

2016 Presentation

Humana Prescription Drug Plans

Humana[®]

Y0040_SPRE_PDP_HH_16_Accepted

GNHH4C1HH_16

Let's talk about ...

- Medicare Part D prescription drug plans
- Important dates to remember
- How to get your drug coverage
- Humana prescription drug coverage options
- Where to find information






Agents, these are potential remarks. This is NOT a script that must be read. However, required statements are noted for your benefit. Humana is a stand-alone prescription drug plan with a Medicare contract. Enrollment in a Humana plan depends on contract renewal.

- Doctors have come to rely on prescription drugs to treat many conditions, and the cost of drugs keeps going up so it's likely you're spending more on medicine than ever before
 - In fact, most people with Medicare currently need, or will come to need, prescription drugs to stay healthy
 - Medicare Part D prescription drug coverage can help protect them – and you – from high out-of-pocket costs
- I'll guide you through the enrollment process. There's no pressure. My goal today is to answer your questions and help you determine if a Humana plan fits your needs.

Part of my job is to share Medicare information with as many people as possible. Please think of your friends and associates who need this important information.

To take advantage of Medicare prescription drug coverage, you'll need to weigh your options as related to your needs, and then choose a plan you're comfortable with.

Here's what we'll cover today:

- First, I'll give you the basics on Medicare's prescription drug coverage
- Then we'll talk about some important dates you need to know
- We'll talk about the various ways you can get coverage – and how your current situation might affect your options
- We'll discuss the plans Humana will offer in 2016
- Finally, I'll tell you where you can find more information

Let's talk about . . .

- Medicare Part D prescription drug plans
- Important dates to remember
- How to get your drug coverage
- Humana prescription drug coverage options
- Where to find information





Medicare Part D prescription drug coverage

- Humana and other private insurance companies approved by Medicare offer Medicare Part D plans.
- You can get Medicare Part D coverage even if you haven't had prescription drug coverage in the past; late enrollment penalties may apply.
- Prescription drug coverage is an option available to everyone entitled to Medicare Part A and/or enrolled in Part B.
- If you're already enrolled in a Medicare Advantage plan that includes drug coverage (MAPD), you don't have to take any action; you'll be enrolled in a new prescription drug plan automatically when your plan renews.
- You can only be enrolled in one Medicare Part D plan at a time.

To get Medicare prescription drug coverage, you must:

- Have Medicare Part A and/or Part B.
- Live in the plan's service area.
- Enroll in a Medicare-approved prescription drug plan (PDP) or Medicare Advantage with prescription drug plan offered by a Medicare Advantage (MAPD) organization.

Humana.com 

So, let's get into the basics

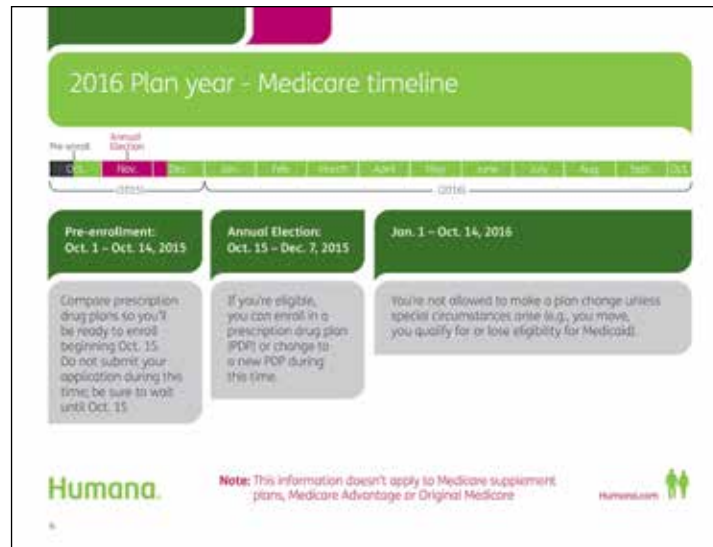
- The Medicare prescription drug plans are available only from private insurance companies approved by Medicare to offer them.
- If you skipped getting Part D coverage when you were first eligible and didn't have other creditable drug coverage, you'll have a penalty added to your premium. You can still enroll, though. And you should. The penalty keeps increasing as time goes by. As an agent, be prepared to inform your prospect about what the penalty amount is.
- Medicare prescription drug coverage is available to everyone with Medicare – that means Medicare Part A, or Part B or both. Do you meet this requirement? May I please see your Medicare card or letter that confirms you have Medicare?
- This almost goes without saying, but to enroll in a prescription drug plan from any insurance company, you need to live in an area served by that insurance company. That's what we mean by the "plan's service area." Are you a full time resident of this service area? This plan's service area is _____.
- To get prescription drug coverage, you need to join a Medicare-approved plan, offered by a Medicare-approved organization. So, at this point, I want to assure you that Medicare has approved Humana's prescription drug plans – and has also given Humana approval to sell them!
- By the way, do you currently have Medicare Part D drug coverage? You can only enroll in one Part D plan at a time. When you enroll with Humana, it will terminate any other Medicare Part D coverage you have.

Medicare Part D prescription drug coverage

- Humana and other private insurance companies approved by Medicare offer Medicare Part D plans
- You can get Medicare Part D coverage even if you haven't had prescription drug coverage in the past; late enrollment penalties may apply
- Prescription drug coverage is an option available to everyone entitled to Medicare Part A and/or enrolled in Part B
- If you're already enrolled in a Medicare Advantage plan that includes drug coverage (MAPD), you don't have to take any action; you'll be enrolled in a new prescription drug plan automatically when your plan renews
- You can only be enrolled in one Medicare Part D plan at a time

To get Medicare prescription drug coverage, you must:

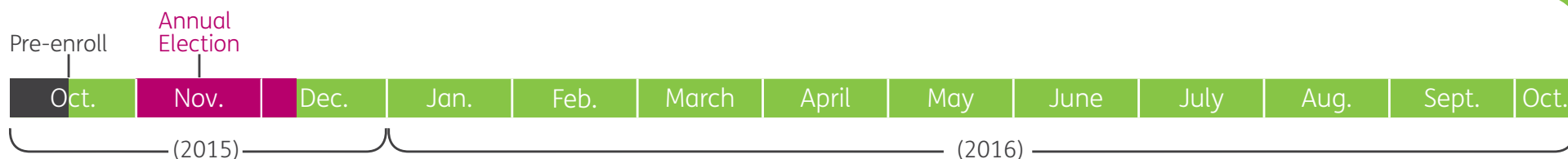
- Have Medicare Part A and/or Part B
- Live in the plan's service area
- Enroll in a Medicare-approved prescription drug plan (PDP) or Medicare Advantage with prescription drug plan offered by a Medicare Advantage (MAPD) organization



Let's talk about when you can join a plan.

- If you are aging in, you can enroll in 2016 Medicare health benefits, such as a PDP or Medicare Advantage plan during the three months before, the month of and the three months following your 65th birthday.
- If you have PDP coverage but want to make a switch, you can enroll in a new plan between Oct. 15 and Dec. 7, 2015, for coverage beginning Jan. 1, 2016. This is the Annual Election Period. During this period, you can also change plans or enroll in a separate prescription drug plan. Additionally, you can elect or enroll in any plan:
 - Original Medicare + PDP
 - Original Medicare + Medicare Supplement + PDP
 - Medicare Advantage + PDP
- Dec. 7 is the last day to enroll in or change Part D coverage for 2016; The exception may be qualifying events. Moving, losing or gaining eligibility for Medicaid are just a few examples of qualifying events.
- Unless a special election period applies to you, such as if you move, you'll have the PDP coverage you're enrolling in today for all of 2016. Is that clear?

2016 Plan year - Medicare timeline



Pre-enrollment: Oct. 1 – Oct. 14, 2015

Compare prescription drug plans so you'll be ready to enroll beginning Oct. 15. Do not submit your application during this time; be sure to wait until Oct. 15

Annual Election: Oct. 15 – Dec. 7, 2015

If you're eligible, you can enroll in a prescription drug plan (PDP) or change to a new PDP during this time.

Jan. 1 – Oct. 14, 2016

You're not allowed to make a plan change unless special circumstances arise (e.g., you move, you qualify for or lose eligibility for Medicaid).

How to get prescription drug coverage

You can get prescription drug coverage several ways:

- **A stand-alone prescription drug plan (PDP)**
 - You can use a stand-alone PDP with Original Medicare or with Original Medicare plus a Medicare supplement (Medigap) plan
 - You can use a stand-alone PDP with a private-fee-for-service (PFFS) plan that doesn't contain drug coverage
- **As a part of a Medicare Advantage plan – also referred to as Medicare Advantage + prescription drugs (MAPD) plan**
- **As a part of your retiree benefit package, if available from your former employer or union**



Humana.

Humana.com

5

Now let's talk about how you get prescription drug coverage.

Again, the choice is yours. The best thing to do is for you to match your particular prescription drug needs to the choices available to you.

Read the page. Discuss, answer any questions.

How to get prescription drug coverage

You can get prescription drug coverage several ways:

- A stand-alone prescription drug plan (PDP)
 - You can use a stand-alone PDP with Original Medicare or with Original Medicare plus a Medicare supplement (Medigap) plan
 - You can use a stand-alone PDP with a private-fee-for-service (PFFS) plan that doesn't contain drug coverage
- As a part of a Medicare Advantage plan – also referred to as Medicare Advantage + prescription drugs (MAPD) plan
- As a part of your retiree benefit package, if available from your former employer or union



Basic prescription benefit			
Part D plans can offer more benefits, but they all must meet the minimum requirements listed below:			
2016 Medicare prescription drug plan - basic coverage			
Phases of 2016 basic benefit	Dollar limits for each phase of 2016 basic benefit	You Pay	Out-of-pocket cost in each benefit phase (excluding premiums)
Phase 1 - Deductible	\$0 - \$360	100% of first \$360 in Rx cost	\$360
Phase 2 - Initial coverage limit	\$360 - \$3,310	25% of the next \$2,950 (\$737.50) in Rx cost	\$737.50
Phase 3 - Coverage gap*	\$3,310 - \$4,850	45% of covered brand-name and 58% of generic drugs of the next \$3,752.50	\$3,752.50
Total annual out-of-pocket amount before Phase 4			\$4,850**
Phase 4 - Catastrophic coverage	More than \$4,850. Medicare and plan cover 95%.	\$2.95 for generic/preferred multi-source drugs and \$7.40 for all other drugs; or 5% coinsurance, whichever is greater	You continue to pay up to 5% of the costs.

Humana

*See Coverage in the Gap on slide 9

**Annual out of pocket amount doesn't include monthly premiums.



This chart contains words and numbers that are unfamiliar to most people. It represents what CMS calls its benchmark drug benefit. In order for CMS to approve a drug plan, it has to be at least this good.

The chart is telling you that if you select a stand-alone PDP or even a Medicare Advantage plan with drug coverage, you have the confidence of knowing that the drug benefit in your plan is at least as good as the benchmark and how the benchmark coverage works. There shouldn't be surprises for you later on. The drug benefit has been reviewed and approved by CMS.

You'll see that the benefit has four phases. You'll move from one level to the next based on drug costs and your spending. I'll explain these in more detail when we go through your Humana drug plan benefits.

I'll show you how the Humana drug benefit matches and may even exceed the benchmark benefit.

Basic prescription benefit

Part D plans can offer more benefits, but they all must meet the minimum requirements listed below:

2016 Medicare prescription drug plan - basic coverage

Phases of 2016 basic benefit	Dollar limits for each phase of 2016 basic benefit	You Pay	Out-of-pocket cost in each benefit phase (excluding premiums)
Phase 1 - Deductible	\$0 - \$360	100% of first \$360 in Rx cost	\$360
Phase 2 - Initial coverage limit	\$360 - \$3,310	25% of the next \$2,950 (\$737.5) in Rx cost	\$737.50
Phase 3 - Coverage gap*	\$3,310 - \$4,850	45% of covered brand-name and 58% of generic drugs of the next \$3,752.50	\$3,752.50
Total annual out-of-pocket amount before Phase 4			\$4,850**
Phase 4 - Catastrophic coverage	More than \$4,850: Medicare and plan cover 95%	\$2.95 for generic/preferred multisource drugs and \$7.40 for all other drugs; or 5% coinsurance, whichever is greater	You continue to pay up to 5% of the costs

Humana®

*See Coverage in the Gap on slide 9

**Annual out-of-pocket amount doesn't include monthly premiums.

Humana.com 

Wherever you are, we're there for you

In 2016, Humana will offer three different stand-alone prescription drug plans

- Each plan meets the requirements set down by Medicare
- Plan availability and benefits will vary by region
- Each offers more than 60,000 in-network pharmacies nationwide
 - Including more than 20,000 independent pharmacies, so you're likely to find one near you



Humana.

Humana.com

7

So we've covered the basics about how and when to get prescription drug coverage. Now let's take a look at the prescription drug plans available from Humana for 2016.

Wherever you are, we're there for you

In 2016, Humana will offer three different stand-alone prescription drug plans

- Each plan meets the requirements set down by Medicare
- Plan availability and benefits will vary by region
- Each offers more than 60,000 in-network pharmacies nationwide
 - Including more than 20,000 independent pharmacies, so you're likely to find one near you



Humana[®]

Humana.com 



Options that make sense

In most areas, Humana offers three stand-alone Medicare Part D prescription drug plans (PDPs) so you can choose the plan that lets you balance your health needs and your budget:

- **Humana Enhanced (PDP)**
- **Humana Preferred Rx Plan (PDP)**
- **Humana Walmart Rx Plan (PDP)**

Each of these plans has different features, so talk with your agent about what is most important to you.

Humana.

Humana.com 

8

I'm here to help you understand, based on your needs, the prescription drug plan that may be right for you. Let's discuss the options.

Options that make sense

In most areas, Humana offers three stand-alone Medicare Part D prescription drug plans (PDPs) so you can choose the plan that lets you balance your health needs and your budget:

- **Humana Walmart Rx Plan (PDP)**
- **Humana Enhanced (PDP)**
- **Humana Preferred Rx Plan (PDP)**

Each of these plans has different features, so talk with your agent about what is most important to you.

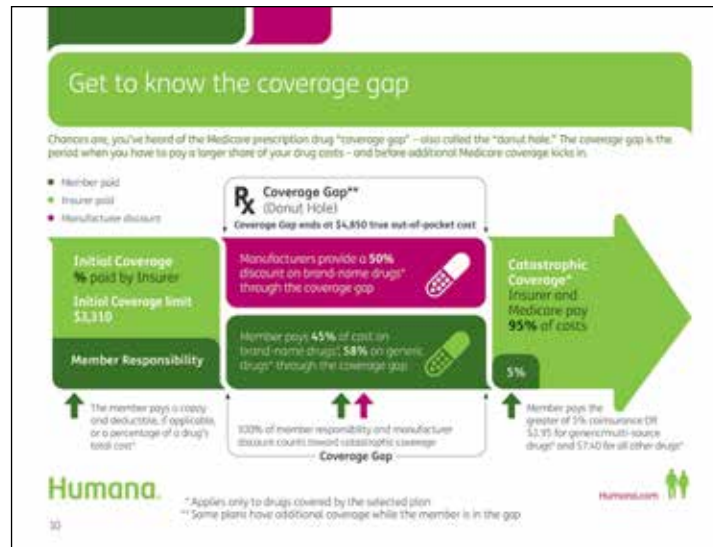
- Humana's prescription drug plans offer pharmacy networks with preferred cost-sharing at select pharmacies
 - Preferred cost-share pharmacies may offer lower copayments or coinsurance rates
 - In urban areas of some states, the availability of preferred cost-share pharmacies is limited
 - These states are: Connecticut, Massachusetts, Michigan, Mississippi, Missouri, New York, North Carolina, Ohio, South Carolina, Rhode Island and Vermont
 - If you live in an urban area in any of these states, you may still enroll in a Humana prescription drug plan; however, you may pay more if you do not fill your prescriptions at a preferred cost-share pharmacy; before enrolling, make sure you are able to travel to these pharmacies if you plan to take advantage of lower copays
 - The availability of preferred cost-sharing pharmacies is also limited in rural areas of Alaska, District of Columbia, Iowa, Minnesota, Montana, North Dakota, Nebraska, South Dakota, Vermont, Wyoming
- Your licensed Humana sales agent can provide information on the specific pharmacies covered by each plan and help determine which plan best fits your needs.

Humana.



- Humana's prescription drug plans offer pharmacy networks with preferred cost-sharing at select pharmacies
- Preferred cost-share pharmacies may offer lower copayments or coinsurance rates
 - In urban areas of some states, the availability of preferred cost-share pharmacies is limited
 - These states are: Connecticut, Massachusetts, Michigan, Mississippi, Missouri, New York, North Carolina, Ohio, South Carolina, Rhode Island and Vermont
 - If you live in an urban area in any of these states, you may still enroll in a Humana prescription drug plan; however, you may pay more if you do not fill your prescriptions at a preferred cost-share pharmacy; before enrolling, make sure you are able to travel to these pharmacies if you plan to take advantage of lower copays
 - The availability of preferred cost-sharing pharmacies is also limited in rural areas of Alaska, District of Columbia, Iowa, Minnesota, Montana, North Dakota, Nebraska, South Dakota, Vermont, Wyoming

Your licensed Humana sales agent can provide information on the specific pharmacies covered by each plan and help determine which plan best fits your needs.



Discount program for brand-name medicines

CMS works with drug companies and Part D plans to give you 55 percent off on covered brand-name prescriptions while you're in the coverage gap.

Coverage in the gap for generic medicines

CMS partners with health plans to help you pay for generic drugs while you're in the coverage gap. You'll have 42 percent of the cost covered.

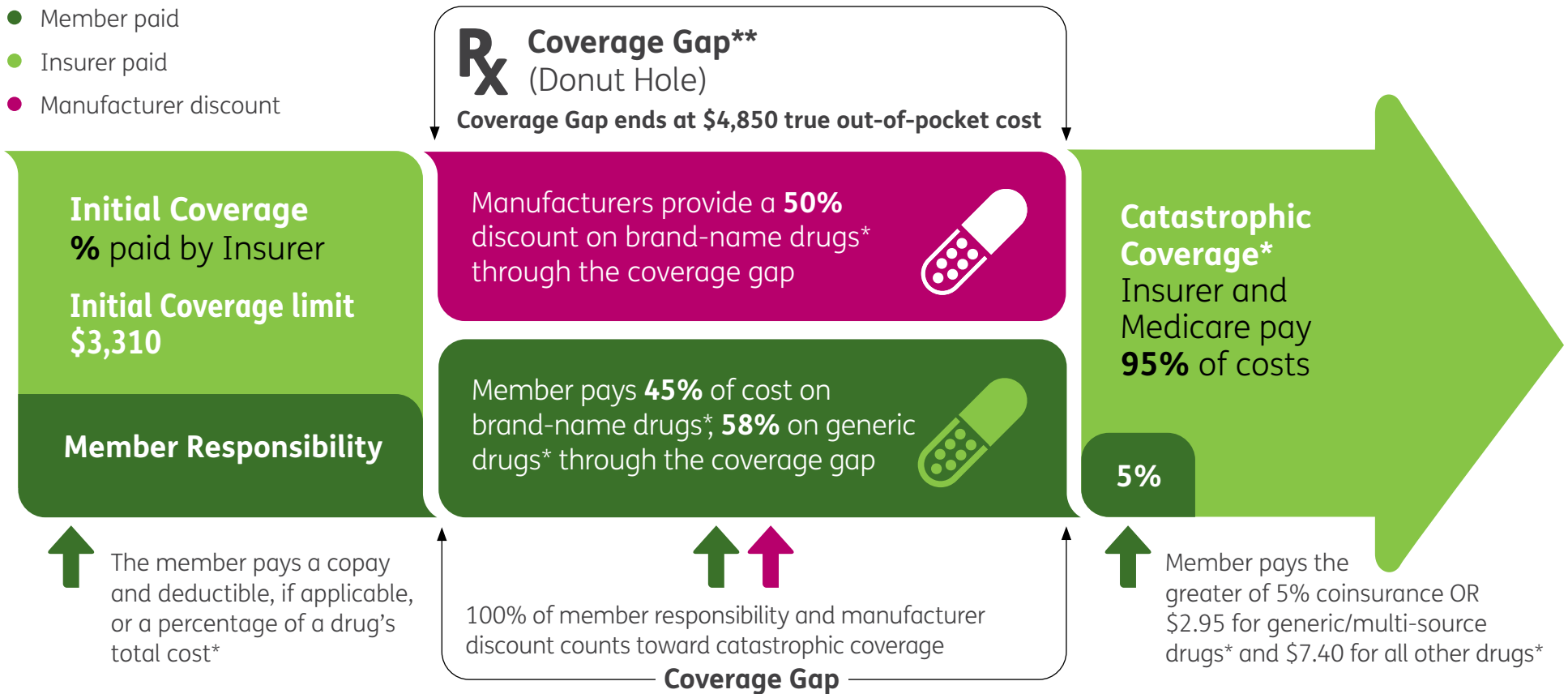
If you receive a low-income subsidy or have an employer-sponsored retiree drug plan – with the exception of employer groups with waivers – you won't be eligible for this discount.

Any questions before we move on?

Get to know the coverage gap

Chances are, you've heard of the Medicare prescription drug "coverage gap" – also called the "donut hole." The coverage gap is the period when you have to pay a larger share of your drug costs – and before additional Medicare coverage kicks in.

- Member paid
- Insurer paid
- Manufacturer discount



Humana®

* Applies only to drugs covered by the selected plan

** Some plans have additional coverage while the member is in the gap

Humana.com 



Our goal today is to find a plan that best meets your needs and budget

Humana competes for your business, which may enable you to receive more benefits, extras and reduced out-of-pocket costs.

Guidance:

- Present the PDP Enrollment Book.
- Next, present the PDP summary of benefits.
- Summarize the difference between the PDPs.
- When the person decides which one is of interest, explain the benefit.

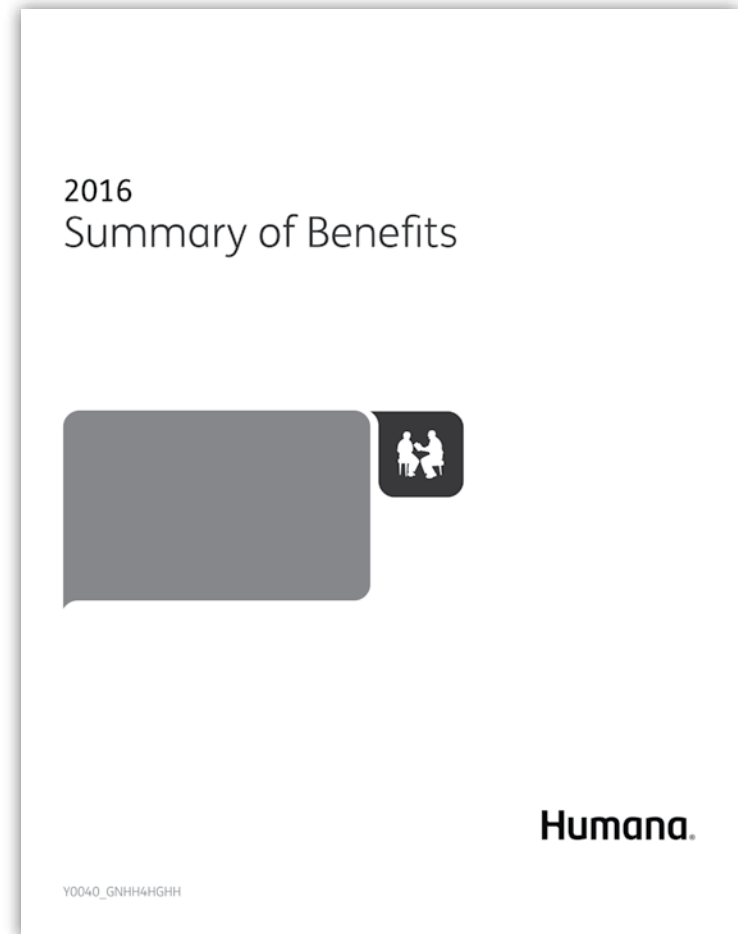
You are NOT required to explain the drug benefit for each PDP choice.


Before we move on, any new questions?

Learn more about Humana's prescription drug plans

The person discussing plan options with you will review the following important documents:

- 2016 Summary of Benefits
- 2016 Prescription Drug Guide






Enjoy extra services

If you enroll in one of Humana's prescription drug plans, you'll get these services at no extra cost:

- Mail delivery pharmacies, like Humana Pharmacy^{1,2} available on many of our plans.
- SmartSummary Rx[®] benefit summaries.
- Online tools on Humana.com and m.Humana.com
- Tips by phone through Maximize Your Benefit[®] Rx.

¹Other pharmacies are available in our network.
²Humana Pharmacy[™] shipments are typically delivered within 7-10 days from the date of your order. If you don't receive your shipment within this time frame, please call. You can reach Humana Pharmacy at 1-800-379-0092 (TTY: 711). Monday - Friday, 8 a.m. - 11 p.m., and Saturday 8 a.m. - 6:30 p.m., Eastern time.

Humana.com 

12

- Mail delivery pharmacies, like Humana Pharmacy[™], may save you money and are usually more convenient than visiting a retail pharmacy. Up to 90 days of your maintenance medicines will be shipped to you and may cost less. Humana Pharmacy is the preferred mail delivery pharmacy for most Humana PDP plans and has over 400 pharmacists available to answer questions about your prescriptions.
- With your Humana plan, you'll also receive a SmartSummary that gives you valuable, easy-to-read information that includes tips to help you save money.
- MyHumana is your secure website at **Humana.com** where you can:
 - View details about your plan, benefits and claims
 - Select how you would like to receive communications from us – via U.S. mail, email, text
 - Access tools that can help you plan, budget and estimate healthcare expenses, such as the Drug Pricing Tool and the Rx Calculator
 - Get health and wellness information, and more!

m.Humana.com is Humana's mobile web address. If you use a web-enabled cell phone, you can download several helpful apps here. For example, there's one that allows you to compare the cost of a particular drug from all available sources. Shopping can pay off!

Enjoy extra services

If you enroll in one of Humana's prescription drug plans, you'll get these services at no extra cost:

- Mail delivery pharmacies, like Humana Pharmacy™^{1, 2} available on many of our plans
- SmartSummary Rx® benefit summaries
- Online tools on **Humana.com** and **m.Humana.com**
- Tips by phone through Maximize Your Benefit® Rx

¹Other pharmacies are available in our network

²Humana Pharmacy™ shipments are typically delivered within 7-10 days from the date of your order. If you don't receive your shipment within this time frame, please call. You can reach Humana Pharmacy at **1-800-379-0092 (TTY: 711)**, Monday - Friday, 8 a.m. – 11 p.m., and Saturday 8 a.m. – 6:30 p.m., Eastern time.

Humana®

Humana.com 



To close - summarize the notes from your needs analysis and how Humana meets those needs. "Are you ready to enroll today?"

If Not Ready to Enroll

What's your reservation about enrolling? Tell me your concerns or what you're feeling. Let's talk it out.

- Whatever you decide is fine by me. However, I don't want you to miss out on a great plan because I didn't explain something thoroughly enough or speak to your concerns. There's no pressure to enroll.

Reference/tear out the informational card within the Enrollment Book to make sure they understand the basics of their plan and have it handy in case they need to reference it.

Two things before we wrap up:

1. I will help your friends and others the same way I've helped you today, with the same level of service. Please recommend me. Recommendations are an important part of my business. Here are some business cards for you to share with your friends.
2. I'd like to contact you about other ways Humana and I can help. If you'll fill out this Member Authorization Form, it gives me permission to tell you about other products Humana offers that you may be interested in. (It is NOT required but we hope they will choose to give us permission to contact them.)

If you choose to enroll with Humana

Here's what happens next:



Complete an application



Choose whether you want to receive your member materials on line or in the mail

In the next few weeks:



Humana will process your application and confirm your eligibility, and Medicare will confirm your enrollment



You'll receive your Humana member ID card

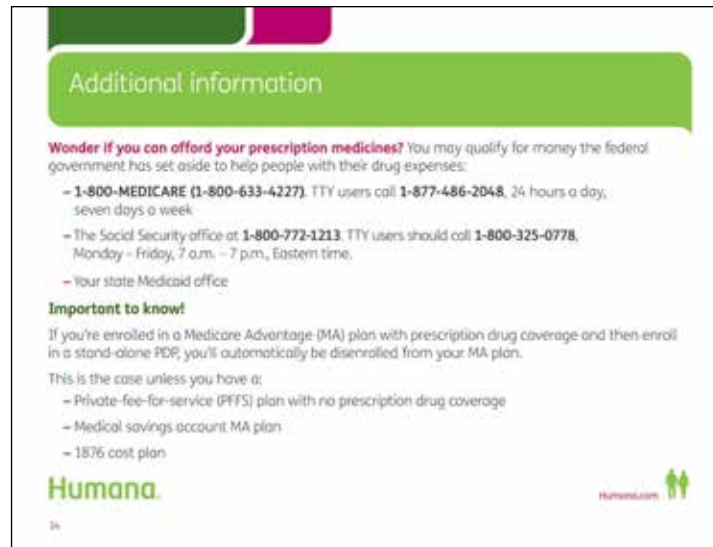


Your Plan Coverage Package is available

In the months to come:



Your Humana agent will call you to ensure that all is going well



Additional information

Wonder if you can afford your prescription medicines? You may qualify for money the federal government has set aside to help people with their drug expenses:

- **1-800-MEDICARE (1-800-633-4227)**. TTY users call **1-877-486-2048**, 24 hours a day, seven days a week.
- The Social Security office at **1-800-772-1213**. TTY users should call **1-800-325-0778**. Monday – Friday, 7 a.m. – 7 p.m., Eastern time.
- Your state Medicaid office.

Important to know!

If you're enrolled in a Medicare Advantage (MA) plan with prescription drug coverage and then enroll in a stand-alone PDP, you'll automatically be disenrolled from your MA plan.

This is the case unless you have a:

- Private-fee-for-service (PFFS) plan with no prescription drug coverage
- Medical savings account MA plan
- 1876 cost plan

Humana.

Humana.com

34

Earlier I mentioned you can get prescription drug coverage as part of a Medicare Advantage plan.

So if you already have a Medicare Advantage plan that includes prescription drug coverage, you don't have to do anything. You'll be enrolled in prescription drug coverage automatically. If you enroll in a separate prescription drug plan, you could lose your Medicare Advantage coverage. The only exceptions are listed here.

Many people do qualify for extra help. Make the call to find out if you're one of them.

Additional information

Wonder if you can afford your prescription medicines? You may qualify for money the federal government has set aside to help people with their drug expenses:

- **1-800-MEDICARE (1-800-633-4227)**. TTY users call **1-877-486-2048**, 24 hours a day, seven days a week
- The Social Security office at **1-800-772-1213**. TTY users should call **1-800-325-0778**, Monday – Friday, 7 a.m. – 7 p.m., Eastern time.
- Your state Medicaid office

Important to know!

If you're enrolled in a Medicare Advantage (MA) plan with prescription drug coverage and then enroll in a stand-alone PDP, you'll automatically be disenrolled from your MA plan.

This is the case unless you have a:


- Private-fee-for-service (PFFS) plan with no prescription drug coverage
- Medical savings account MA plan
- 1876 cost plan

Questions?

Thank you for your time and attention.

Where to find more information:

- "Medicare & You" 2016 handbook (available in October or November 2015)
- www.medicare.gov
- Your local state Health Insurance Program (SHIP)
- Humana.com



Humana.

Humana.com

13

If you need information, either before or after you've enrolled in a plan, you can go to any of these sources:

- Your "Medicare and You" 2016 handbook, which you should receive in the mail from the Centers for Medicare and Medicaid Services.
- The Medicare website, www.medicare.gov, contains a lot of helpful information about Medicare benefits and prescription drug plans.
- You can call 1-800-MEDICARE (1-800-633-4227) or the TTY line (1-877-486-2048) to get answers to your questions.
- And you can call your local state Health Insurance Program. [You may want to provide the SHIP phone number for your state, to save your audience the trouble of having to look it up. Ask them to write the number down in case they should ever need it.]
- You can also call Humana at 1-800-337-0953 (TTY: 711) for any questions about our plans.

Questions?

Thank you for your time and attention.

Where to find more information:

- “Medicare & You” 2016 handbook (available in October or November 2015)
- www.medicare.gov
- Your local state Health Insurance Program (SHIP)
- Humana.com



Humana[®]

Humana.com 

Humana is a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments and restrictions may apply. Benefits, premium and/or member cost share may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

Humana's pharmacy network offers limited access to pharmacies with preferred cost sharing in urban areas of AL, CA, CT, DE, FL, GA, IL, IN, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NH, NJ, NY, OH, OR, PA, RI, SC, SD, TN, VA, VT, WA, WI, WY; suburban areas of AZ, CA, CT, DE, HI, IL, IN, MA, MD, ME, MI, MN, MO, MS, MT, ND, NH, NJ, NY, OH, OR, PA, RI, VT, WA, WI, WY and rural areas of AK, DC, IA, MN, MT, ND, NE, SD, VT, WY. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, please call Member Services at **1-800-281-6918 (TTY: 711)** or consult the online pharmacy directory at Humana.com

This information is available for free in other languages. Please call our Customer Care number at **1-800-281-6918 (TTY: 711)**. Hours are 8 a.m. - 8 p.m., seven days a week, through Feb. 15, 2016, and 8 a.m. - 8 p.m., Monday - Friday, the rest of the year.

Esta información está disponible gratuitamente en otros lenguajes. Póngase en contacto con nuestro Departamento de Atención al Cliente al **1-800-281-6918 (TTY: 711)** si desea mayores informes. El horario es de 8 a.m. a 8 p.m., los siete días de la semana hasta el 15 de febrero de 2016 y de 8 a.m. a 8 p.m. de lunes a viernes por el resto del año.

本書訊亦有其他語言的免費版本可供選擇。請致電 **1-800-457-4708** 與客戶服務部聯絡（聽障專線：711）。辦公時間為 2016 年 2 月 15 日以前，每週 7 天，每天上午 8 時至晚上 8 時；之後為週一至週五上午 8 時至晚上 8 時。

GNHHC1041_36

Thank you for meeting with me today.

Note – if the person didn't enroll:

The plan wasn't right for you today but it may be in the future. Or, another one that Humana offers may meet your future needs. Please stay in touch with me. I want to be your Humana agent. You have my business card.

Humana is a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments and restrictions may apply. Benefits, premium and/or member cost-share may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

Humana's pharmacy network offers limited access to pharmacies with preferred cost sharing in urban areas of AL, CA, CT, DC, DE, GA, IA, IL, IN, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NH, NJ, NY, OH, OR, PA, RI, SC, SD, TN, VA, VT, WA, WV, WY; suburban areas of AZ, CA, CT, DE, HI, IL, IN, MA, MD, ME, MI, MN, MO, MT, ND, NH, NJ, NY, OH, OR, PA, PR, RI, VT, WA, WV; and rural areas of AK, DC, IA, MN, MT, ND, NE, SD, VT, WY. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, please call Member Services at **1-800-281-6918 (TTY: 711)** or consult the online pharmacy directory at **Humana.com**

This information is available for free in other languages. Please call our Customer Care number at **1-800-281-6918 (TTY: 711)**. Hours are 8 a.m. - 8 p.m., seven days a week, through Feb. 15, 2016, and 8 a.m. - 8 p.m., Monday – Friday, the rest of the year.

Esta información está disponible gratuitamente en otros lenguajes. Póngase en contacto con nuestro Departamento de Atención al Cliente al **1-800-281-6918 (TTY: 711)** si desea mayores informes. El horario es de 8 a.m. a 8 p.m., los siete días de la semana hasta el 15 de febrero de 2016 y de 8 a.m. a 8 p.m. de lunes a viernes por el resto del año.

本資訊也有其他語言的免費版本可供選擇。請致電 **1-800-457-4708** 與客戶服務部聯絡（聽障專線：711）。辦公時間為 2016 年 2 月 15 日以前，每週 7 天，每天上午 8 時至晚上 8 時；之後為週一至週五上午 8 時至晚上 8 時

