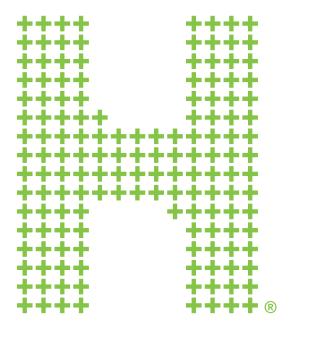
Humana Gold Pl

Humana Gold Plus SNP-DE
H0028-032-000
Select Counties in TX
H0028032000DSNPEN24PODHMOF



Enrollment book

2024 DSNP

Better care begins with listening

so we can bring you more of what matters



Freestone, Grayson, Gregg, Harrison, Henderson, Johnson, Kaufman, Lamar, Leon, Montague Nacogdoches, Navarro, Parker, Red River, Rockwall, Rusk, Smith, Tarrant, Titus, Upshur, Van TX:Anderson, Angelina, Bowie, Cass, Collin, Cooke, Dallas, Delta, Denton, Ellis, Fannin,

Listening to what you need, giving you support for your journey

When you tell us your health goals, we hear you—and we help you on your journey to reach them. Here's how:



Plan options with copays and premiums designed to meet different needs



A broad network of **doctors and pharmacies**



Dental, vision and hearing coverage



An allowance to help you pay for eligible groceries, rent, utilities and more



Resources at your fingertips with our simple digital tools



Dedicated **customer service team** to help you make the most of your plan

Decades of experience, at your service

Humana has been in healthcare for over 60 years. We serve millions of members through our plan benefits, competitive premiums, and support that helps you feel your best, head to toe. How? We call it human care. It's all the ways we get to know you—and how we aim to go above and beyond to bring you more than you might expect from a health plan.



Find programs, support and resources in your community at

Humana.FindHelp.com



What's inside

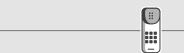
How your plan works
Understanding your Medicare options
The Humana difference
Plan detailsBenefits at a glanceSummary of Benefits
Enrollment documentsPrivacy noticeScope of appointmentApplication
Important resources quide

- Application receipt
- Star Rating document

Your agent information

What's next

Agent name ______Agent phone number ______Agent email _____



Let's talk

Call your licensed Humana sales agent. They're ready to walk you through your options and help you enroll.



How your plan works

Health maintenance organization

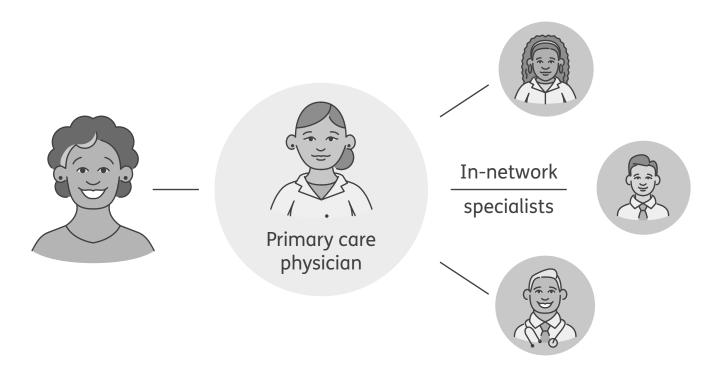
Health maintenance organization (HMO) plans have their own network of doctors, hospitals and providers. You receive care in the HMO network. In general, your monthly premium (the payment you make each month) is lower than a preferred provider organization, or PPO, plan. You may also expect to pay less out of pocket.

Your Dual Eligible Special Needs plan, also called a DSNP, coordinates the benefits of Medicaid and Medicare Parts A and B.

Extra Help is a government program that can help you pay for medicine. If you're eligible for Extra Help, your drug coverage works with it to lower your prescription costs.

Using an HMO plan

- You pick an in-network primary care physician (PCP) to manage your care.
- On most plans, you need a referral from your PCP to see a specialist.
- Out-of-pocket costs may not be covered for non-network providers and facilities, except for emergency care. In some cases, the costs are the same in and out of network.
- Select HMO plans include point-of-service benefits. If that's the case for your plan, you may use out-of-network providers.

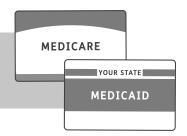


Understanding your Medicare options

To help you decide the best fit for you, here is an overview of Medicare options and what each one covers. Follow these 2 steps to get started:



If you're eligible for both, enroll in Original Medicare and Medicaid—offered by the government.





Medicare Part A helps pay for hospital stays and inpatient care.



Medicare Part B helps pay for doctor visits and outpatient care.



Medicaid offers benefits that Medicare doesn't normally cover, like nursing home care and personal care services.



After enrolling in Original Medicare and Medicaid, you can enroll in a Medicare Advantage DSNP with additional coverage—offered by private companies.



Medicare Part C (Medicare Advantage) is made up of Part A, Part B and may include Part D (prescription drug benefits).* It may also give you extra benefits like hearing, dental and vision.

Ask your licensed sales agent about other plan types that may be available to you.

* If you don't enroll in Part D coverage when you're first eligible, you will generally pay a late enrollment penalty fee.



The Humana difference



Better care begins with listening. So that's just what Humana does. We listen to what you need and bring you support, with plan and benefit options to help you feel your best. There may be additional benefits beyond the ones listed here, depending on your plan and area. Going above and beyond for your whole health: That's human care.

Healthy Options allowance

All our DSNPs give you a Healthy Options allowance. The allowance is loaded to your Humana Spending Account Card each month. You can use your card at approved retailers to help pay for eligible items. That includes groceries, rent or mortgage payments, utility bills, over-the-counter products, pet food and much more. On all Humana DSNPs, whatever you don't use gets rolled over to the next month.

Humana Neighborhood Center

Humana Neighborhood Center® offers free online and in-person events like healthy cooking demos, health education classes and social events. Meet one-on-one with a Humana Health Educator or get insights into your Medicare plan with a Customer Care specialist. Services are offered in the U.S. and Puerto Rico.

→ Visit HumanaNeighborhoodCenter.com to learn more.

Dental

Our dental coverage includes two cleanings per year, an annual exam, fillings and more.

Vision

Our vision coverage includes eye exams and a yearly allowance toward eyewear such as lenses or contacts.

Hearing

Our hearing benefits include routine exams and coverage for hearing aids.

The Humana difference

Virtual visits

Have a checkup, sick visit or emotional health visit—without leaving home. Virtual care lets you connect with a doctor over an internet-enabled computer, tablet or phone. Check the Find a Doctor tool to see the doctors who offer virtual visits in your network. You may even be able to receive virtual care from your own doctor. (Not all doctors offer virtual visits.)

→ Visit **Humana.com/VirtualVisits** to learn more.

Find a Doctor with Care Highlight

Need help finding a doctor? Use our Find a Doctor tool at **Humana.com/FindADoctor**. Many listings include a Care Highlight® rating. These ratings in clinical quality and cost-efficiency can help you make informed choices about your healthcare. Ratings only appear when we have enough information to measure a doctor's clinical quality and cost-efficiency.

→ Learn more at **Humana.com/CareHighlight**.

Home healthcare

Get access to healthcare from the comfort of home. That includes primary and urgent care, as well as care for more serious conditions.

→ For more information, visit Humana.com/Home-Care.

Clinical quality and cost-efficiency ratings are available in all states except Alaska. Ratings are not available for all physicians. Care Highlight is intended for informational purposes only. Members have access to all physicians in the Humana network, regardless of whether or not the physician has a Care Highlight rating. Ratings should not be the sole basis for selecting a doctor. Humana does not give performance-based payments to doctors based on these ratings. Ratings do not guarantee the quality or outcome of healthcare services.

The Humana difference

Extra Help

Extra Help is a government program that helps some people pay for their prescriptions. It's also called the Low-Income Subsidy, or LIS. You may be able to use it for Medicare prescription drug program costs like premiums, deductibles and coinsurance.

→ To learn more or apply, contact:

Medicare

1-800-MEDICARE (1-800-633-4227)

(TTY: 1-877-486-2048)

24 hours a day, 7 days a week www.medicare.gov

The Social Security Administration 800-772-1213 (TTY: 800-325-0778)

Monday – Friday, 7 a.m. – 7 p.m., Eastern time

Go365 by Humana

If the plan you choose to enroll in includes Go365 by Humana®, each plan year you may earn rewards by completing healthy activities in Go365. These rewards can be redeemed for gift cards.† See all activities and rewards at Go365.com/Medicare.

Go365 is not included on the following plan: H0028-064. Please refer to the Summary of Benefits to learn if your plan includes Go365 by Humana.

→ For more information, visit **Go365.com**.

Go365 by Humana is offered on most plans at no extra charge.

† No amount of this gift card can be used to purchase Medicare-covered services, nor can it be converted to cash. Rewards have no cash value and must be earned and redeemed within the same program year. Any rewards not redeemed by Dec. 31 will be forfeited.

Humana Spending Account Card

One card, up to three allowances

The Humana Spending Account Card lets you access up to three of the plan benefit allowances shown below, depending on what benefits you have on your plan. You can use your allowances to help you pay for eligible items and covered services at participating retailers. To see your plan's available benefits, allowances, allowance amounts and how often they're loaded to your card, review your plan's Summary of Benefits.



The **Healthy Options allowance** is designed to help you get the daily essentials you need. Use it for:

- Healthy food
- Over-the-counter items
- Rent or mortgage
- Internet and utilities
- Home and personal supplies
- Pet care
- Assistive devices
- Pest control

Use your **Over-the-counter (OTC) allowance** at participating network retailers, including CenterWell Pharmacy®, for items like:

- OTC medicines like pain relievers and cough drops
- Toothbrushes, toothpaste and denture cream
- Cleansing wipes and bladder control pads
- Bandages and first aid supplies
- Vitamins and minerals

The **Flex allowance** can be used toward plan-covered dental, vision and hearing services at participating providers whose primary business is dental, vision or hearing and that accept Visa[®]. You could use your allowance to help pay for:

- Dental cleanings
- Eye exams
- Glasses and contacts
- Hearing exams and hearing aids
- Copays and coinsurance on dental, vision and hearing services covered by the plan



Call a licensed Humana sales agent to learn more

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

Humana is a Medicare Advantage HMO, HMO SNP, PPO, PPO SNP and PFFS organization with a Medicare contract. Humana is also a Coordinated Care plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in any Humana plan depends on contract renewal.

These allowance types and amounts vary by plan and location. If your plan includes multiple allowances, the allowances cannot be combined. No amounts on the Healthy Options allowance can be used to purchase Medicare-covered prescriptions or services, nor can it be converted to cash. Other restrictions and limitations may apply.

* The Healthy Options allowance balance may roll over month to month in the following markets: Arkansas, Iowa, Missouri, Montana, Nebraska, Oklahoma, South Dakota, Utah, Washington, Wisconsin, Wyoming.

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

• The following department has been designated to handle inquiries regarding Humana's non-discrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711).**

Auxiliary aids and services, free of charge, are available to you. 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.

This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711).** Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部:877-320-1235 (聽障專線:711)。辦公時間:東部時間上午8時至晚上8時。

2024 **Health Plan Benefits** at a Glance

Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) Dallas

Plan Costs	
Monthly plan premium	\$0
Part B deductible	\$0
Annual out-of-pocket maximum	\$8,300 in-network
	If you are eligible for Medicare cost-sharing assistance under the Texas Health and Human Services Commission (HHSC) Medicaid Program, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
	In-Network
Doctor Office Visits	
Primary care provider (PCP)	\$0 copay
Specialist	\$0 copay
Preventive Care	
Including: Medicare covered screenings	Covered at no cost when you see an in-network provider
Telehealth Services (in addition to Original I	Medicare)
Primary care provider (PCP)	\$0 copay
Specialist	\$0 copay
Urgent care services	\$0 copay
Substance abuse or behavioral health services	\$0 copay
Inpatient Care	
Acute inpatient hospital care	\$0 copay
Lab Services	
Lab tests from lab facility	\$0 copay
Lab tests from outpatient hospital facility	\$0 copay
Outpatient Care	
Outpatient surgery at ambulatory surgical center	\$0 copay

\$0 copay
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\$0 copay
\$0 copay
\$0 copay
\$85 monthly allowance on a prepaid card to use for essentials you need to support your health. This allowance can be used to buy approved products from participating retail locations (like groceries, over-the-counter health and wellness items, personal care items, home supplies, etc.) or pay for approved services (monthly living expenses like rent, non-medical transportation costs like a taxi, Uber, Lyft, etc.). Allowance amount cannot be combined with other allowances which may be on the Card. Unused funds will roll over to the next month and expire at the end of the plan year.
Included
Included



Additional Benefits & Programs (continued)	
Mandatory supplemental hearing benefit HER044	Included
HMO travel benefit	Included
Transportation	\$0 copay for plan approved location up to 60 one-way trip(s) per year. This benefit is not to exceed 50 miles per trip.
Humana Well Dine® meal program	Included
Smoking Cessation	Included
Wigs	Included - cost share may apply. Please refer to the Summary of Benefits for additional details.



2024 Prescription Drug Benefits at a Glance

Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) Dallas

Plan Highlights	
\$0 Rx Copay Benefit	If you receive "Extra Help", you will pay \$0 for all Medicare Part D covered prescription drugs on your formulary for the entire calendar year.
100-day supply	Up to 100-day supply on eligible drugs
\$0 vaccines	\$0 copay for adult Part D covered vaccines recommended by the Advisory Committee on Immunization Practices (ACIP)

If you do not receive "Extra Help" refer to Chapter 6 of the Evidence of Coverage for more details on the prescription drug benefit.

To find which pharmacies are available in your network, go to **Humana.com/pharmacyfinder**. Some drugs are limited to a 30-day supply and others may be eligible for up to a 100-day supply

If you have questions and are a Humana member, please contact Customer Care at 1-800-457-4708 (TTY: 711).

If you are not currently a Humana member, please contact a licensed Humana sales agent at 1-844-775-9622 (TTY: 711), 8 a.m. to 8 p.m. seven days a week from Oct. 1, 2023 – Mar. 31, 2024 and Monday - Friday the rest of the year.

Humana is a Coordinated Care (HMO D-SNP) plan with a Medicare contract and a contract with the Texas Health and Human Services Commission (HHSC) Medicaid Program. Enrollment in this Humana plan depends on contract renewal.

If you are cost-share protected by the Texas Health and Human Services Commission (HHSC) Medicaid Program, Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) providers aren't allowed to collect or bill you for services and items covered under Medicare Part A and Part B, including deductibles, coinsurance, and copayments – even when Medicaid payment is zero or a provider chooses to not submit to Medicaid. If a provider asks you to pay, that's against the law. You may however be responsible for a small Medicaid copayment.

If you are cost-share protected and you are billed or asked to pay the provider for deductibles, coinsurance, or copayments on covered Medicare Part A and Part B services tell your provider you are cost-share protected and can't be charged. If you have already made payment you have the right to a refund. If your provider will not stop billing, you can call Customer Care at 1-800-457-4708 or you can call Medicare at 1-800-Medicare (1-800-633-4227), (TTY 1-877-486-2048). Customer Care or Medicare can ask your provider to stop billing you and refund any payment you have made.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth. Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your Evidence of Coverage for additional details on what your plan may cover or other rules that may apply.

Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.

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



Get all your health plan details at **Humana.com/Benefits**



Important

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Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711)**. Horas de operación: 8 a.m. a 8 p.m. hora del este.

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Summary of Benefits

Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP)

Dallas Select Counties in Texas

Our service area includes the following county/counties in Texas: Anderson, Angelina, Bowie, Cass, Collin, Cooke, Dallas, Delta, Denton, Ellis, Fannin, Freestone, Grayson, Gregg, Harrison, Henderson, Johnson, Kaufman, Lamar, Leon, Montague, Nacogdoches, Navarro, Parker, Red River, Rockwall, Rusk, Smith, Tarrant, Titus, Upshur, Van Zandt, Wise.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-833-2364 (TTY: 711)**.

Unde	rstanding the Benefits
	The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs and benefits before you enroll. Visit Humana.com/medicare or call 1-800-833-2364 (TTY: 711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Unde	rstanding Important Rules
	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part A/ Part B premiums may be paid for by the Texas Health and Human Services Commission (HHSC) Medicaid Program.
	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
	Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
	Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
	This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid. This plan may enroll QMB, QMB+, SLMB+.



Let's talk about Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP)

Find out more about the Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) plan - including the health and drug services it covers - in this easy-to-use guide.

Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) is a Coordinated Care plan HMO with a Medicare contract and a contract with the Texas Health and Human Services Commission (HHSC) Medicaid Program. Enrollment in this Humana plan depends on contract renewal.

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, please refer to the plan's Evidence of Coverage on our website, **Humana.com/plandocuments**.

As a member you must select an in-network doctor in your service area listed in this document to act as your Primary Care Provider (PCP). Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, the plan may not pay for these services.

You have access to Care Managers. Care Managers are nurses or care coordinators who support your health and well-being by providing additional services including acute and chronic-care management, telephonic and in-person health support, assistance in coordinating Medicare and Medicaid benefits, educational resources and workshops, and support for families and caregivers.

To be eligible

To enroll in Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP), a Dual Eligible Special Needs Plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B, live in our service area and also receive certain levels of assistance from the Texas Health and Human Services Commission (HHSC) Medicaid Program. If you receive both Medicare and Medicaid benefits, this means you are dual eligible.

Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) may enroll QMB, QMB+, SLMB+.

Qualified Medicare Beneficiary (QMB): Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments).

Qualified Medicare Beneficiary Plus (QMB+): Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments) and provides full Medicaid benefits for Medicaid services provided by Medicaid providers.

Specified Low-Income Medicare Beneficiary Plus (SLMB+): Helps pay Part B premiums and provides full Medicaid benefits for Medicaid services provided by Medicaid providers.

Plan name:

Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP)

More about Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP)

As a member of this plan, you will not be responsible for cost sharing for plan benefits. The Medicaid Benefit Comparison chart shows specific benefits that Medicaid may cover for some dual eligible members. You will work with your Humana care coordinator to understand and access these benefits. The Covered Medical and Hospital Benefits chart shows the benefits you will receive from Humana.

Be sure to show the Texas Health and Human Services Commission (HHSC) Medicaid Program ID card in addition to your Humana membership card to make your provider aware that you also have Medicaid coverage. You may be required to pay a small Medicaid specific co-payment. Your services are paid first by Humana and then by Medicaid.

How to reach us:

If you have questions about your benefits or your level of eligibility for assistance from Medicaid, you should contact Humana's Customer Care department or the Texas Health and Human Services Commission (HHSC) Medicaid Program for further details.

If you're a member of this plan, call toll-free: **1-800-457-4708 (TTY: 711)**.

If you're **not** a member of this plan, call toll free: 1-800-833-2364 (TTY: 711).

October 1 - March 31:

Call 7 days a week from 8 a.m. - 8 p.m.

April 1 - September 30:

Call Monday - Friday, 8 a.m. - 8 p.m.

Or visit our website: **Humana.com/medicare**.

Medicaid benefits last validated on 07/01/2023 and are subject to change. For the most current Texas Medicaid coverage information, please visit the Texas Health and Human Services Commission (HHSC) Medicaid Program website at

https://www.hhs.texas.gov/services/health/medica **id-chip** or call the Medicaid Hotline at 1-800-252-8263 (toll free) 1-512-424-6597 (TTY).



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

Monthly Premium, Deductible and Limits

	<i>,</i>
Monthly plan premium	\$0 You must keep paying your Medicare Part B premium. Your Part A and/or Part B premium may be paid on your behalf by the Texas Health and Human Services Commission (HHSC) Medicaid Program.
Medical deductible	This plan does not have a deductible.
Pharmacy (Part D) deductible	\$0 deductible if you receive "Extra Help".
Maximum out-of-pocket responsibility	\$8,300 in-network
The most you pay for copays, coinsurance and other costs for covered medical services for the year	If you are eligible for Medicare cost-sharing assistance under the Texas Health and Human Services Commission (HHSC) Medicaid Program you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.



Covered Medical and Hospital Benefits

WHAT YOU PAY ON THIS HUMANA PLAN

INPATIENT	HOSPITAL	CARE
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\$0 copay

OUTPATIENT HOSPITAL COVERAGE

Services listed below may also be covered at other places of treatment. Please refer to specific services listed in this document for additional information.

Advanced imaging services (MRI, MRA, PET and CT scan)	\$0 copay
Basic radiological services (X-rays)	\$0 copay
Cardiac rehabilitation services	\$0 copay
Chemotherapy drugs	\$0 copay
Diagnostic colonoscopy	\$0 copay
Diagnostic mammography	\$0 copay
Diagnostic procedures and tests - other	\$0 copay
Lab services	\$0 copay
Medicare Part B covered drugs	\$0 copay
Mental health services	\$0 copay
Nuclear medicine services	\$0 copay
Occupational therapy	\$0 copay

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

Humana.

5

	WHAT YOU PAY ON THIS HUMANA PLAN
Opioid treatment program services	\$0 copay
Physical therapy	\$0 copay
Pulmonary rehabilitation services	\$0 copay
Renal dialysis services	\$0 copay
Sleep study (facility based)	\$0 copay
Speech therapy	\$0 copay
Substance abuse services	\$0 copay
Supervised Exercise Therapy (SET) for Peripheral Artery Disease (PAD)	\$0 copay
Surgery services	\$0 copay
Therapeutic radiology (Radiation therapy)	\$0 copay
Wound care	\$0 copay
AMBULATORY SURGERY CENTER	
Diagnostic colonoscopy	\$0 copay
Surgery services	\$0 copay
DOCTOR OFFICE VISITS	
Primary care provider (PCP)	\$0 copay
Specialist	\$0 copay
PREVENTIVE CARE	

Our plan covers many preventive services at no cost when you see an in-network provider including:

- Abdominal aortic aneurysm screening
- Alcohol misuse screening & counseling
- Annual Wellness Visit (AWV)
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease risk reduction visit
- Cardiovascular disease screenings
- Cervical and vaginal cancer screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Diabetes self-management training
- Glaucoma screening

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

WHAT YOU PAY ON THIS HUMANA PLAN

- HIV screening
- Immunizations
- Lung Cancer Screening
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy
- Prostate cancer screening exams
- Routine Physical Exam
- Sexually transmitted infections (STIs) screening and counseling
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- "Welcome to Medicare" preventive visit

 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, you do not have to pay your share of the cost for the emergency care.

\$0 copay

Physician and professional services at emergency

room

URGENTLY NEEDED SERVICES

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.

\$0 copay

\$0 copay

DIAGNOSTIC SERVICES, LABS AND IMAGING

Advanced imaging services (MRI, MRA, PET and CT scan)

_		
•	Specialist's office	\$0 copay
•	Primary care physician's office	\$0 copay
•	Freestanding radiological facility	\$0 copay

Basic radiological services (X-rays)

 Freestanding radiological facility 	\$0 copay
 Primary care physician's office 	\$0 copay
 Specialist's office 	\$0 copay
Urgent care center	\$0 copay

Diagnostic colonoscopy at an ambulatory surgery center

\$0 copay

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

	WHAT YOU PAY ON THIS HUMANA PLAN
Diagnostic mammographyFreestanding radiological facilitySpecialist's office	\$0 copay \$0 copay
 Diagnostic procedures and tests Primary care physician's office Specialist's office Urgent care center Diagnostic tests and procedures 	\$0 copay \$0 copay \$0 copay
 Lab services Freestanding laboratory Primary care physician's office Specialist's office Urgent care center Nuclear medicine and services at a freestanding	\$0 copay \$0 copay \$0 copay \$0 copay \$0 copay
radiological facility	
Sleep studyMember's homeSpecialist's office	\$0 copay \$0 copay
 Therapeutic radiology (Radiation therapy) Freestanding radiological facility Specialist's office 	\$0 copay \$0 copay
HEARING SERVICES	
Medicare-covered hearing	\$0 copay
Mandatory supplemental hearing benefit	 \$0 copay for fitting/evaluation, routine hearing exams up to 1 per year. \$2,500 maximum benefit coverage amount for hearing aids (all types) up to 2 per year.
DENTAL SERVICES	
Medicare-covered dental	\$0 copay
Mandatory supplemental dental benefit 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	 \$0 copay for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years. \$0 copay for comprehensive oral evaluation or periodontal exam, occlusal adjustment, scaling for moderate inflammation up to 1 every 3 years. \$0 copay for bridge recementation, bridges-pontic, complete dentures, crown

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



responsibility. The member is responsible for any amount above the dental coverage limit. 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).

The Mandatory Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at **Humana.com** > Find a doctor > Select the Dentist icon from the menu > Enter Zip code > From the Distance drop down select the preferred distance > From the look up method select All Dental Networks > Then select HumanaDental Medicare.

WHAT YOU PAY ON THIS HUMANA PLAN

recementation, panoramic film or diagnostic x-rays, partial dentures up to 1 every 5 years.

- **\$0** copay for bridges-crown up to 2 every 5 years.
- \$0 copay for crown, other restorative services core buildup and prefabricated post and core,
 root canal, root canal retreatment up to 1 per
 tooth per lifetime.
- **\$0** copay for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.
- **\$0** copay for adjustments to dentures, denture rebase, denture reline, denture repair, emergency diagnostic exam, tissue conditioning up to 1 per year.
- **\$0** copay for emergency treatment for pain, fluoride treatment, oral surgery, periodic oral exam, prophylaxis (cleaning) up to 2 per year.
- **\$0** copay for periodontal maintenance up to 4 per year.
- **\$0** copay for amalgam and/or composite filling, necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year.
- \$5,000 maximum benefit coverage amount per year for all preventive and comprehensive benefits.

VISION SERVICES	
Eyewear (post cataract surgery)	\$0 copay
Medicare-covered diabetic eye exam	\$0 copay
Medicare-covered vision services The provider location for Medicare-covered vision can be found at Humana.com > Find a Doctor > select the Medical icon > enter Zip Code > select look up Method > Medicare or Medicare-Medicaid > select your plan Network > select Search Category > Specialty Physician.	\$0 copay

Mandatory supplemental vision benefit

The provider locator for the Humana Medicare
Insight Network for Mandatory Supplemental
benefit vision can be found at **Humana.com** > Find
a Doctor > select the Vision Care icon > select
Medicare > select Medicare Advantage.

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- **\$0** copay for routine exam up to 1 per year.
- **\$300** maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames.

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



	 eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames. Eyeglass lens options may be available with the maximum benefit coverage amount up to 1 pair per year. Maximum benefit coverage amount is limited to one time use per year. Maximum benefit coverage amounts cannot be combined. PLUS providers are part of the Humana Medicare Insight Network and are indicated in the provider locator search results.
MENTAL HEALTH SERVICES	
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$0 copay
Therapy visitsPartial hospitalizationSpecialist's office	\$0 copay \$0 copay
SKILLED NURSING FACILITY	Quantity
Your plan covers up to 100 days in a SNF	\$0 copay
PHYSICAL THERAPY	
Comprehensive outpatient rehab facility	\$0 copay
Specialist's office	\$0 copay
AMBULANCE	
	\$0 copay
TRANSPORTATION	
	\$0 copay for plan approved location up to 60 one-way trip(s) per year. This benefit is not to exceed 50 miles per trip.
	The member <i>must</i> contact transportation vendor to arrange transportation and should contact Customer Care to be directed to their plan's specific transportation provider.
You do not need a referral to receive covered services fro	om plan providers. Certain procedures, services and drugs

WHAT YOU PAY ON THIS HUMANA PLAN

• \$350 maximum benefit coverage amount per year at PLUS Provider for contact lenses or



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WHAT YOU	PAY ON THIS	HUMANA PLAN

MEDICARE PART B DRUGS	
Allergy shots and serum	
 Primary care physician's office 	\$0 copay
Specialist's office	\$0 copay
Chemotherapy drugs at a specialist's office	\$0 copay
Chemotherapy drugs at a specialist's office Other Part B drugs	\$0 copay
Other Part B drugs • Pharmacy	\$0 copay \$0 copay
Other Part B drugs	

Prescription Drug Benefits	
PLAN HIGHLIGHTS	
\$0 Rx Copay Benefit	If you receive "Extra Help", you will pay \$0 for all Medicare Part D covered prescription drugs on your formulary for the entire calendar year.
100-day supply	Up to 100-day supply on eligible drugs
\$0 vaccines	\$0 copay for adult Part D covered vaccines recommended by the Advisory Committee on Immunization Practices (ACIP)

If you do not receive "Extra Help" refer to Chapter 6 of the Evidence of Coverage for more details on the prescription drug benefit.

To find which pharmacies are available in your network, go to **Humana.com/pharmacyfinder**.

Some drugs are limited to a 30-day supply and others may be eligible for up to a 100-day supply.

Additional Benefits	
	WHAT YOU PAY ON THIS HUMANA PLAN
Chiropractic services (Medicare-covered)	\$0 copay
Podiatry services (Medicare-covered)	\$0 copay
Acupuncture services (Medicare-covered)	\$0 copay

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

WHAT YOU PAY ON THIS HUMANA PLAN

MEDICAL EQUIPMENT/SUPPLIES	
 Diabetic monitoring supplies Diabetic supplier Network retail pharmacy Preferred diabetic supplier 	\$0 copay \$0 copay \$0 copay
Durable medical equipment (DME) and related supplies	\$0 copay
Medical Supplies at medical supplier	\$0 copay
Prosthetic devices and related supplies	\$0 copay
REHABILITATION SERVICES	
Cardiac rehabilitation services at a specialist's office	\$0 copay
Occupational therapy Comprehensive outpatient rehab facility Specialist's office	\$0 copay \$0 copay
Physical therapyComprehensive outpatient rehab facilitySpecialist's office	\$0 copay \$0 copay
Pulmonary rehabilitation services at a specialist's office	\$0 copay
Speech therapyComprehensive outpatient rehab facilitySpecialist's office	\$0 copay \$0 copay
Supervised Exercise Therapy (SET) for Peripheral Artery Disease (PAD) at a specialist's office	\$0 copay
TELEHEALTH SERVICES (in addition to Original Medi	icare)
Primary care physician's office	\$0 copay
Specialist's office	\$0 copay
Substance abuse or behavioral health services	\$0 copay
Urgent care services	\$0 copay



Medicaid Benefit Comparison

The benefits described in the Covered Medical and Hospital Benefits sections above are covered by Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP). Below is a comparison of benefits that some Medicaid eligible individuals could receive directly from the Texas Health and Human Services Commission (HHSC) Medicaid Program. For each benefit listed below, you can see what the Texas Health and Human Services Commission (HHSC) Medicaid Program covers and what our plan covers. All Medicaid benefits are subject to Medicaid eligibility guidelines and requirements and are available only to full dual eligible individuals. If you have questions about your Medicaid eligibility and what benefits you are entitled to, review your member handbook or contact the Texas Health and Human Services Commission (HHSC) Medicaid Program at 1-800-252-8263 (toll free) 1-512-424-6597 (TTY).

BENEFIT	MEDICAID BENEFIT	OUR PLAN BENEFIT
Inpatient hospital care	Covered	Covered
Ambulance	Covered	Covered
Ambulatory surgical center	Covered	Covered
Dentures	Not Covered	Covered
Diagnostic services, labs, and imaging	Covered	Covered
Doctor office visits	Covered	Covered
Emergency care	Covered	Covered
Eyeglasses	Covered	Covered
Hearing aids	Not Covered	Covered
Home and community based waiver service programs	Covered	Not Covered
Inpatient hospital, nursing facility and intermediate care facility services in institutions for mental diseases (MD), age 65 and older	Covered	Covered with limitations
Inpatient psychiatric services, under age 21	Covered	Covered with limitations
Intermediate care facilities for individuals with intellectual disabilities (ICFs-IID)	Covered	Not Covered
Mental health services	Covered	Covered
Nursing facility services, other than in an institution for mental diseases	Covered	Covered with limitations

BENEFIT	MEDICAID BENEFIT	OUR PLAN BENEFIT
Outpatient hospital coverage	Covered	Covered
Physical, occupational, speech therapy	Covered	Covered
Medicare Part B drugs	Covered	Covered
Preventive care	Covered	Covered
Transportation	Covered	Covered
Skilled nursing facility	Covered	Covered
Urgently needed services	Covered	Covered



More benefits with your plan

Enjoy some of these extra benefits included in your plan.
This is a summary of what we cover. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of coverage and services. Visit **Humana.com/plandocuments** to view a copy of the EOC or call **1-800-833-2364**.

Healthy Options Allowance

\$85 monthly allowance on a prepaid card to use for essentials you need to support your health.

This allowance can be used to buy approved products from participating retail locations (like groceries, over-the-counter health and wellness items, personal care items, home supplies, etc.) or pay for approved services (monthly living expenses like rent, non-medical transportation costs like a taxi, Uber, Lyft, etc.).

Allowance amount cannot be combined with other allowances which may be on the Card.

Unused funds will roll over to the next month and expire at the end of the plan year.

- Allowance is available to use at the beginning of every month.
- Limitations and restrictions may apply.

See the Humana Spending Account Card section for more information.

Humana Spending Account Card

The Humana Spending Account Card is what you use to spend allowances included in this plan. If your previous plan had a Humana Spending Account Card, please keep using the same card. If your previous plan did not have a Humana Spending Account Card, please activate your card as soon as you receive it in the mail.

Please keep this card even after the allowance is spent as future allowance amounts will be added to this card.

- Humana is not responsible for funds lost due to lost or stolen cards.
- Please see the back of your card for more information.
- Allowance amounts cannot be combined with other benefit allowances on the card.
- Limitations and restrictions may apply.

HMO Travel Benefit

Members can receive in-network benefits when services are received from a participating HMO National Network provider during their travels to other states and Puerto Rico.

You must select an in-network doctor in your service area listed in this document to act as your Primary Care Provider (PCP).

Smoking cessation program

To further assist in your effort to quit smoking or tobacco product use, we cover one additional counseling quit attempt within a 12-month period as a service with no cost to you. This is in addition to the two counseling attempts provided by Medicare and includes up to four face-to-face visits. This service can be used for either preventive measures or for diagnosis with a tobacco related disease.

Humana Well Dine® Meal Program

Humana's home delivered meal program for members following an inpatient stay in the hospital or nursing facility.

Rewards and Incentives

Go365 by Humana® a Rewards and Incentive program for completing certain preventive health screenings and health and wellness activities.

Wigs (related to chemotherapy treatment)

Up to an unlimited maximum benefit per year.

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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.

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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 (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.

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。

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

Form Approved OMB# 0938-1421

Humana.





You can see our plan's **provider and pharmacy directory** at our website at **humana.com/finder/search** or call us at the number listed at the beginning of this booklet and we will send you one.



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

To find out more about the coverage and costs of Original Medicare, look in the 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, seven days a week. TTY users should call 1-877-486-2048.

Humana has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 12/31/2025 based on a review of Humana's Model of Care.

If you are cost-share protected by the Texas Health and Human Services Commission (HHSC) Medicaid Program, Humana Gold Plus SNP-DE H0028-032 (HMO D-SNP) providers aren't allowed to collect or bill you for services and items covered under Medicare Part A and Part B, including deductibles, coinsurance, and copayments – even when Medicaid payment is zero or a provider chooses to not submit to Medicaid. If a provider asks you to pay, that's against the law. You may however be responsible for a small Medicaid copayment.

If you are cost-share protected and you are billed or asked to pay the provider for deductibles, coinsurance, or copayments on covered Medicare Part A and Part B services tell your provider you are cost-share protected and can't be charged. If you have already made payment you have the right to a refund. If your provider will not stop billing, you can call us at 1-800-457-4708 or you can call Medicare at 1-800-Medicare (1-800-633-4227), (TTY 1-877-486-2048). Humana or Medicare can ask your provider to stop billing you and refund any payment you have made.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth. Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

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

The information you need is just a click away.

Visit Humana.com/PlanDocuments to check details about your plan, including benefits and costs.

If you'd like a printed Evidence of Coverage, Provider Directory, or Drug List mailed to you, you can request one online at the website above, or call **1-800-457-4708 (TTY: 711)**, 24 hours a day, seven days a week. Please have your Humana member ID card ready when you call. When asked for the reason you've called, say "Evidence of Coverage," "Drug List" or "Provider Directory."

Activate your secure MyHumana account.

Your online MyHumana account is an important part of your Humana membership. Use it to view your plan details anytime and access important plan documents online, all in one place. It's easy to use and tailored to you.

Already have an account?

Go to Humana.com/MyHumanaPlan and log in.

Don't have an account yet?

Create one using the same link above in just minutes.

Receiving information about other insurance products

As a Humana member, we may call you to offer other insurance-related products. You can opt out of those future calls by calling the Customer Care number on the back of your ID card.

Humana.

Humana Inc. P.O. Box 14168 Lexington, KY 40512-4168	
Important information about your plan	
	Humana.com

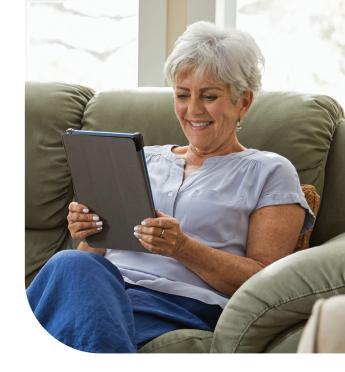
24 Summary of Benefits H0028032000SB24

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Humana_®

Get to know your coverage with your Prescription Drug Guide

Your Humana Medicare Advantage plan includes prescription coverage—and plenty of support. One way we help you make the most of your plan is with your Prescription Drug Guide, also called a formulary or drug list. It's the robust list of prescription drugs or medicines that your plan covers. That way, you can confirm coverage for the medicine you need.





Complete list of generic and brand-name drugs covered in your plan



Can be printed from, viewed on and downloaded to your phone, tablet and computer



Created and regularly updated by doctors and pharmacists



Available in multiple languages



View your plan's Prescription Drug Guide at **Huma.na/15PDG492** or scan the QR code with your phone or tablet's camera.



Questions? Call **800-457-4708 (TTY:711)** daily, 8 a.m. to 8 p.m., from Oct. 1 – March 31; and Monday – Friday, 8 a.m. to 8 p.m., from Apr. 1 – Sep. 30



Discover our network of pharmacies—including simple and safe prescription delivery from **CenterWell Pharmacy**®—at **Humana.com/Pharmacy**. Check your plan's Evidence of Coverage for more information on how to fill your prescriptions.

Other pharmacies are available in the network.

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

• The following department has been designated to handle inquiries regarding Humana's non-discrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711).**

Auxiliary aids and services, free of charge, are available to you. 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.

This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711).** Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部: **877-320-1235** (**聽障專線:711**)。辦公時間: 東部時間上午 8 時至晚上 8 時。

Care and communication on your terms

Your privacy and well-being are important to us. There may be times when you want a family member or friend to talk to Humana on your behalf.

To make that possible, you must first complete a consent for release of protected health information form. This form will allow you to choose a trusted individual who can have access to your protected health information. We would consider this person to be your family or friend caregiver.

This is not a power of attorney (POA). To have someone help you enroll or to request account changes or updates, you must submit a POA or other authorization under state law to allow them to act on your behalf. You can submit POA and PHI consent forms together.



If you complete the PHI form and grant authorization to someone, we will consider that individual your caregiver who can:

- Speak to Humana on your behalf about the plan—but may not make or request any account changes or updates (unless they are your POA or have other legal authorization from the state to act on your behalf)
- · Keep track of your benefits and claims
- Get answers to healthcare coverage questions
- Receive helpful information and advice on caregiving from Humana



How to get started*

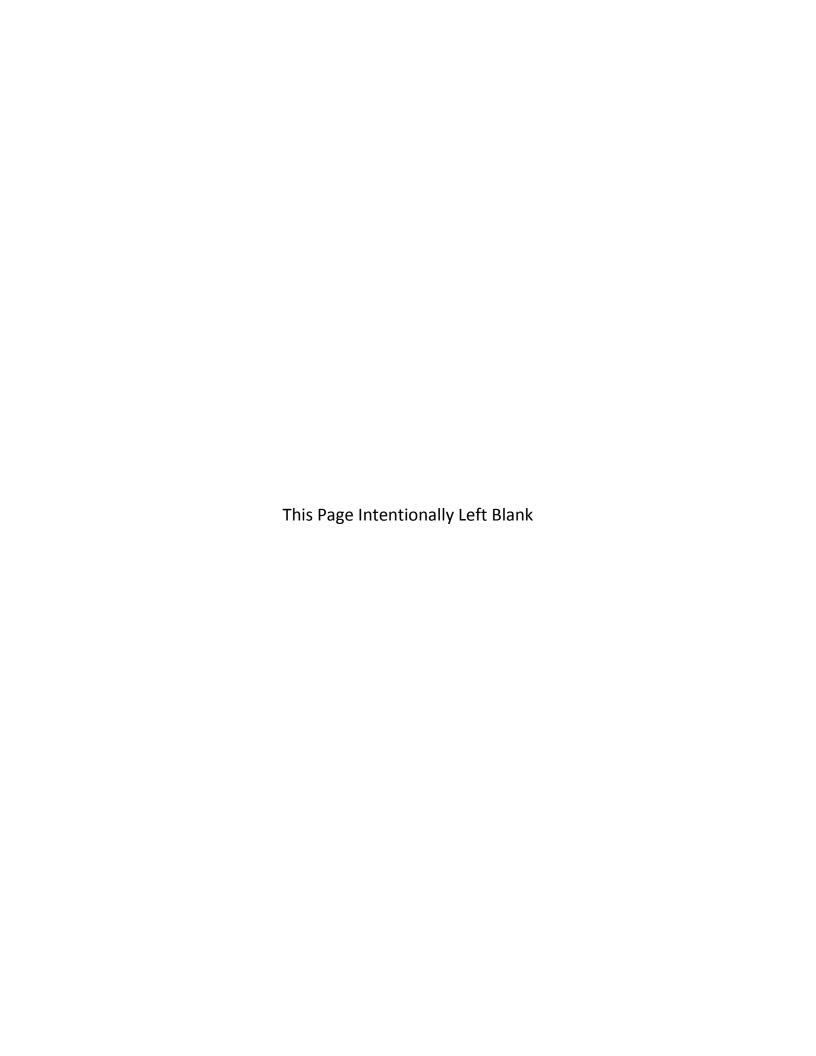
You have three options for completing and submitting your consent form.

- 1. If you have a MyHumana account or plan to create one after enrolling, you can complete a consent form online from the "Accounts & Settings" page.
- 2. Your agent can utilize one of our sales systems to help you complete a consent form electronically as part of your enrollment.
- 3. Complete the paper form included with this packet (after you have submitted your application and received your Humana member ID card).

You don't need to use this consent form to authorize an individual if you are also submitting a POA or other legal authorization for the same individual.

* If you have previously submitted a consent form for this individual, you do not need to submit again at this time. We will notify you if your consent is due to expire.





Consent for release of protected health information

Member information (person	whose information wil	l be released):			
Name:First			Date of b	irth:	/ /	
	Middle	Last		Month	Day	Year
Address:Street	City	,	State		ZIP	
	•					
Member ID:	Group // (ii appr			1011c //	☐ Home	☐ Cell*
I understand that this autho information (PHI) described	rization will allow Hun	nana and its				
 □ Full Disclosure: Any protect health status or substance wellness products, and he □ Limited Disclosure: You sper product type. Unless you line 	e use or disorder record alth programs with the ecify what PHI to share,	s. This also ir person bein e.g., conditio	ncludes sharing info g authorized. on or treatment info	rmation on r	nail-order p ecific date r	oharmacy, ange, or
If Limited Disclosure was s	elected please indicate	which prod	uct(s) apply:			
☐ Medical and/or prescription	on coverage 🛭 Vision	☐ Dental	☐ Centerwell Pha	rmacv™ (ma	il deliverv)	☐ Go365®
This information may be discl provider, and care managers) consent to disclose information Name:	to assist me with the Fon:	lumana-owr	ed products or serv		h I am prov	viding
First	Middle	Last	Required Fi	eld Month	Day	Year
Or if organization:			Name			
Address			Nume			
Address:Street	City	,	State		ZIP	
Email:		Phon	e #:			
				☐ Home	☐ Cell*	
Relationship: Spouse	☐ Sibling ☐ Parent	☐ Child	☐ Agent/Broker	☐ Friend	☐ Organ	ization
I understand:						
 I am not required to fill out enrollment or eligibility for be Disclosures may include info This consent is valid until I of MD, MT, NC, NJ, NV, OH, OR, I consent at any time through to Humana. If I cancel consent, it will not is shared, Humana cannot prothers, and this information 	penefits on whether I so ormation from past, pre- cancel my Humana mer PR, VA—consents will e on my MyHumana accou t apply to any informat orevent the person or o	ubmit it. esent, and/or mbership. Fo expire in come ent, by calling cion previous eganization v	future treating pro r customers in the f pliance with applice g customer service, ly released with thi who has access to it	oviders. Following statable state lav or by submit	tes—CA, CT vs.‡ I can co ting a writt on. Once in	, GA, IL, MA, incel my en notice formation
Member or Legal Representat	ive signature			Date:	/	/
□ Member □ Legal Re	nresentative					

Please note: Legal representatives must attach copies of authorization as required by law. Examples include healthcare power of attorney, healthcare surrogate, living will or guardianship papers.

After you complete and sign the form, please fax it to **800-633-8188**. Or, if you prefer, mail your completed form to: **Humana Insurance Company, P.O. Box 14168, Lexington, KY 40512-4168**



- * By giving your cell phone number, you give Humana permission to make calls to your cell.
- † Health includes Medical, Dental, Pharmacy, Behavioral Health, Vision, Long-Term Care.
- ‡ Expires in 12 months: CA, CT, GA, IL, MA, MD, NC, NJ, NV, OH, OR Expires in 24 months: MT, VA & Puerto Rico

Important

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- 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 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, 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: 800-927-HELP (4357), to file a grievance.

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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. 877-320-1235 (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 resevwa 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。

(Farsi) فارسی

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

Diné Bizaad (Navajo): Wódahí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé niká'adoowoł.

(Arabic) العربية

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Scope of sales appointment form

It's important for you to understand the type of products that you can choose to discuss before your appointment with a licensed Humana sales agent. The Centers for Medicare & Medicaid Services (CMS) requires sales agents to document the scope of any personal marketing appointment 48 hours prior to the scheduled appointment, except for scope of sales appointment forms that are completed during the last four days of a valid election period for the beneficiary or for unscheduled, in-person meetings (walk-ins) or in-bound calls initiated by the beneficiary. All information provided on this form is confidential, and a separate form should be completed by each beneficiary who wishes to discuss plan options or their legally authorized representative. We look forward to speaking with you.

The licensed sales agent who will discuss the products with you is either employed or contracted by a Medicare plan. They do not work for the federal government. This licensed sales agent may also be paid based on your enrollment in a plan.

Signing this form does NOT obligate you to enroll in a plan, affect your current or future enrollment status, or automatically enroll you in a Medicare plan.

Stand-alone Medicare prescription drug plans (Part D)

Medicare prescription drug plan (PDP)

This stand-alone drug plan adds prescription drug coverage to Original Medicare and some other Medicare plans.

Medicare Advantage plans (Part C)

A Medicare Advantage (MA) plan provides all Original Medicare Part A and Part B health coverage and sometimes offers Part D prescription drug coverage (MAPD) and other additional benefits. There are different types of MA plans, such as:

Health maintenance organization (HMO) plan

This type of MA plan typically requires you to see only in-network providers and get referrals from a primary care doctor.

Preferred provider organization (PPO) plan

In most cases, on this type of MA plan, you'll pay less if you use in-network doctors. Referrals from a primary care doctor are not required.

Private fee-for-service (PFFS) plan

On this type of MA plan, you may go to any Medicare-approved doctor, hospital or provider that accepts the plan's payment, accepts the terms and conditions and agrees to treat you—but not all providers will.

Special Needs Plan (SNP)

This type of MA plan has a benefits package designed for people with special healthcare needs. Examples of groups served include people who have both Medicare and Medicaid, reside in nursing homes, and/or have certain chronic medical conditions.

Other products

Medicare Supplement

Medicare Supplement plans are standardized plans that can be bought with varying coverage options to help supplement your Original Medicare plan. While an MA plan takes the place of Original Medicare, a Medicare Supplement plan is simply added on to Original Medicare. Medicare Supplement plans have no provider networks and help pay some of the costs that Original Medicare does not pay. Medicare supplement plans cannot be held with an MA plan.

Dental

Stand-alone Dental plans are available at varying levels of coverage at in- and out-of-network providers.

Vision

Stand-alone Vision plans are available at varying levels of coverage at in- and out-of-network providers.

Hospital indemnity

Hospital indemnity plans cover some of the costs associated with hospital stays that may not be covered by a primary health plan.

Humana.

Scope of sales appointment

In the space provided below, please initial next to the tysales agent to discuss.	pe of health product(s) you want the licensed
Medicare Advantage plans (Part C)	Dental plans
Stand-alone prescription drug plans (Part D)	Vision plans
Medicare Supplement plans	Hospital indemnity
Name	Phone
Address (street, city, state, ZIP code)	Relationship to the beneficiary
	Medicare ID number (optional)
By signing this form, you are agreeing to a sales meetypes of products you initialed above. The person the either employed or contracted by a Medicare health federal government, and they may be compensated. Signing this form does NOT affect your current enroy Advantage plan, prescription drug plan or other Medicary or legally authorized representative signates.	at will be discussing plan options with you is plan or prescription drug plan that is not the based on your enrollment in a plan. Ilment, nor will it enroll you in a Medicare licare plan.
	•
Signature	Signature date//
To be completed by agent: (Please print)	Agent please mail this form to:
Agent name	MarketPoint P.O. Box 14637
Agent phone	Lexington, KY 40512-4637 Or fax to: 877-889-9936
Agent SAN	Initial method of contact:
Date and time of form completion:	Date and time of scheduled appointment:
//,:[] a.m. [] p.m.	/,:[] a.m. [] p.m.
If the period between form completion and the sched indicate which exception was met to waive the 48-hou [] Occurred during last four days of a valid election per [] Walk-in meeting initiated by beneficiary [] In-bound call initiated by beneficiary	ur requirement:
Agent signature	Agent signature date//
Plan(s) the agent represented	
Application number—paper barcode, EHUB ID, Fast AF	PP ID or recording ID
Date appointment completed//	
Scope of appointment documentation is subject to CM	S record retention requirements

2024 **Enrollment Form**

Follow these easy steps to become a Humana Medicare member

⋈≡ Have both your Medicare and **Medicaid cards ready**

Each individual applying must fill out a separate form.



Sign and date the enrollment form

If the enrollment form is not completed and returned within the allotted time period, the enrollment could be denied.



≡ Submit your enrollment form

You may fax the Member Services pages of this enrollment form to: 1-877-889-9923. Or mail this enrollment form to:

Humana Medicare Enrollment P.O. Box 14309 Lexington, KY 40512-4309

Please don't send in the same enrollment form or apply to the same plan more than once.

Dual Eligible Special Needs Plan **Enrollment Form**

Use this form **ONLY** if you are enrolling into a Humana Dual Eligible Special Needs Plan.



Call us with questions

If you have questions, please call a licensed Humana sales agent at **1-800-833-2367** (TTY: 711). We're available seven days a week, 8 a.m. - 8 p.m.

However, please note that our automated phone system may answer your call on holidays and during weekends April 1 -September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.

Instructions

- Completely fill the ovals.
- Use black ink only.
- Print only one clear number or capital block letter in each box.
- If you make a mistake, fix it by crossing out the box with an X. Put in the correct letter or number above or below the box as shown:

Correct numbers and letters

1235MIXH



Additional Notes

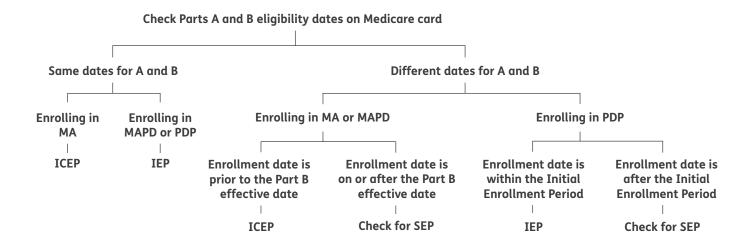
Initial Enrollment Period (IEP) and Initial Coverage Election Period (ICEP)

- If Part A and Part B dates are the same, the election period spans 7 months: 3 months prior to the month you become eligible, the month you become eligible, and 3 months after the month you became eligible.
- If Part A and Part B dates are different, the election period spans 3 months: 3 months prior to the month of the later effective date (often Part B), only for enrollment into a Medicare Advantage (MA)-only plan or a Medicare Advantage prescription drug (MAPD) plan. If enrollment is for a prescription drug plan (PDP), check to see if the 7-month IEP may still be available.
- The coverage start date is based on factors such as Medicare entitlement and the submission of the completed enrollment form.

Asterisks (*) indicate required fields Answering non-required fields is your choice. You can't be denied coverage if you don't complete them.

When inputting your Medicare Number on the enrollment form, print it exactly as it is on your Medicare card. N indicates a number, A indicates an alphabetic character, and E indicates either a number or alphabetic character. Medicare numbers will not start with a zero or contain the letters B, I, L, O, S or Z.

Enrollment periods may overlap. Ensure you mark any Special Election Period (SEP) oval that applies to you from the list of SEP statements on page 4 of the enrollment form. When enrolling specifically during an SEP, one of the SEP statements must be true to be eligible for an SEP. Agents, please refer to the Enrollment Options Job Aid (DMS-024) found in Humana MarketPoint University in Vantage if you do not see the SEP listed on page 4, or contact the Agent Support Unit for assistance.



Scope Of Appointment (SOA) (Page 8)

Agents, please use one of the three-letter codes below for the appointment type field.

F2F – Face to Face	INH – In Home Appointment	SEM – Seminar
GCS – Neighborhood Center Seminar	OTH – Other	WAL – Walmart
GCW – Neighborhood Center Walk-in	RET – Retail Partner	TEL – Telephonic

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- 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 the California Department of Insurance toll-free hotline number: 1-800-927-HELP (4357), to file a grievance.

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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.

GHHLNNXEN 0623

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 (711 :717) 1235-877-1. 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.

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。

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

Form Approved OMB# 0938-1421

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PLEASE READ THIS IMPORTANT INFORMATION

If you currently have health coverage from an employer or union, joining Humana could affect your employer or union healthcare benefits. You could lose your employer or union health coverage if you join Humana.

By completing this enrollment form, I agree to the following:

If I am enrolling in a Medicare Advantage health plan that has a contract with the federal government, I will need to keep my Medicare Parts A and B to stay in the plan. I must continue to pay my Medicare Part B premium. I can only be in one Medicare Advantage plan at a time and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare Advantage health plan or prescription drug plan. It is my responsibility to inform Humana of any prescription drug coverage that I have or may get in the future. I understand that if I don't have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare's), I may have to pay a late enrollment penalty if I enroll in Medicare prescription drug coverage in the future. Enrollment in my selected plan is generally for the entire year.

I understand that when my Humana coverage begins, I must get all of my medical and prescription drug benefits from Humana. Benefits and services provided by Humana and contained in my "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Humana will pay for benefits or services that are not covered. I will abide by the rules of my Evidence of Coverage. Once I am a member of Humana, I have the right to appeal plan decisions about payment or services if I disagree.

This Humana plan serves a specific service area. If I move out of the area that this Humana plan serves, I need to notify Humana so I can disenroll and find a new plan in my new area. I understand that Medicare beneficiaries are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.

Once Humana has received my enrollment form, I may get a verification letter to make sure that I understand how my plan works and to confirm my intent to enroll. This is not a secondary plan to Medicare Parts A and B. Humana pays instead of Medicare, and I will be responsible for the amounts that Humana doesn't cover, such as copayments and coinsurances. Medicare Parts A and B won't pay for my healthcare while I am enrolled in Humana.

- If you are requesting membership in a **Dual Eligible Special Needs Plan (D-SNP)**, the following statement applies: I understand this plan is for individuals with both Medicaid and Medicare. My ability to enroll is based on verification that I am entitled to both Medicare and medical assistance under Medicaid.
 - For **FLORIDA** enrollees of a D-SNP: I understand that this plan is sponsored by Humana and the State of Florida Agency For Health Care Administration.
 - For **TENNESSEE** enrollees of a D-SNP: I understand that TennCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TennCare is not responsible for guaranteeing the availability or quality of these benefits. Any reference to more, extra or additional Medicare benefits, is applicable to Medicare only and does not indicate increased Medicaid benefits.
- I understand that I am enrolling into a Humana Medicare Advantage plan and not a Medicare Supplement, Medigap, Medicare Select or Medicaid plan.

The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.

Release of Information:

By joining this Medicare plan, I acknowledge that Humana will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by federal law that authorize the collection of this information (see Privacy Act Statement below).

Privacy Act Statement:

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

Individuals experiencing homelessness:

If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security benefit checks) may be considered and used in the residential address field as your permanent residence address.

2024 Humana Medicare Dual Eligible Special Needs Plan Enrollment Form

Please print this information exactly

as it is on your Medicare card.	DATE OF BIRTH*	SEX*
MEDICARE HEALTH INSURANCE	MEMBER ID NUMBER H (For current or past Human	a members)
FIRST NAME* MEDICARE NUMBER* N A E N - A E N - A A N N IS ENTITLED TO EFFECTIVE DATE HOSPITAL (PART A) M M - 0 1 - Y Y Y Y MEDICAL (PART B) M M - 0 1 - Y Y Y Y	Please see your agent to core PROPOSED COVERAGE STA M M - 0 1 - 2 ((Must be after the sign do ICEP IEP AEP OEP MA or PDP or MAPD MAPD (See Additional Notes page) †Required if SEP selected. See	mplete these questions. ART DATE* 0 2 4 ate on page 8) OEP OEPI SEP NEW CODE†
RESIDENTIAL ADDRESS* P.O. Box not allowed.	Expe	eriencing homelessness
	APT or STE	
CITY* COUNTY*	ST*	ZIP*
MAILING ADDRESS Your residential address confirms your ser here, if applicable. If your mailing address is your residential a		ddress/P.O. Box
	APT or STE	
CITY	ST	ZIP
It is important that we can reach you to help you stay inform Please provide your telephone number and email address. TELEPHONE Cellpho	•	ılth.
There may be times when Humana will use an automated so When that happens we will be sure to use the telephone number EMAIL By providing your email address, you authorize Huma	ystem to call or text you. mber you provided.	ation to this address.
Go paperless. Many plan documents are now available in a digita available communications and guidance on how to view your doc		
We strongly recommend that all medical plan applicants inclubelow. If you are applying for an HMO plan, then you must con Please see your Summary of Benefits to determine if your plan	mplete this section.	
PRIMARY CARE PHYSICIAN (PCP)		

Print clearly. Use black ink.

Asterisks (*) indicate required fields.

AGENT NUMBER (SAN)

Are you already a patient of the physician you chose?

Yes No

N A E N - A E N - A A N N

Typically, you may enroll in a Medicare Advantage or prescription drug plan during the Annual Election Period (AEP) between October 15 and December 7 of each year. In addition, you can choose to change your Medicare Advantage plan once during the annual Open Enrollment Period (OEP) between January 1 and March 31 of each year, or immediately after enrolling in a plan during your IEP/ICEP (OEP NEW). Limitations on allowed plan changes during OEP apply. There are exceptions that may allow you to enroll outside of these periods. Please read the following statements carefully and mark the oval to the left of any statement that applies to you. By marking any of the following ovals you are certifying that, to the best of your knowledge, the text is a true statement about you. **If we later determine that this information is incorrect, you may be disenrolled.**

	SEP Code	Special Election Period (SEP) statements
	LEC	I am either losing/leaving coverage I had from an employer or union or lost this type of coverage within the last two months.
	MDE	I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I HAVEN'T had a change. Note: This SEP is only valid once per calendar quarter from January 1 through September 30.
	NLS	I had a change in my Extra Help paying for Medicare prescription drug coverage (newly got assistance, had a change in level or lost eligibility) within the last three months.
	MCD	I had a change in my Medicaid status (newly got assistance, had a change in level or lost eligibility) within the last three months.
	MOV	I am moving or have moved within the last two months. The move is either outside the service area for my current plan or this plan is a new option for me.
	SNP	I have been notified that I no longer qualify for my Dual Eligible Special Needs Plan and am in a period of deemed continued eligibility or I was disenrolled from my Dual Eligible Special Needs Plan within the past three months due to a Medicaid change or loss.
	DST	I was affected by a Federal Emergency Management Agency (FEMA) declared emergency/disaster or a disaster or other emergency declaration issued by a federal, state or local government entity, and was unable to use another election period available to me due to it. Election Period Missed: Emergency/Disaster Experienced:
	EOC	My existing Medicare Advantage (MA) plan is ending its contract for the upcoming contract year. Note: (formerly NON) This SEP is only valid from December 8 through the last day of February.
	ОТН	None of the above statements apply to me. However, I feel I have a special circumstance which allows me an exception to enroll. Humana will contact you to determine if an exception can be granted. Must include the reason below.
Notes	(if OTH):	

N A E N - A E N - A A N N

Plan selection

Please provide the plan information below for the medical plan you'd like. Plan information can be found in your Summary of Benefits.

CONTRACT* PBP* SEGMENT 0 0

Please provide the base monthly premium for this plan from the Summary of Benefits. This amount helps us identify the plan you would like and should not include any late enrollment penalties or payments from other parties, like Medicaid.

BASE MONTHLY PREMIUM*

\$.

Select one option below corresponding with the plan details you provided above. Refer to your Summary of Benefits or your agent for assistance.

I would like **ONE** of the following options:*

- Humana Gold Plus® HMO D-SNP
- Humana Community HMO D-SNP
- Humana Fully Integrated HMO D-SNP
 (Humana Long Term Care Plan Required)
- Humana Gold Plus® Integrated HMO D-SNP
- HumanaChoice® PPO D-SNP
 - Humana Care Extra PPO D-SNP
- HumanaChoice® Integrated PPO D-SNP

Medicaid eligibility is required for all Dual Eligible Special Needs Plans.

MEDICAID NUMBER

By marking this oval, I attest that I have received award materials for a future Medicaid effective date.

	N A E N - A E N - A A N N
 If you will have other prescription drug coverage are applying, please fill this oval.* 	(like VA, TRICARE) in addition to this plan for which you I will have other prescription drug coverage
Please provide your other prescription drug coverage NAME OF OTHER COVERAGE	je details here, if applicable.
ID NUMBER FOR THIS COVERAGE	GROUP NUMBER FOR THIS COVERAGE
2. Once enrolled, will you or your spouse work?	Yes No
Preferred Written Language (when available) English Spanish Chinese Preferred Verbal Language English Spanish Mandarin Korean Other If an accessible format is needed, please select one op Audio Large print Acces Oral over the phone Braille Please call a licensed Humana sales agent at 1-800-83 format or language.	ssible screen reader PDF
Are you Hispanic, Latino/a, or Spanish origin? Select all to No, not of Hispanic, Latino/a, or Spanish origin Yes, Puerto Rican Yes, another Hispanic, Latino/a, or Spanish origin What's your race? Select all that apply.	Yes, Mexican, Mexican American, Chicano/a Yes, Cuban I choose not to answer

Asian Indian

Other Pacific Islander

Filipino

Korean

White

American Indian or Alaska Native

Chinese
Japanese

Other Asian

Vietnamese

Black or African American

Guamanian or Chamorro

I choose not to answer

Native Hawaiian

Samoan

NAEN-AEN-AANN

PLEASE SELECT ONE PREMIUM PAYMENT OPTION.* You may pay your monthly plan premium and/or late enrollment penalty via automatic deduction from your bank account (ACH), Social Security Administration (SSA) or Railroad Retirement Board (RRB) benefit check, or credit or debit card (CC/DC). You may also choose to pay by mail using a Coupon book. If you do not select a payment option below, you may be defaulted to a Coupon book.

Automatic bank account deduction Bank account information (Only complete this section if you selected Automatic bank account deduction as your payment option).	
Checking account Savings account	
BANK NAME	
ROUTING NUMBER ACCOUNT NUMBER	
31 III III III III III III III III III I	
FOR	

Social Security benefit check deduction (Please see note below)

Railroad Retirement Board benefit check deduction (Please see note below)
You must currently be receiving a Railroad Retirement Board benefit check in order to qualify for this payment option.

NOTE: Due to processing timelines mandated by CMS (Medicare), your SSA or RRB deduction may be denied for your first premium payment. Humana will issue you an invoice for the initial payment and resubmit your request to CMS (Medicare) for SSA or RRB deduction to begin with your second month's premium. The deduction may take two or more benefit checks to begin. In most cases, if SSA or RRB accepts your request for automatic deduction, the first deduction from your benefit check will start with the month that SSA accepts the withholding. If SSA or RRB does not approve your request for automatic deduction, we will send you a Coupon book for your monthly premiums.

Automat	tic cro	dit or	dahit	card o	leduction	
AUTOMO	ic cre	nit or	nenit	cara c	160HCTION	ı

Credit or debit card information (Only complete this section if you selected Automatic credit or debit card deduction as your payment option).

Mastercard	Visa Disc	cover American Express
CREDIT OR DEBIT C	CARD NUMBER	EXPIRATION DATE
		M M - 2 0 Y Y

Coupon book

You can visit **Humana.com/pay** to make your monthly premium payments online. If you have selected Coupon book as your payment option, you can pay as far in advance as you like. You can also log in to your secure MyHumana account (click Register if you haven't signed up yet) or download the MyHumana mobile app to take advantage of other premium-related services.

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 will either have the amount withheld from your Social Security benefit check or be billed directly by Medicare or the RRB. Do NOT pay Humana the Part D-IRMAA.

Asterisks (*) indicate required fields APPLICANT MEDICARE NUMBER* N A E N - A E N - A A N N I have read and understand the important information on the preceding pages. I have reviewed and received a copy of the Summary of Benefits. SIGNATURE OF APPLICANT* or authorized legal representative (including valid Power of Attorney, Legal Guardian, etc.) SIGNATURE DATE* M M - D D - 2 0 Y Y I understand that my signature (or the signature of the individual legally authorized to act on my behalf) on this enrollment form means that I have read and understand the contents of this enrollment form. If signed by an authorized representative (as described above), the signature certifies that: 1) this individual is authorized under state law to complete this enrollment, and 2) documentation of this authority is available upon request by Medicare. If you are the authorized legal representative, you MUST sign above and provide the following information:* LAST NAME FIRST NAME ΜI STREET ADDRESS

CITY ST ZIP **TELEPHONE RELATIONSHIP TO APPLICANT**)

AGENT USE ONLY

APPOINTMENT TYPE SCOPE OF APPOINTMENT ID NUMBER WRITING AGENT NAME* DATE* AGENT NUMBER (SAN)* M M - D D - 2 0 Y Y AFFINITY PARTNER LOCATION CAMPAIGN

REFERRING AGENT NAME

REFERRING AGENT NUMBER (SAN)

ASK THE APPLICANT: Would you like to provide your Veteran status?*

Self Spouse Dependent I am not a Veteran Prefers not to answer

LEAD SOURCE*

Book of Business Event Marketing/Advertisement Third-Party Humana



Care that's all about you

This signifies the receipt of enrollment in a Humana Medicare plan. Note: Enrollment is pending review and final approval by Medicare and Humana. Humana will send a letter once processing is complete. You may use this form as temporary proof of coverage until you receive your Humana ID card. Please note, however, that if the application is not approved, claims may be denied and you may be responsible for the cost of services you receive.

Member name			Humana licensed sales agent name				
Application ID number			Plan name				
Plan type		Ī	Proposed effective date				
Primary care provider (PCP)		ī	PCP phone number (if app	olicable)			
Plan premium Copayment	PCP	9	Specialist	ER			
☐ I have read and reviewed the Sumi			•				
Optional supplemental benefits (OSB) you are en	rolli	ng in:				
MyOption SM Dental – High (DEN8)			MyOption DEN205				
☐ MyOption Platinum Dental (DEN			MyOption DEN206				
☐ MyOption Plus (VIS759/DEN843)			MyOption DEN207				
☐ MyOption Vision (VIS757)			MyOption DEN432				
-			MyOption DEN478				
Please refer to the information belo Humana member ID card.	w regarding the	e plo	an you have applied for t	ıntil you re	eceive your		
Medicare Advantage prescription dru	ıg (MAPD) plan		PCN: 03200000				
or prescription drug plans (PDP) (Part	: D)		BIN: 015581				
			PCN: 03200004				
Medicare Advantage plans (without drug coverage)			BIN: 610649				
RX plan							
Processor control n			Bank identific	ation numb	oer (BIN)		
Contract – Plan benefit pac	:kage (PBP)		Se	egment			
Member signature Date			Agent signature Date				

Humana.

Humana Customer Care

For questions about claims, benefits or anything else regarding your Humana coverage, visit **Humana.com/ Help** or call **800-457-4708 (TTY: 711)**.

 Oct. 15 – Dec. 7
 Dec. 8 – Oct. 14

 Daily
 Monday – Friday

 8 a.m. – 8 p.m.
 8 a.m. – 8 p.m.

24-hour medical service authorization: 800-523-0023 (TTY: 711)

Doctor and hospital: Health maintenance organization (HMO) and preferred provider organization (PPO) plans require authorization for all nonemergency and nonurgent services. Notification is requested for private fee-for-service (PFFS) plans. Providers can call **866-291-9714** for PFFS plan terms and conditions.

Humana MyOption optional supplemental benefits (OSB) are only available to members of certain Humana Medicare Advantage (MA) plans. Members of Humana plans that offer OSBs may enroll in OSBs throughout the year. Benefits may change on Jan. 1 each year. Enrollees must continue to pay the Medicare Part B premium, their Humana plan premium and the OSB premium.

Important _

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

• The following department has been designated to handle inquiries regarding Humana's non-discrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618,

877-320-1235 (TTY: 711).

Auxiliary aids and services, free of charge, are available to you.

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.

This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711).** Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese):本資訊也有其他語言版本可供免費索取。請致電客戶服務部:**877-320-1235 (聽障專線:711)**。辦公時間:東部時間上午 8 時至晚上 8 時。

IMPORTANT INFORMATION:

2023 Medicare Star Ratings



Humana - Hoo28

For 2023, Humana - H0028 received the following Star Ratings from Medicare:

 Overall Star Rating:
 ★★★☆

 Health Services Rating:
 ★★★☆

 Drug Services Rating:
 ★★★☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★☆ ABOVE AVERAGE

★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

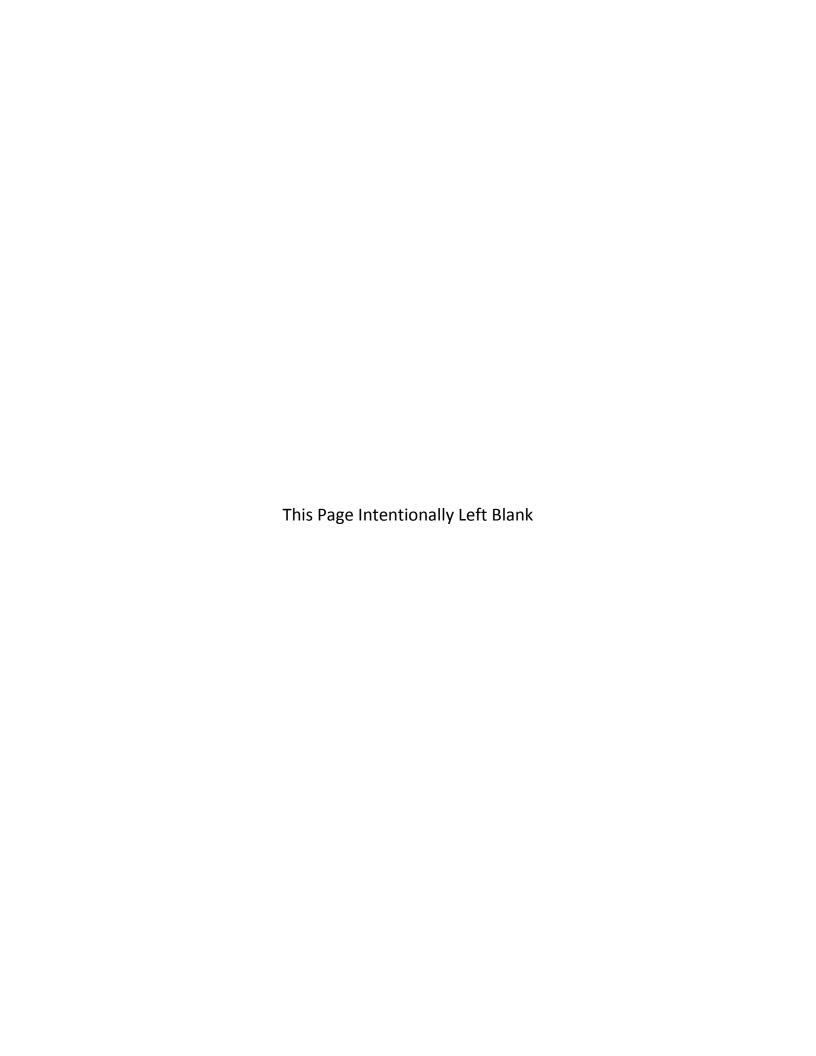
Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at medicare.gov/plan-compare.

Questions about this plan?

Contact Humana 7 days a week from 8:00 a.m. to 8:00 p.m. local time at 800-833-2364 (toll-free) or 711 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. local time. Current members please call 800-457-4708 (toll-free) or 711 (TTY).





Important resources guide

Keep this resource guide handy so you can easily and quickly get answers to your questions after you enroll.

Find a Doctor

Humana.com/FindADoctor

Go365 by Humana

Go365.com

Home healthcare

Humana.com/AtHome

Virtual visits

Humana.com/VirtualVisits

Pharmacy education

844-330-0816

Create a MyHumana account

MyHumana.com

Humana Neighborhood Center

Humana Neighborhood Center.com

Search and connect to support in your ZIP code

Humana.FindHelp.com



Humana Customer Care

For questions about claims, benefits or anything else regarding your Humana coverage, visit **Humana.com/Help** or call **855-599-5751 (TTY:711)**.

Oct. 15 - Dec. 7

Daily

8 a.m. – 8 p.m.

Dec. 8 - Oct. 14

Monday – Friday

8 a.m. - 8 p.m.

Not all benefits and resources listed are available on all plans or in all areas. Consult your Evidence of Coverage or ask your licensed Humana sales agent to find out what benefits are included in your plan.



What's next

Once you complete your enrollment application and it is approved by the Centers for Medicare & Medicaid Services, we'll send you:



A notice confirming your application is approved



Your Humana member ID card

As a Humana member, you'll have access to MyHumana. It's your secure online account where you will be able to set up a personal profile to see your summary of benefits and costs.

Get this information sent right to your MyHumana account:

- Summary of Benefits and value-added items and services that may be available with your plan
- Annual Notice of Change
- SmartSummary® (Explanation of Benefits)
- Health and wellness information
- Plan messages and notifications (verification of enrollment, confirmation of enrollment)
- Medication information and resources



Go to **Humana.com/LogOn** to set up your MyHumana account and confirm your communication preferences.

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

Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.

Humana is a Coordinated Care HMO SNP, PPO SNP plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in any Humana plan depends on contract renewal.

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

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

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繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部: **877-320-1235 (聽障專線: 711)**。辦公時間: 東部時間上午 8 時至晚上 8 時。

