

# 2024 Health Plan Benefits at a Glance

Humana Gold Plus - Diabetes and Heart (HMO C-SNP) H4461-042 Memphis

Plan Costs	With Medicare Only	With Medicare & State Cost-Share Protection
Monthly plan premium	\$27.40	If you receive premium assistance, your plan premium may be reduced.
Annual out-of-pocket maximum	\$7,550 in-network	\$7,550 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	\$45 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	\$45 copay	\$0 copay
Urgent care services	20% of the cost	\$0 copay
Substance abuse or behavioral health services	\$0 copay	\$0 copay
Inpatient Care		
Acute inpatient hospital care	\$600 copay per day for days 1-3 \$0 copay per day for days 4-90	\$0 copay
Lab Services & Supplies		
Lab tests from lab facility	\$0 copay	\$0 copay

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## Lab Services & Supplies (continued)

Lab tests from outpatient hospital facility	\$30 copay	\$0 copay
Diabetic monitoring supplies	\$0 copay at a preferred diabetic supplier	\$0 copay

## Outpatient Care

Outpatient surgery at ambulatory surgical center	\$150 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	20% of the cost	\$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.	\$550 copay per day for days 1-3 \$0 copay per day for days 4-90	\$0 copay
Specialist's office	\$30 copay	\$0 copay
Outpatient hospital	20% of the cost	\$0 copay
Partial hospitalization	20% of the cost	\$0 copay

## Emergency Services

Urgently needed services at an urgent care center	20% of the cost	\$0 copay
Ground ambulance services	\$200 copay per date of service	\$0 copay
Emergency room	\$100 copay	\$0 copay

## Additional Benefits & Programs

Special Supplemental Benefits for the Chronically Ill (SSBCI) Healthy Options Allowance	<p><b>\$100</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, 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.).</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 DEN091	Included - cost share may apply. Please refer to the Summary of Benefits for additional details.
Mandatory supplemental vision benefit VIS701	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.
HMO travel benefit	Included
Transportation	<b>\$0</b> copay for plan approved location up to 60 one-way trip(s) per year. This benefit is not to exceed 75 miles per trip.
NationsMarket® Fresh, Prepared meal program	Included
Post Discharge Personal Home Care Services	Included
SilverSneakers® fitness program	Included
Smoking Cessation	Included

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# 2024 Prescription Drug Benefits at a Glance

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## Plan Highlights

<b>\$0 copays</b>	<b>\$0</b> copays at select pharmacy locations and tiers. Additional details below.
<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: Insulin
<b>\$0 vaccines</b>	<b>\$0</b> copay for adult Part D covered vaccines recommended by the Advisory Committee on Immunization Practices (ACIP)

**\$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. If you do not receive "Extra Help" see details below.


## Deductible

This plan has a **\$545** deductible. You pay the full cost of your 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>	\$18	\$54	\$19	\$57	\$18	<b>\$0</b>
<b>Tier 2: Generic</b>	\$20	\$60	\$20	\$60	\$20	<b>\$0</b>
<b>Tier 3: Preferred Brand</b>	12%	12%	12%	12%	12%	<b>12%</b>
<b>Tier 4: Non-Preferred Drug</b>	33%	33%	33%	33%	33%	<b>33%</b>

Day Supply	30-day	90-day*	30-day	90-day*	30-day	90-day*
Tier 5: Specialty Tier	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.

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.

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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**[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。