2024 Health Plan Benefits at a Glance

Humana USAA Honor (PPO) H5525-065 North Carolina

Plan Costs		With Medicare Only	
Monthly plan premium		\$0	
Medicare Part B premium reduction		Your plan will reduce your Monthly Part B premium by up to \$150 but by no more than Original Medicare's Part B Premium for 2024.	
Annual out-of-pocket maximum		\$8,850 in-network \$13,300 combined in	and out-of-network
	In-Network	With Medicare only	Out-of-Network With Medicare only
Doctor Office Visits			
Primary care provider (PCP)	\$0 copay		\$0 copay
Specialist	\$35 copay		\$35 copay
Preventive Care			
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.
Telehealth Services (in addition	to Original N	ledicare)	
Primary care provider (PCP)	\$0 copay		Not covered
Specialist	\$35 copay		Not covered
Urgent care services	\$50 copay		Not covered
Substance abuse or behavioral health services	\$0 copay		Not covered
Inpatient Care			
Acute inpatient hospital care	\$345 copay per day for days 1-5 \$0 copay per day for days 6-90		\$345 copay per day for days 1-5 \$0 copay per day for days 6-90
Lab Services			
Lab tests from lab facility	\$0 copay		\$0 copay
Lab tests from outpatient hospital facility	\$50 copay		\$50 copay
Outpatient Care			
Outpatient surgery at ambulatory surgical center	\$325 copay	1	\$325 copay

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Physical therapy at therapy facility	\$25 copay	\$25 copay	
X-rays at outpatient hospital facility	\$125 copay	\$125 copay	
Diagnostic testing at outpatient hospital facility	\$85 copay	\$85 copay	
Mental Health Services			
Inpatient psychiatric hospital Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.	\$345 copay per day for days 1-4 \$0 copay per day for days 5-90	\$345 copay per day for days 1 \$0 copay per day for days 5-90	
Specialist's office	\$45 copay	\$45 copay	
Outpatient hospital	\$100 copay	\$100 copay	
Partial hospitalization	\$70 copay	\$70 copay	
Emergency Services			
Urgently needed services at an urgent care center	\$50 copay	\$50 copay	
Ambulance services	\$300 copay per date of service	\$300 copay per date of service	
Emergency room	\$100 copay	\$100 copay	
Additional Benefits & Programs			
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 HER963	Included - cost share may apply. Please refer to the Summary of Benefits for additional details.		
NationsMarket® Fresh, Prepared meal program	Included		
SilverSneakers [®] fitness program	Included		

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

The Humana USAA Honor plans are available to anyone eligible for Medicare and veterans should consider all their health plan options.

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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.

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The Part B premium reduction benefit pays part or all of your Part B premium and the amount may change based on the amount you pay for Part B.



Get all your health plan details at **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。

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