

2024 Health Plan Benefits at a Glance

Humana Gold Plus H4461-025 (HMO) West Tennessee

Plan Costs	With Medicare Only	With Medicare & State Cost-Share Protection
Monthly plan premium	\$0	\$0
Annual out-of-pocket maximum	\$3,900 in-network	\$3,900 in-network 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 In-Network With Medicare & State Cost-Share Protection		
Doctor Office Visits		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$25 copay	\$0 copay
Preventive Care		
Including: Medicare covered screenings	Covered at no cost when you see an in-network provider	\$0 copay
Telehealth Services (in addition to Original Medicare)		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$25 copay	\$0 copay
Urgent care services	\$60 copay	\$0 copay
Substance abuse or behavioral health services	\$0 copay	\$0 copay
Inpatient Care		
Acute inpatient hospital care	\$279 copay per day for days 1-6 \$0 copay per day for days 7-90	\$0 copay
Lab Services		
Lab tests from lab facility	\$0 copay	\$0 copay

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Lab Services (continued)

Lab tests from outpatient hospital facility	\$40 copay	\$0 copay
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Outpatient Care

Outpatient surgery at ambulatory surgical center	\$255 copay	\$0 copay
Physical therapy at therapy facility	\$20 copay	\$0 copay
X-rays at outpatient hospital facility	\$125 copay	\$0 copay
Diagnostic testing at outpatient hospital facility	\$100 copay	\$0 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.	\$279 copay per day for days 1-6 \$0 copay per day for days 7-90	\$0 copay
Specialist's office	\$25 copay	\$0 copay
Outpatient hospital	\$25 copay	\$0 copay
Partial hospitalization	\$25 copay	\$0 copay

Emergency Services

Urgently needed services at an urgent care center	\$60 copay	\$0 copay
Ground ambulance services	\$300 copay per date of service	\$0 copay
Emergency room	\$120 copay	\$0 copay

Additional Benefits & Programs

Flex Allowance	\$500 annual allowance on a prepaid card to use for out-of-pocket expenses, including copays related to the current plan year covered dental, vision and hearing services. Any unused amount expires at the end of the plan year. Allowance is available on the Humana Spending Account Card.	
Mandatory supplemental dental benefit DEN091	Included - cost share may apply. Please refer to the Summary of Benefits for additional details.	
Mandatory supplemental vision benefit VIS754	Included - cost share may apply. Please refer to the Summary of Benefits for additional details.	

Additional Benefits & Programs (continued)

Mandatory supplemental hearing benefit HER946	Included - cost share may apply. Please refer to the Summary of Benefits for additional details.
Over-the-Counter (OTC) mail order	\$100 quarterly allowance to buy approved over-the-counter health and wellness products available through our OTC Mail Order provider. Unused amount rolls over to the next quarter and expires at the end of the plan year.
HMO travel benefit	Included
NationsMarket® Fresh, Prepared meal program	Included
SilverSneakers® fitness program	Included



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2024 Prescription Drug Benefits at a Glance

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Plan Highlights

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


Deductible

This plan has a **\$0** deductible.

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

 Get more value with cost-share options in bold	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*
Tier 1: Preferred Generic	\$0	\$0	\$10	\$30	\$0	\$0
Tier 2: Generic	\$0	\$0	\$20	\$60	\$0	\$0
Tier 3: Preferred Brand	\$47	\$141	\$47	\$141	\$47	\$131

Day Supply	30-day	90-day*	30-day	90-day*	30-day	90-day*
Tier 4: Non-Preferred Drug	\$97	\$291	\$100	\$300	\$97	\$281
Tier 5: Specialty Tier	33%	N/A	33%	N/A	33%	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.

"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.

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

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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.

Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. You may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider.

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)



Important

At Humana, it is important you are treated fairly.

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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。