



Get answers to your questions

To find out more about programs and services your plan offers, visit Humana.com or call Customer Care at **1-800-457-4708 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

You can also contact your licensed Humana sales agent—your Medicare expert year-round.

Did you know? You may be eligible to receive benefits from Veterans Affairs, TRICARE®, Medicaid or your state's pharmacy assistance program.

Choose with confidence

It's nice to know that when you choose Humana, you're in good company. We've earned the trust of millions of Medicare Advantage members since our first Medicare plan was offered in 1987.

Today, nearly 8.5 million Medicare Advantage and stand-alone Prescription Drug Plan members have chosen us to be their healthcare partner.*

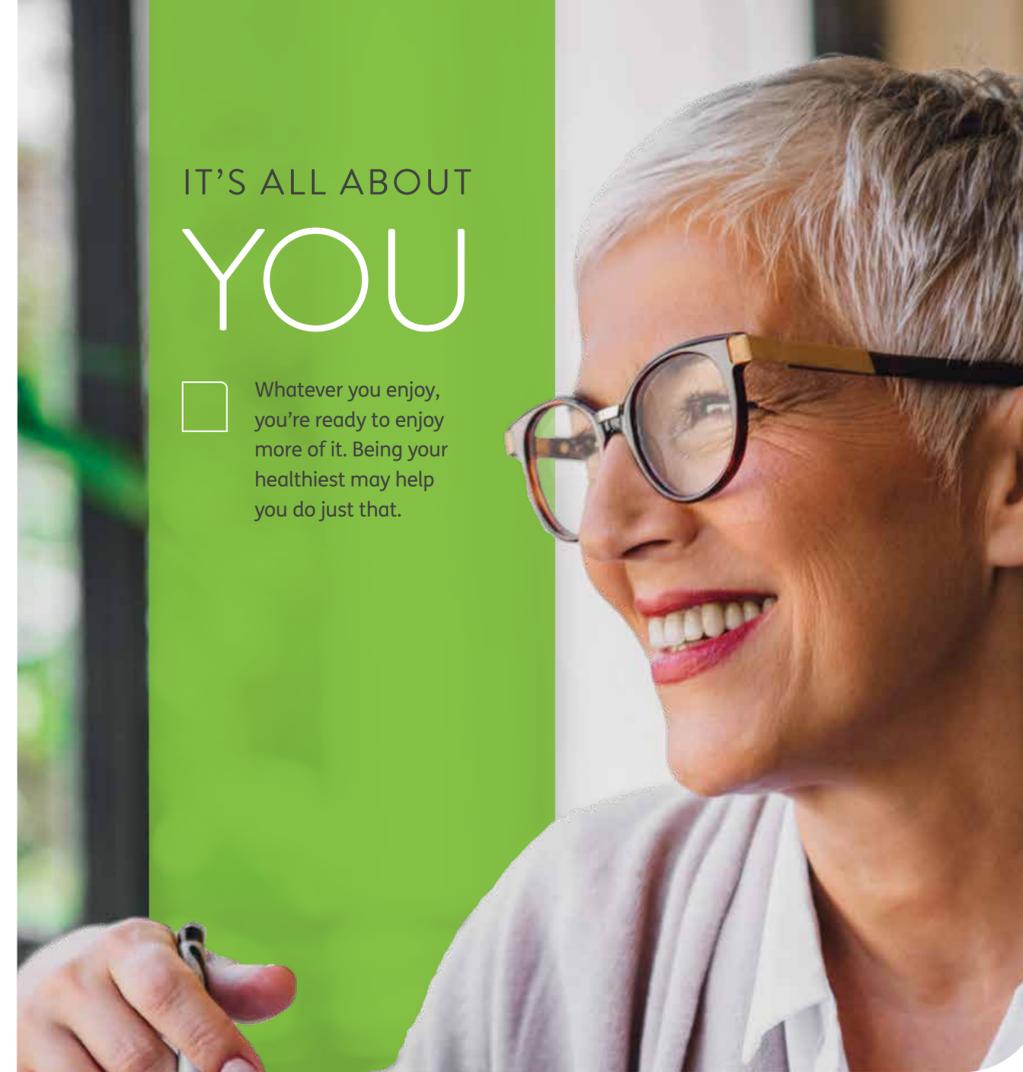
*Humana Inc. First Quarter 2017 Earnings Release, May 3, 2017

Humana®

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IT'S ALL ABOUT YOU

Whatever you enjoy, you're ready to enjoy more of it. Being your healthiest may help you do just that.



2018 / MAPD

Medicare Advantage with Prescription Drug Plan

Humana®



IT'S YOUR

LIFE

You know better than anyone what you want from it. The same holds true for your health needs and goals—they're unique, just like you.

Humana spends time getting to know you so we can help you choose the right Medicare plan to help you start with healthy. The coverage we offer you is based in part on a holistic wellness approach focused on a healthy mind, body and spirit.

When you enroll in a Humana Medicare plan, you get a health and wellness partner—a licensed Humana sales agent who's a phone call away. Real people powering health programs designed to be a good fit for you.

With your health, you can be ready to enjoy life—
**TO DO MORE OF WHAT YOU LOVE
AND, PERHAPS, DO IT MORE OFTEN.**



A Medicare expert who knows you

I'm your partner at enrollment and year-round

Got health goals? Let's reach them together.

We're dedicated to providing health and wellness programs and support to help you meet your unique health needs and goals.

Health coaching

Get guidance and support to quit smoking, manage weight, reduce stress and more.

Call **1-855-852-9450 (TTY: 711)**, Monday – Friday, 8 a.m. – 6 p.m., Eastern time.

Go365™ by Humana

Get rewarded for making healthier choices. Earn Bucks for doing things like tracking your steps or getting a flu shot. Spend them in the Go365 Mall on movie tickets, gift cards and more. Learn more at Go365.com.

Humana in Your Neighborhood

Members and non-members can find walking groups, cooking demonstrations, social events and more. Learn more at Humana.com/about/Humana-in-your-community.

SilverSneakers® Fitness program*

Get moving, have fun and get healthier when you attend classes at a local fitness club, gym or rec center. Want to start working out at home or can't get to a fitness location because of a health condition or injury? You can request an in-home kit. Call **1-888-423-4632 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

*Not available with all plans

Humana At HomeSM

If you have health challenges, you may need support to help you feel better—and safer—at home. Care management services may help eligible members find resources for meals, transportation and more. Learn more at Humana.com/AtHome.

My plan

Plan name _____

Effective date _____

Premium _____

Deductible _____

PCP name _____

PCP copayment _____

Personalized health and wellness programs can help you feel your best

Humana Pharmacy®

Get a 90-day supply of certain medicines and maintenance supplies delivered to your home or location of your choice by mail.

Humana Pharmacy shipments are typically delivered within 7–10 days from the date of your order. If you don't receive your order within this time frame, call **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. Other pharmacies are available in our network. Learn more at [HumanaPharmacy.com](https://www.humana.com/pharmacy) or call **1-800-379-0092 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., Saturday, 8 a.m. – 6 p.m., Eastern time.

HumanaFirst® Nurse Advice Line

Get advice from a registered nurse on how and where to go to help you feel better. Call **1-800-622-9529 (TTY: 711)**, 24 hours a day, seven days a week.

MDLIVE®**

Where available, speak to a U.S. board-certified telemedicine provider to treat non-emergency conditions. Always open and in-network.

Learn more at www.mdlive.com/HumanaMedicare.

**Not available in Nevada

Here to help

To find out more about programs and services your plan offers, visit [Humana.com](https://www.humana.com) or call Customer Care at **1-800-457-4708 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

PERSONALIZING YOUR HUMANA MEDICARE PLAN TO YOUR LIFE

Choose coverage to meet your health needs and budget, and add in healthy extras, to create a plan that's just for you

Coverage and costs

When choosing your new plan, compare its cost to last year's plan.

Access to your doctor. Choice is good.

- With an HMO (health maintenance organization) plan, choose from our broad network of providers. Find one at [Humana.com/FindADoctor](https://www.humana.com/FindADoctor).
- Choose a PCP (primary care physician). The PCP you select under an HMO plan is required and you will be assigned one if you do not select one. Your PCP will be your trusted partner to help navigate the healthcare system. This partnership promotes better quality and greater access to more efficient care.
- Choose a specialist hassle-free. Did you know Humana now offers HMOs that allow you to see a network specialist without a referral in some areas?
- All of our PPO (preferred provider organization) plans let you get care from any doctor that accepts Medicare and the plan's terms and conditions, with no referral needed to see a specialist.***
- Our PPO plans also give you access to Humana's national network of providers (available in most counties).
- If you choose a HumanaChoice® PPO plan and are traveling or visiting another HumanaChoice PPO service area, simply access a Humana network provider to receive your in-network level of benefits. You pay your in-network copay or coinsurance when you visit a participating provider for non-emergency care, including preventive care, specialist care and hospitalizations.
- All of our plans provide emergency care coverage while you are traveling anywhere in the world.

***You may save money seeing in-network doctors.

Prescriptions

The cost of your medicines

Taking your medicines the right way can help keep you at your best. They may be covered as part of a Medicare Advantage plan with prescription drug coverage. What is the share of the cost you'll pay each month?

You can save money with Humana's pharmacy network, with more than 60,000 pharmacies nationwide. That includes more than 20,000 independent and mail-delivery pharmacies like Humana Pharmacy® and Humana Specialty Pharmacy®.

Coverage gap

Most Medicare and Medicare Advantage plans have this temporary limit—the coverage gap, or donut hole—on what the drug plan will cover. See [Mapping the Coverage Gap](#).

Medicines in the mail

If your plan has preferred cost-sharing, mail-delivery pharmacies, the lowest-cost option may be mail delivery of medicines you take regularly from Humana Pharmacy. You may:

- Save money with a three-month supply of medicine
- Save on over-the-counter medicines and supplies**
- Talk with a pharmacist anytime
- Get specialty medicines and home infusion services for certain injectable medicines
- Get free standard shipping and refill reminders

Find in-network retail and mail-delivery pharmacies at [Humana.com/PharmacyLocator](https://www.humana.com/PharmacyLocator)—or use the MyHumana Mobile app.

Humana Pharmacy shipments are typically delivered within 7–10 days from the date of your order. If you don't receive your order within this time frame, call **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. Other pharmacies are available in our network.

**If your plan has an OTC allowance.

Added services and benefits

We start with government-required coverage and add healthy extras—often at no extra cost to you as part of your plan:

- Help to quit smoking, manage weight and more with Humana personal health coaching
- Rewards for making healthy choices with **Go365™ by Humana**
- Health and well-being classes and more at **Humana in Your Neighborhood**
- Fitness and fun with **SilverSneakers® Fitness program***
- Help with meals, transportation and more with **Humana At HomeSM**
- Delivery of 90-day quantities of medicines and supplies with **Humana Pharmacy®**
- 24-hour access to a registered nurse with **HumanaFirst® Nurse Advice Line**
- 24-hour access to a U.S. board-certified telemedicine provider with MDLIVE**
- Your own online care circle of caregiving support with **Humana Points of Care**
- Anytime access to your Humana plan information with your **MyHumana** account on [Humana.com/registration](https://www.humana.com/registration)*

To learn more and for contact information, see [Got health goals? Let's reach them together](#).

*Make changes to your MyHumana account at any time. Sign in to your account or call Customer Care at the number on the back of your Humana member ID card.

WELCOME TO THE

FAMILY

Next up?

Find out where your health is now

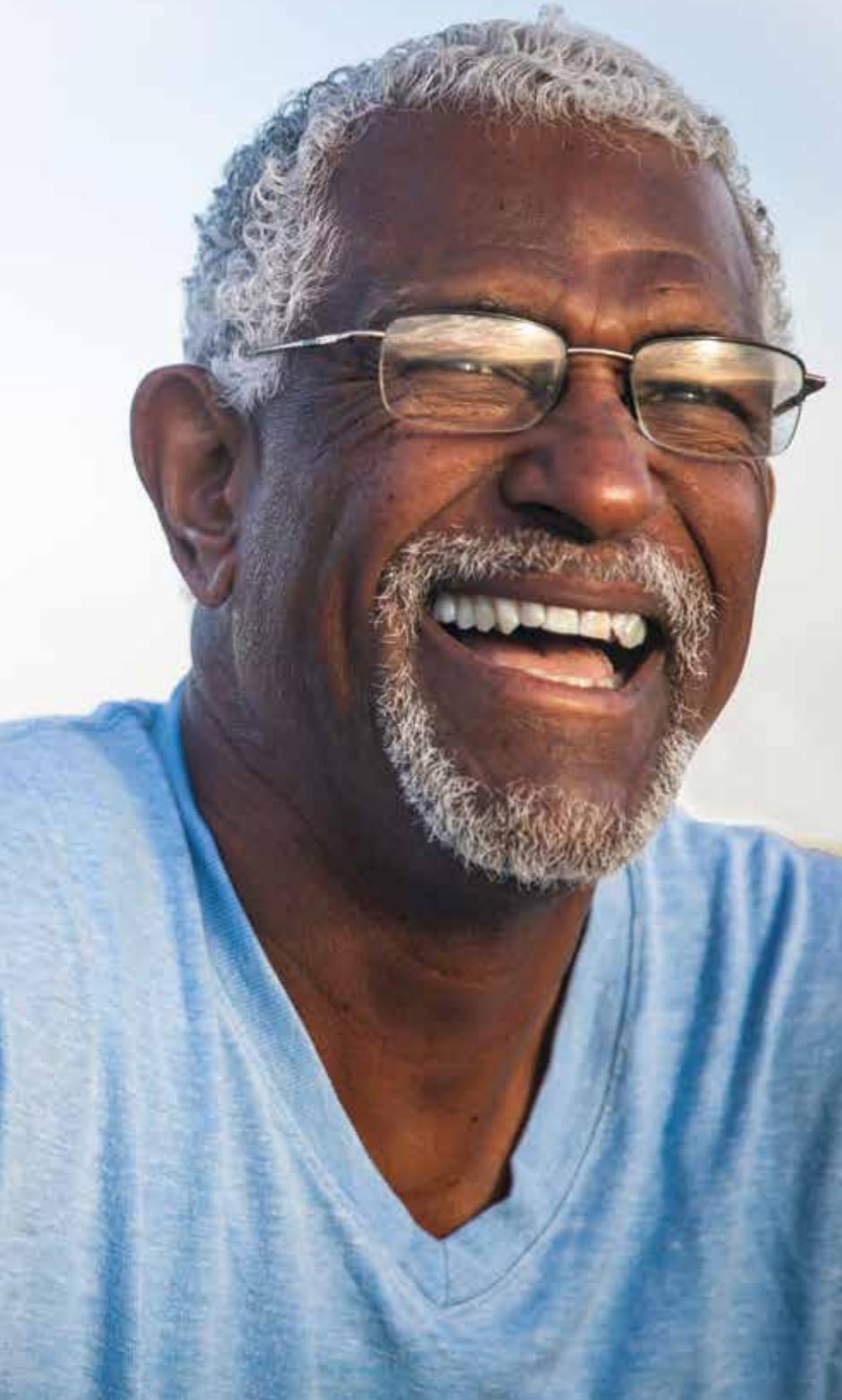
A Humana representative will call to talk with you about how to take full advantage of your new plan and benefits. You'll complete a Humana Health Assessment, a confidential lifestyle questionnaire to help you better understand your health. Then, you'll get a personalized report with steps you can take to help you start with healthy.

Make it your plan

Humana Medicare Advantage plans are as individual as you are. They are designed to help prevent health problems, manage chronic conditions and recover from surgery or other serious health issues.

See more inside

- Humana Health Assessment
- Choosing a PCP
- Plan information card
- Summary of Benefits and Coverage
- Temporary proof of membership
- Coverage gap
- Notice of privacy practices



MAPPING THE COVERAGE GAP

STAGE

1

STAGE 1 – You pay 100%

Deductible stage

The amount you pay of your medication costs before your plan pays its share. Some plans do not have a deductible.

STAGE

2

STAGE 2 – Shared costs with insurance company

Initial coverage stage

- Both you and your insurance plan pay medication costs until the shared total equals \$3,750
- You're generally responsible for copays and coinsurance during this stage

STAGE 3 – Donut hole

Coverage gap stage

- The coverage gap begins after you and your plan have spent \$3,750 for covered drugs and ends when you have spent \$5,000 for them. During this gap in prescription drug coverage, you'll generally pay more for your drugs.
- In this stage, you pay a maximum of 35 percent of the cost of brand name drugs. You also receive some coverage for generic drugs that we do not cover in the coverage gap. You pay no more than 44 percent of the cost of generic drugs and the plan pays the rest.
- Any medication-related deductible, coinsurance, copayments, the discounts you receive on covered drugs and the amounts you pay in the coverage gap count toward the \$5,000 limit.

STAGE

3

STAGE 4 – Follows the coverage gap

Catastrophic coverage stage

- Begins when you reach the \$5,000 coverage gap limit
- In this stage, you pay \$8.35 for brand name or \$3.35 for generic drugs, or 5 percent of your medication's cost, whichever is greater

STAGE

4



Humana is a Medicare Advantage, HMO, PPO and PFFS organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. 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. Other mail-delivery pharmacies are available in network. Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services. The pharmacy network and provider network may change at any time. You will receive notice when necessary.

Limitations on healthcare and prescription services delivered via remote access technology and communications options vary by state. Remote access technology services are not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.