

Summary of Benefits

HumanaChoice[®]
R0110-001 (Regional PPO)

Region 16
States of Louisiana and Mississippi

Our service area includes the following state(s): Louisiana, Mississippi.

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Let's talk about **HumanaChoice®** **R0110-001 (Regional PPO)**

Find out more about the HumanaChoice R0110-001 (Regional PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice R0110-001 (Regional PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, ask us for the "Evidence of Coverage" or you will receive one after you enroll.

To be eligible

To join HumanaChoice R0110-001 (Regional PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

HumanaChoice R0110-001 (Regional PPO)

How to reach us:

If you're a member of this plan, call toll-free: **1-800-457-4708 (TTY: 711)**.

If you're **not** a member of this plan, call toll free: **1-800-833-2364 (TTY: 711)**.

October 1 - February 14:

Call 7 days a week from 8 a.m. - 8 p.m.

February 15 - September 30:

Call Monday - Friday, 8 a.m. - 8 p.m.

Or visit our website:

Humana.com/medicare.

As a member you may have to select an in-network doctor to act as your Primary Care Provider (PCP). HumanaChoice R0110-001 (Regional PPO) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, you may be subject to higher copayments/coinsurance.



A healthy partnership

Get more from your plan — with extra services and resources provided by Humana!

This document is available in other formats such as Braille and large print.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Póngase en contacto con un agente de ventas certificado de Humana al 1-800-833-2364 (TTY: 711).



Monthly Premium, Deductible and Limits

	IN-NETWORK	OUT-OF-NETWORK
PLAN COSTS		
Monthly premium You must keep paying your Medicare Part B premium.	\$0	
Medical deductible	\$1,000 combined in- and out-of-network All services received from in network providers are excluded from the combined deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia) received from out-of network providers are also excluded from the combined deductible.	\$1,000 combined in- and out-of-network All services received from in network providers are excluded from the combined deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia) received from out-of network providers are also excluded from the combined deductible.
Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and other costs for medical services for the year.	\$6,700 in-network \$10,000 combined in- and out-of-network	\$10,000 combined in- and out-of-network



Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
ACUTE INPATIENT HOSPITAL CARE		
	\$195 copay per day for days 1-6 \$0 copay per day for days 7-90 Your plan covers an unlimited number of days for an inpatient stay.	30% of the cost
OUTPATIENT HOSPITAL COVERAGE		
Surgery services at outpatient hospital	\$195 copay	30% of the cost
Surgery services at ambulatory surgical center	\$145 copay	30% of the cost

You do not need a referral to receive covered services from providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
DOCTOR OFFICE VISITS		
Primary care provider (PCP)	\$10 copay	\$35 copay
Specialists	\$35 copay	\$50 copay
PREVENTIVE CARE		
	Our plan covers many preventive services at no cost when you see an in-network provider, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including flu shots, hepatitis B shots, pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Annual Wellness Visit • Lung cancer screening • Routine physical exam	\$0 to \$50 copay or 30% of the cost, depending on the service and where service is provided

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Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

Any additional preventive services approved by Medicare during the contract year will be covered.

OUT-OF-NETWORK

EMERGENCY CARE

Emergency room

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.

\$80 copay

\$80 copay

Urgently needed services

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.

\$35 copay at an urgent care center

30% of the cost at an urgent care center

OUTPATIENT CARE AND DIAGNOSTIC SERVICES, LABS AND IMAGING

Cost share may vary depending on the service and where service is provided

Diagnostic Mammography

\$35 to **\$50** copay

\$50 or **30%** of the cost

Diagnostic radiology

\$150 copay

30% of the cost

Lab services

\$0 to **\$40** copay

\$35 to **\$50** copay or **30%** of the cost

Diagnostic tests and procedures

\$0 to **\$50** copay

\$35 to **\$50** copay or **30%** of the cost

Outpatient X-rays

\$10 to **\$50** copay

\$35 to **\$50** copay or **30%** of the cost

Radiation Therapy

\$35 to **\$50** copay

\$50 or **30%** of the cost

HEARING SERVICES

Medicare covered hearing

\$35 copay

\$50 copay

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Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
Routine hearing	• \$0 copayment for routine hearing exams up to 1 per year. • \$0 copayment for fitting/evaluation up to 3 per year. • \$699 copayment for advanced level hearing aid up to 1 per ear per year. • \$999 copayment for premium hearing aid purchase up to 1 per ear per year. • Note: Includes 48 batteries per aid and 3 year warranty.	• \$0 copayment for routine hearing exams up to 1 per year. • \$0 copayment for fitting/evaluation up to 3 per year. • \$699 copayment for advanced level hearing aid up to 1 per ear per year. • \$999 copayment for premium hearing aid purchase up to 1 per ear per year. • Note: Includes 48 batteries per aid and 3 year warranty. • TruHearing provider must be used for in and out-of-network hearing aid benefit. • Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

DENTAL SERVICES

	\$35 copay	\$50 copay
Medicare covered dental		
Routine dental	• 0% coinsurance for panoramic film or diagnostic x-rays 1 every 5 years • 0% coinsurance for bitewing x-rays 1 set(s) per year • 0% coinsurance for extraoral x-rays, intraoral x-rays 1 per year • 0% coinsurance for emergency diagnostic exam, fluoride treatment, periodic oral exam and/or comprehensive oral evaluation, prophylaxis (cleaning) 2 per year • 25% coinsurance for emergency treatment for pain 2 per year • 25% coinsurance for extractions up to unlimited per year • 50% coinsurance for composite filling 1 every 3 years	• 50% coinsurance for panoramic film or diagnostic x-rays 1 every 5 years • 50% coinsurance for bitewing x-rays 1 set(s) per year • 50% coinsurance for extraoral x-rays, intraoral x-rays 1 per year • 50% coinsurance for emergency diagnostic exam, emergency treatment for pain, fluoride treatment, periodic oral exam and/or comprehensive oral evaluation, prophylaxis (cleaning) 2 per year • 50% coinsurance for extractions unlimited per year • 55% coinsurance for composite filling 1 every 3 years • Benefits received out-of-network are subject to any in-network benefit

You do not need a referral to receive covered services from providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
		maximums, limitations, and/or exclusions
VISION SERVICES		
Medicare covered vision services	\$35 copay	\$50 copay
Diabetic Eye Exam	\$0 copay	\$50 copay
Glaucoma screening	\$0 copay	\$50 copay
Eyewear (post-cataract)	\$0 copay	\$0 copay
Routine vision	• \$75 maximum benefit coverage amount per year for routine exam, refraction up to 1 per year. • \$200 maximum benefit coverage amount per year for contact lenses or eyeglasses - lenses and frames (includes fitting). Eyeglasses will include ultraviolet protection and scratch resistant coating.	• \$75 maximum benefit coverage amount per year for routine exam, refraction up to 1 per year. • \$200 maximum benefit coverage amount per year for contact lenses or eyeglasses - lenses and frames (includes fitting). Eyeglasses will include ultraviolet protection and scratch resistant coating. • Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
MENTAL HEALTH SERVICES		
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$195 copay per day for days 1-6 \$0 copay per day for days 7-90	30% of the cost
Outpatient group and individual therapy visits Cost share may vary depending on where service is provided.	\$35 to \$50 copay	\$50 or 30% of the cost
SKILLED NURSING FACILITY (SNF)		
Your plan covers up to 100 days in a SNF	\$0 copay per day for days 1-20 \$164.50 copay per day for days 21-100	30% of the cost
PHYSICAL THERAPY		
	\$15 copay	30% of the cost

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Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
AMBULANCE		
Ambulance (ground)	\$265 per date of service	\$265 per date of service
TRANSPORTATION		
	Not covered	Not covered



Prescription Drug Benefits

MEDICARE PART B DRUGS

Chemotherapy drugs	20% of the cost	30% of the cost
Other part B drugs	20% of the cost	30% of the cost

PRESCRIPTION DRUGS

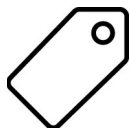
Your plan covers Part B drugs including, but not limited to, chemotherapy and some drugs administered by your provider. However, this plan does not cover Part D prescription drugs.



Additional benefits

	IN-NETWORK	OUT-OF-NETWORK
Medicare covered foot care	\$35 copay	\$50 copay
MEDICAL EQUIPMENT/SUPPLIES		
Durable medical equipment (like wheelchairs or oxygen)	7% of the cost	17% of the cost
Medical Supplies	20% of the cost	30% of the cost
Prosthetics (artificial limbs or braces)	20% of the cost	30% of the cost
Diabetic monitoring supplies Cost share may vary depending on where service is provided.	\$0 copay or 10% to 20% of the cost	20% of the cost
REHABILITATION SERVICES		
Physical, occupational and speech therapy	\$15 copay	30% of the cost
Cardiac rehabilitation	\$15 copay	30% of the cost
Pulmonary rehabilitation	\$15 copay	30% of the cost

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More benefits with **your plan**

Enjoy some of these extra benefits included in your plan.

Travel Coverage

As a member of a HumanaChoice (PPO), you have the benefit to use Humana's network of providers across the U.S. (not available in all counties). If you are visiting another HumanaChoice (PPO) service area, simply access a Humana network provider to receive your in-network level of benefits for up to twelve consecutive months. 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. Visit **Humana.com** or contact Customer Service on the back of your ID card if you need help finding an in-network provider.

Meals

Well Dine Meal Program - Humana's meal program for members following an inpatient stay in the hospital or nursing facility

HumanaFirst nurse advice line

Health advice from a registered nurse, available 24 hours a day, seven days a week.

Over-the-counter (OTC) allowance

Up to **\$30** every 3 months for the purchase of OTC supplies from Humana Pharmacy mail delivery.

Go365™ by Humana

Rewards for completing preventive health screenings and health and wellness activities.

Fitness benefit

SilverSneakers® Fitness Program – Basic fitness center membership including fitness classes.



Find out **more**



You can see our plan's **provider directory** at our website at **www.humana.com/members/tools** or call us at the number listed at the beginning of this booklet and we will send you one.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or member cost-share may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

To find out more about the coverage and costs of Original Medicare, look in the current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

The provider network may change at any time. You will receive notice when necessary.

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 service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Humana®

Humana.com

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Discrimination is Against the Law

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana Inc. and its subsidiaries provide:

- 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.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-800-281-6918 or if you use a TTY, call 711.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Discrimination Grievances
P.O. Box 14618
Lexington, KY 40512 - 4618

If you need help filing a grievance, call 1-800-281-6918 or if you use a TTY, call 711.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at **<http://www.hhs.gov/ocr/office/file/index.html>**

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-800-281-6918 (TTY: 711)**.

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-281-6918 (TTY: 711)**.

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-281-6918 (TTY: 711)**。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-281-6918 (TTY: 711)**.

한국어 (Korean): 주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-281-6918 (TTY: 711)** 번으로 전화해 주십시오.

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-281-6918 (TTY: 711)**.

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-281-6918 (телетайп: 711)**.

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-281-6918 (TTY: 711)**.

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-281-6918 (ATS : 711)**.

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-281-6918 (TTY: 711)**.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-281-6918 (TTY: 711)**.

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-281-6918 (TTY: 711)**.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-281-6918 (TTY: 711)**.

日本語 (Japanese): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-281-6918 (TTY : 711)** まで、お電話にてご連絡ください。

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. **1-800-281-6918 (TTY: 711)** تماس بگیرید.

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih **1-800-281-6918 (TTY: 711)**.

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-281-6918 (هاتف الضم: 711)**.

HumanaChoice R0110-001 (Regional
PPO)

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States of Louisiana and Mississippi

