



## 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.

## 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 Report, May 3, 2017

# Humana®

GNHHKMYHH18AIO  
Y0040\_SPM\_BOOK\_PDP\_18 Accepted 0817

## IT'S ALL ABOUT YOU



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

## 2018 / PDP

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.

Benefits and tools may help  
you save money on your  
prescription medicines.

### Humana Pharmacy®

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

Learn more at **HumanaPharmacy.com**  
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.

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

### Maximize Your Benefit® Rx

We'll deliver messages that show you ways to potentially save on your prescription drugs, including possible lower-cost options. Find out more at **Humana.com/pharmacy/medicare/tools/lowercosts**.



My plan

Plan name

Effective date

Premium

Deductible

PCP name

PCP copay

**MyHumana**  
Your own personalized **MyHumana** online account to help you manage your prescription drug plan at **Humana.com/registration**.

**SmartSummary®**  
Statements help make it easy to track, manage and potentially save money on your prescription drugs. Access within your **MyHumana** account.

Here to help

To find out more about the 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.

Humana.

# YOUR HEALTH GOALS. THE RIGHT PLAN. YOUR BEST YOU.



## Coverage and costs

### Potential relief from the high cost of medicines

Taking your medicines the right way can help keep you at your best. But prescription drugs and other medicines can be expensive. We can help you choose a Medicare prescription drug plan (PDP) that may be good for your health and your budget.

The right prescription drug coverage may help you lower your prescription drug expenses and protect against higher costs in the future. You can't get this coverage through Original Medicare. You can only get it from private companies like Humana that have a contract with Medicare to provide these prescription drug plans. Think about:

- Medicines you take now
- If you take daily medicines or specialty drugs
- If your medicines are listed on the plan's covered-drugs list
- What share of the cost you pay each month
- Any benefits you may be eligible to receive from Veterans Administration, TRICARE®, Medicaid or your state's pharmacy assistance program



## 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. You may be able to:

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

Learn more at **HumanaPharmacy.com**. Other mail-delivery and specialty pharmacies are also available in your network.



## Prescriptions

You may 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 prescription drug plans have this temporary limit on what the plan will cover. See **Mapping the Coverage Gap**.



## More ways to help balance your health and budget

In most areas, Humana offers three stand-alone (separate from your Medicare coverage) Medicare Part D prescription drug plans. These plans let you add drug coverage to your Original Medicare coverage or Medicare Supplement coverage.

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

Your licensed Humana sales agent can tell you more about the in-network pharmacies and drugs covered by each plan, to help you decide which plan best fits your needs.

**Maximize Your Benefit® Rx** – We'll deliver messages with tips to help you potentially save on your prescription drugs—like alerts when you fill a prescription if a less expensive medication is available.

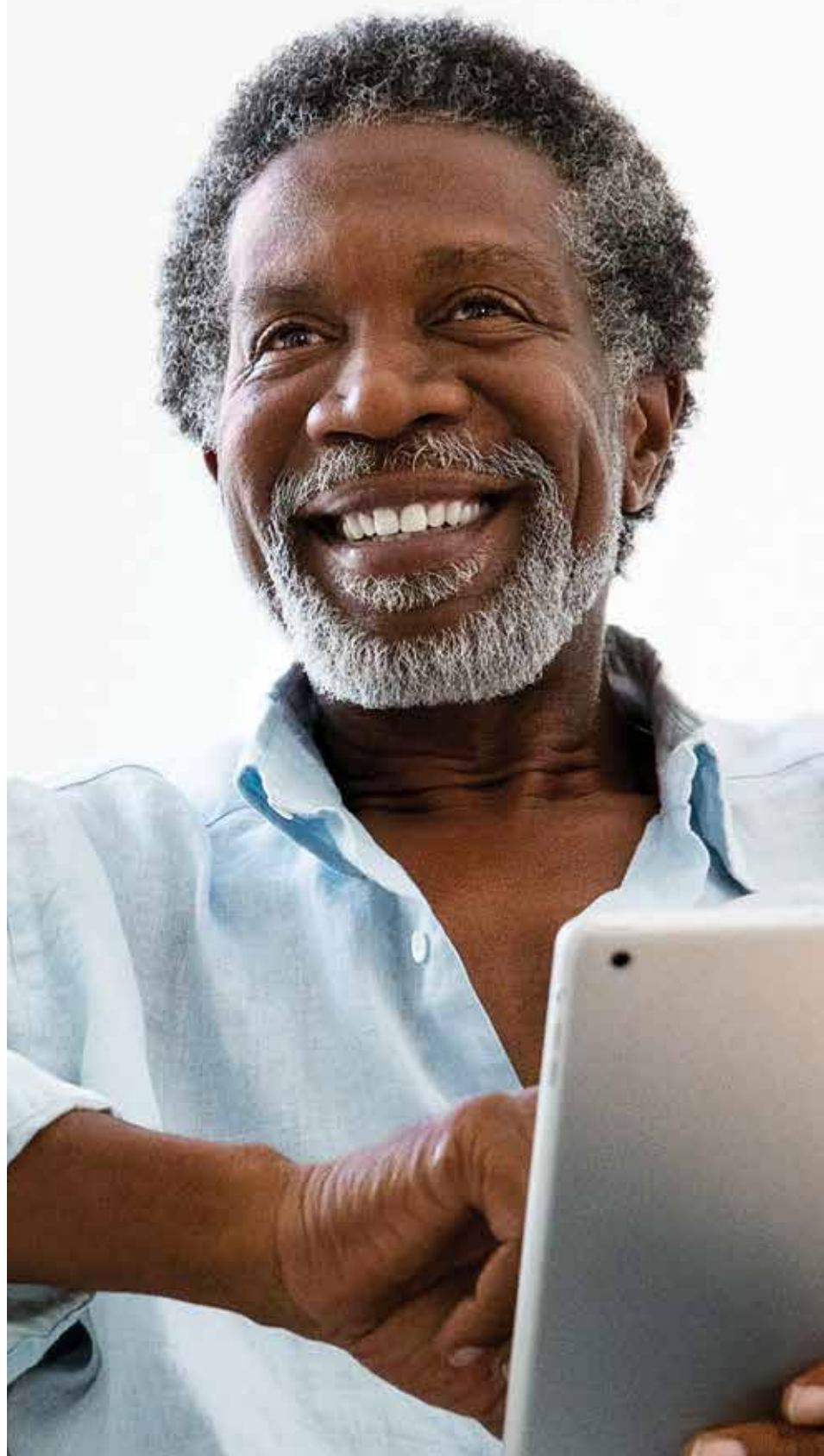
**MyHumana** – Get anytime access to your personalized healthcare and prescription drug plan information online with your MyHumana account at **Humana.com/registration**.\* Use it to compare drug prices, find pharmacies in your plan's network and sign up for refill reminders via text alert.

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 team member will call to talk with you about how to take full advantage of your new plan and benefits. We'll start by having you answer a few easy questions about your health and lifestyle. Once we know more about you and your health goals, we'll provide a personalized report with steps you can take to help you start with healthy.

### See more inside

- 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

### 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 and the amounts you pay in the coverage gap count toward the \$5,000 limit.

## STAGE

# 4

### 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



Humana is 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 our network. Humana's pharmacy network offers limited access to pharmacies with preferred cost sharing in urban areas of AL, AR, CA, CT, DC, DE, GA, IA, IL, IN, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NY, OH, OR, PA, RI, SC, SD, TN, VA, VT, WA, WI, WV; WY; suburban areas of AZ, CA, CT, DC, DE, HI, IA, IL, IN, MA, MD, ME, MI, MN, MO, MT, ND, NH, NE, NJ, NY, OH, OR, PA, PR, RI, SD, VT, WA, WV, WY; and rural areas of AK, DC, IA, MN, MT, ND, NE, SD, VT, WY. There are an extremely limited number of preferred cost share pharmacies in urban areas in the following states: DE, MA, MD, ME, MI, MN, MS, ND, NY, OH, SC, and VT; suburban areas of MT and ND; and rural areas of ND. 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 Customer Care at **1-800-281-6918 (TTY: 711)** or consult the online pharmacy directory at **Humana.com**.

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.