொழி, துணை உதவி மற்றும் மாற்று வடிவ சேவைகள் உள்ளன. **877-320-1235 (TTY: 711)** ஐ அழைக்கவும்.

తెలుగు [Telugu]: ఉచిత భాష, సహాయక మద్దతు, మరియు [పత్యామ్నాయ ఫార్మాట్ సేవలు అందుబాటులో గలవు. **877-320-1235 (TTY: 711)** కి కాల్ చేయండి.

اردو:[Urdu] مفت زبان، معاون امداد، اور متبادل فارميث كي خدمات دستياب بين. كال (TTY: 711) 320-1235 (TTY: 711)

Tiếng Việt [Vietnamese]: Có sẵn các dịch vụ miễn phí về ngôn ngữ, hỗ trợ bổ sung và định dạng thay thế. Hãy gọi **877–320–1235 (TTY: 711)**.

አማርኛ [Amharic]፦ ቋንቋ፣ አ*ጋ*ዠ ማዳ**ጣ**ጫ *እ*ና አማራጭ ቅርፀት ያላቸው *አገል*ግሎቶችም ይ*ገ*ኛሉ። በ **877-320-1235 (TTY: 711)** ላይ ይደውሉ።

Băsoó [Bassa]: Wudu-xwíníín-mú-zà-zà kằà, Hwòdŏ-fońo-nyo, kè nyo-boằn-po-kà bě bé nyuεε se wídí péè-péè dò ko. 877-320-1235 (TTY: 711) dá.

Bekee [Igbo]: Asusu n'efu, enyemaka nkwaru, na oru usoro ndi ozo di. Kpoo **877-320-1235 (TTY: 711)**.

Òyìnbó [Yoruba]: Àwọn işé àtìlẹhìn ìrànlówó èdè, àti ònà kíkà míràn wà lárowótó. Pe **877-320-1235** (TTY: 711).

नेपाली [Nepali]: भाषासम्बन्धी नि:शुल्क, सहायक साधन र वैकल्पिक फार्मेट (ढाँचा/व्यवस्था) सेवाहरू उपलब्ध छन् । 877-320-1235 (TTY: 711) मा कल गर्नुहोस् ।



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