

2024 Health Plan Benefits at a Glance

Humana Gold Plus H4461-040 (HMO) East Tennessee

| Plan Costs | With Medicare Only | With Medicare & State Cost-Share Protection |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Monthly plan premium | \$99 | If you receive premium assistance, your plan premium may be reduced. |
| Annual out-of-pocket maximum | \$900 in-network | \$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 | \$25 copay | \$0 copay |
| Substance abuse or behavioral health services | \$0 copay | \$0 copay |
| Inpatient Care | | |
| Acute inpatient hospital care | \$0 copay per stay | \$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 | \$25 copay | \$0 copay |
|---------------------------------------------|------------|-----------|

Outpatient Care

| | | |
|----------------------------------------------------|-------------|-----------|
| Outpatient surgery at ambulatory surgical center | \$200 copay | \$0 copay |
| Physical therapy at therapy facility | \$10 copay | \$0 copay |
| X-rays at outpatient hospital facility | \$25 copay | \$0 copay |
| Diagnostic testing at outpatient hospital facility | \$25 copay | \$0 copay |

Mental Health Services

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|-----------------------------------------------------------------------------------------------------------|----------------------|-----------|
| Inpatient psychiatric hospital | \$250 copay per stay | \$0 copay |
| Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. | | |
| 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 | \$25 copay | \$0 copay |
| Ground ambulance services | \$300 copay per date of service | \$0 copay |
| Emergency room | \$135 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 DEN441 | Included - cost share may apply. Please refer to the Summary of Benefits for additional details. | |
| Mandatory supplemental vision benefit VIS733 | Included - cost share may apply. Please refer to the Summary of Benefits for additional details. | |

Additional Benefits & Programs (continued)

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|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mandatory supplemental hearing benefit HER963 | Included - cost share may apply. Please refer to the Summary of Benefits for additional details. |
| Over-the-Counter (OTC) mail order | \$200 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 |
| Post Discharge Personal Home Care Services | Included |
| SilverSneakers® fitness program | Included |



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2024 Prescription Drug Benefits at a Glance

Humana Gold Plus H4461-040 (HMO) East Tennessee

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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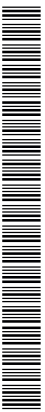
Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth. Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency 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.

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。