

# 2024 Health Plan Benefits at a Glance

HumanaChoice H5525-070 (PPO) North Carolina

| Plan Costs                   | With Medicare Only   | With Medicare & State Cost-Share Protection  |
|------------------------------|--|--|
| Monthly plan premium         | \$46.90  | If you receive premium assistance, your plan premium may be reduced.   |
| Annual out-of-pocket maximum | \$7,550 in-network<br>\$7,550 combined in and out-of-network | \$7,550 in-network<br>\$7,550 combined in and out-of-network<br>If you are eligible for Medicare cost-sharing assistance under your state's 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 With Medicare only | Out-of-Network With Medicare only | In-Network With Medicare & State Cost-Share Protection |
|-----------------------------|-------------------------------|-----------------------------------|--|
| <b>Doctor Office Visits</b> |                               |                                   |  |
| Primary care provider (PCP) | \$0 copay                     | \$0 copay                         | \$0 copay  |
| Specialist                  | \$0 copay                     | \$0 copay                         | \$0 copay  |

| <b>Preventive Care</b>                 |  |  |           |
|--|--|--|-----------|
| Including: Medicare covered screenings | Covered at no cost when you see an in-network provider | Preventive screenings may have a cost share when you see an out-of-network provider. | \$0 copay |

| <b>Telehealth Services (in addition to Original Medicare)</b> |            |             |           |
|---|------------|-------------|-----------|
| Primary care provider (PCP)                                   | \$0 copay  | Not covered | \$0 copay |
| Specialist  | \$0 copay  | Not covered | \$0 copay |
| Urgent care services  | \$50 copay | Not covered | \$0 copay |
| Substance abuse or behavioral health services                 | \$0 copay  | Not covered | \$0 copay |

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**Inpatient Care**

|                               |   |   |           |
|-------------------------------|---|---|-----------|
| Acute inpatient hospital care | \$295 copay per day for days 1-5<br>\$0 copay per day for days 6-90 | \$295 copay per day for days 1-5<br>\$0 copay per day for days 6-90 | \$0 copay |
|-------------------------------|---|---|-----------|

**Lab Services**

|   |            |            |           |
|---|------------|------------|-----------|
| Lab tests from lab facility                 | \$0 copay  | \$0 copay  | \$0 copay |
| Lab tests from outpatient hospital facility | \$50 copay | \$50 copay | \$0 copay |

**Outpatient Care**

|  |             |             |           |
|--|-------------|-------------|-----------|
| Outpatient surgery at ambulatory surgical center   | \$325 copay | \$325 copay | \$0 copay |
| Physical therapy at therapy facility               | \$25 copay  | \$25 copay  | \$0 copay |
| X-rays at outpatient hospital facility             | \$125 copay | \$125 copay | \$0 copay |
| Diagnostic testing at outpatient hospital facility | \$120 copay | \$120 copay | \$0 copay |

**Mental Health Services**

|   |   |   |           |
|---|---|---|-----------|
| Inpatient psychiatric hospital<br><br>Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. | \$587 copay per day for days 1-3<br>\$0 copay per day for days 4-90 | \$587 copay per day for days 1-3<br>\$0 copay per day for days 4-90 | \$0 copay |
| Specialist's office   | \$45 copay  | \$45 copay  | \$0 copay |
| Outpatient hospital   | \$100 copay   | \$100 copay   | \$0 copay |
| Partial hospitalization   | \$70 copay  | \$70 copay  | \$0 copay |

**Emergency Services**

|   |            |            |           |
|---|------------|------------|-----------|
| Urgently needed services at an urgent care center | \$50 copay | \$50 copay | \$0 copay |
|---|------------|------------|-----------|

## Emergency Services (continued)

|                    |                                 |                                 |           |
|--------------------|---------------------------------|---------------------------------|-----------|
| Ambulance services | \$300 copay per date of service | \$300 copay per date of service | \$0 copay |
| Emergency room     | \$100 copay                     | \$100 copay                     | \$0 copay |

## Additional Benefits & Programs

|   |   |
|---|---|
| Healthy Options Allowance                     | <p>Members diagnosed with a chronic health condition may receive a <b>\$75</b> monthly allowance on a prepaid card to use for essentials you need to support your health.</p> <p>This allowance can be used to buy approved products from participating retail locations (like groceries, 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.).</p> <p>Allowance amount cannot be combined with other allowances which may be on the Card.</p> <p>Unused amount rolls over to the next month and expires at the end of the plan year.</p> |
| Mandatory supplemental dental benefit DEN088  | Included - cost share may apply. Please refer to the Summary of Benefits for additional details.  |
| Mandatory supplemental vision benefit VIS711  | Included - cost share may apply. Please refer to the Summary of Benefits for additional details.  |
| Mandatory supplemental hearing benefit HER947 | Included - cost share may apply. Please refer to the Summary of Benefits for additional details.  |
| Transportation                                | <b>\$0</b> copay for plan approved location up to 36 one-way trip(s) per year. This benefit is not to exceed 75 miles per trip.   |
| NationsMarket® Fresh, Prepared meal program   | Included  |
| Personal Home Care                            | Included  |
| SilverSneakers® fitness program               | Included  |

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# 2024 Prescription Drug Benefits at a Glance

HumanaChoice H5525-070 (PPO) North Carolina

## Plan Highlights

|                                |   |
|--------------------------------|---|
| <b>\$0 copays</b>              | <b>\$0</b> copays at select pharmacy locations and tiers. Additional details below.                                       |
| <b>Deductible</b>              | <b>\$0</b> deductible on Tier 1   |
| <b>Insulin costs</b>           | You won't pay more than <b>\$35</b> for a one-month (up to 30-day) supply of each insulin product covered by your plan    |
| <b>Additional gap coverage</b> | Additional gap coverage for the following:<br>Tier 1 drugs<br>Tier 2 drugs<br>Insulin                                     |
| <b>Excluded drug coverage</b>  | Additional drug coverage for the following:<br>Erectile dysfunction (ED) drugs<br>Anti-Obesity drugs                      |
| <b>\$0 vaccines</b>            | <b>\$0</b> copay for adult Part D covered vaccines recommended by the Advisory Committee on Immunization Practices (ACIP) |


## Deductible

**\$0** deductible for Tier 1. This plan has a **\$545** deductible for Tier 2, Tier 3, Tier 4, Tier 5 drugs. You pay the full cost of these drugs until you reach **\$545**. Then, you only pay your cost-share.

## Initial Coverage

You pay the following until your total yearly drug costs for covered drugs reach **\$5,030**. Total yearly drug costs are the total drug costs paid by both you and our plan. Once you reach this amount, you will enter the Coverage Gap.

## Pharmacy Cost-Sharing

|  <b>Get more value with cost-share options in bold</b> | Retail Cost-Sharing                       |         | Standard Mail-Order Cost-Sharing |         | Preferred Mail-Order Cost-Sharing |            |
|--|---|---------|----------------------------------|---------|-----------------------------------|------------|
|  | Includes all in-network retail pharmacies |         |                                  |         | CenterWell Pharmacy™              |            |
| Day Supply   | 30-day                                    | 90-day* | 30-day                           | 90-day* | 30-day                            | 90-day*    |
| <b>Tier 1: Preferred Generic</b>   | \$0                                       | \$0     | \$1                              | \$3     | \$0                               | <b>\$0</b> |
| <b>Tier 2: Generic</b>   | \$20                                      | \$60    | \$20                             | \$60    | \$20                              | <b>\$0</b> |

| Day Supply                        | 30-day | 90-day* | 30-day | 90-day* | 30-day | 90-day*      |
|-----------------------------------|--------|---------|--------|---------|--------|--------------|
| <b>Tier 3: Preferred Brand</b>    | \$47   | \$141   | \$47   | \$141   | \$47   | <b>\$131</b> |
| <b>Tier 4: Non-Preferred Drug</b> | \$100  | \$300   | \$100  | \$300   | \$100  | <b>\$290</b> |
| <b>Tier 5: Specialty Tier</b>     | 25%    | N/A     | 25%    | N/A     | 25%    | N/A          |

Other pharmacies are available in our network. To find which pharmacies are available in your network, go to [Humana.com/pharmacyfinder](https://www.humana.com/pharmacyfinder).

\*Some drugs are limited to a 30-day supply.

Once your total yearly drug costs—what is paid both by you and our plan—reach **\$5,030**, the costs of your drugs may go up. Please refer to the Summary of Benefits for more information.

You can get more out of your plan by doing the following:

- **Stay in-network.** You may pay less for your drugs at in-network pharmacies.
- **Consider using your preferred mail order cost-sharing pharmacies.** They typically offer a lower cost-share than standard mail order cost-sharing pharmacies for most drugs (your cost-share for specialty drugs is the same at any in-network pharmacy).
- **Get a 90-day supply of many of the drugs you take all of the time.** You'll get more and may pay less, especially when you fill at a preferred cost-sharing mail order pharmacy.

You won't pay more than **\$35** for a one-month (up to 30-day) supply of each plan-covered insulin product regardless of cost-sharing tier, even if you haven't paid your deductible.

### "Extra Help"

If you receive "Extra Help" for your drugs you will have a **\$0** deductible.

Prior to reaching your annual **\$8,000** out-of-pocket limit you will pay one of the following depending on your level of "Extra Help:"

- **\$4.50** for generic/preferred multi-source drug or biosimilar; **\$11.20** for any other drug; OR
- **\$1.55** for generic/preferred multi-source drug or biosimilar; **\$4.60** for any other drug; OR
- **\$0** for all drugs

After reaching your annual **\$8,000** out-of-pocket limit, you will pay **\$0** for the remainder of the calendar year, regardless of the level of "Extra Help" you receive. Additional information will be available on your LIS rider.

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.

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Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

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.

Out-of-network/non-contracted providers are under no obligation to treat Humana 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.

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

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Get all your health plan details at  
**[Humana.com/Benefits](https://www.humana.com/Benefits)**



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- 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。