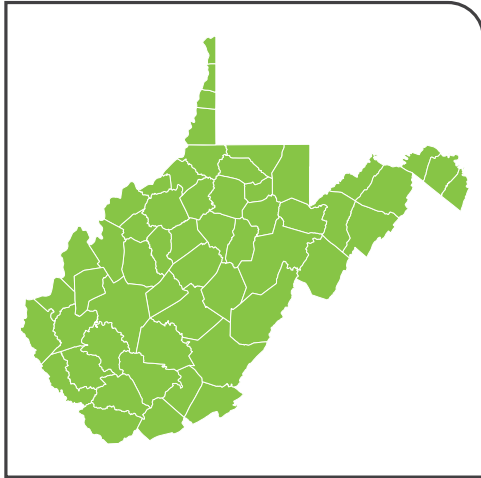


WEST VIRGINIA

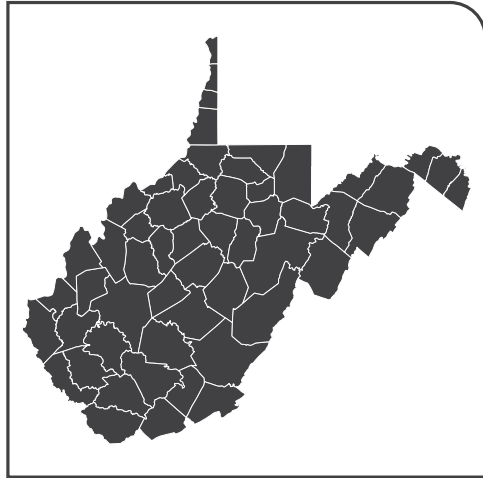
Select the market(s) below to view their Market Highlights



MA/MAPD PLANS

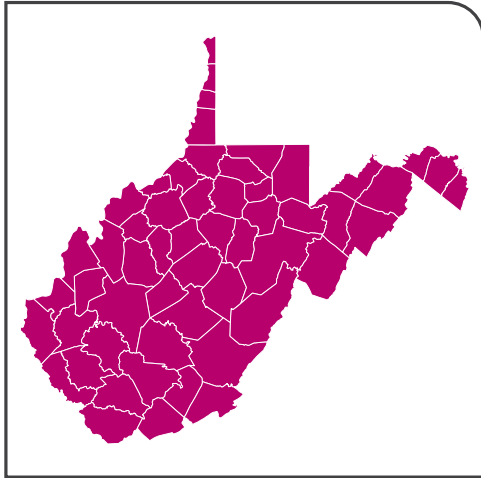
Humana offers a wide range of affordable plans to meet the unique needs of your clients. Many plans come with low or no monthly premium, plus health-boosting benefits that can help your clients achieve their best health. Humana's broad network of doctors includes some of the leading healthcare providers nationwide.

WEST VIRGINIA



VALUE PLUS PLANS

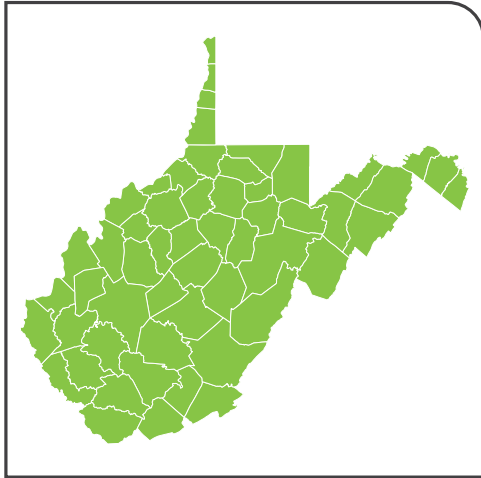
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PDP PLANS

Humana offers affordable prescription drug plans that meet the unique needs of your clients. Our vast network includes mail-order pharmacies like Humana Pharmacy, which offers mail order copays as low as \$0 on generic drugs in many regions. In-store copays as low as \$1 on certain generic drugs at Walmart, Sam's Club, and Walmart Neighborhood Markets, which are preferred cost sharing pharmacies.

WEST VIRGINIA

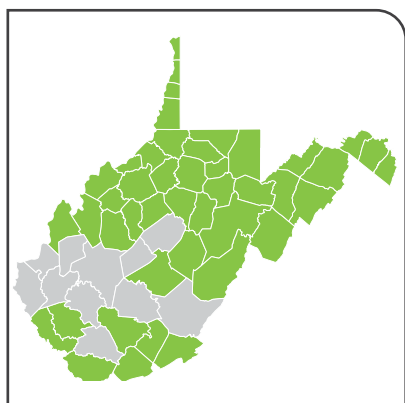


LOCAL SUPPORT

Humana now offers two new resources, Broker Relationship Managers (BRM) and Broker Relationship Executives (BRE), in addition to your local market offices. BRMs have been deployed in markets across the country to offer on-the-ground assistance, BREs to provide sales support telephonically and electronically. We encourage you to contact these resources or simply contact Humana Agent Support at 1-800-309-3163.

WEST VIRGINIA

NORTHERN WEST VIRGINIA



MARKET HIGHLIGHTS

- Full PPO suite of products designed to meet a variety of consumer needs
- New \$15 plan premium LPPO with access to national PPO network (\$0 premium for 100% LIS)
- Expanded Value Plus plan available; see WV Value Plus plans section for details
- Full PPO suite of products designed to meet a variety of consumer needs
- Many plans include enhanced additional benefits such as dental, vision, hearing, transportation, OTC allowance and fitness benefits
- \$0 copay for tiers 1 & 2 when utilizing Humana mail-order pharmacy for 90-day supply
- No Rx deductibles on many of the plans
- No referrals on any plans

NETWORK HIGHLIGHTS

- National PPO network
- Comprehensive PPO network that includes WVU Medical System, Mid-Ohio Valley, Mon General and Wedgewood Clinic

MARKET SERVICE AREA

Barbour, Berkeley, Brooke, Calhoun, Doddridge, Gilmer, Grant, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Lewis, Logan, Marion, Marshall, Mason, Mcdowell, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, Wood

		NEW	
Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5216-124-000	H5216-182-000	H5216-052-002
Plan Highlights	Passive network (same in and out of network benefits). Rich MSBs. Single copay hospital stay.	New \$15 plan premium LPPO with access to national PPO network (\$0 plan premium for 100% LIS).	Robust LPPO plan with access to national PPO network. Plan benefits includes hearing, dental, vision and OTC allowance.
Premium	\$123	\$15	\$47
PCP	\$5	\$15	\$15
Specialist	\$30	\$45	\$45
Referrals Required	No	No	No
Inpatient Hospital	\$350 per admission	\$360 copay per day Days 1-7	\$350 copay per day Days 1-5
Max Out-of-Pocket	\$6,700 In-network	\$6,700 In-network	\$6,700 In-network
Rx Deductible	No Deductible	\$195 tiers 4-5	\$195 tiers 3-5
Rx Preferred	\$5/\$15/\$47/\$97/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$7/\$17/\$47/\$100/29%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$7/\$17/\$47/\$100/29%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter	Fitness, OTC allowance \$45/Quarter	Dental, Vision, Hearing, Fitness, OTC allowance \$30/Quarter
Market Service Area	Wood, Berkeley, Raleigh, Mercer, Harrison, Monongalia, Marion, Ohio, Jefferson, Logan, Hancock, Jackson, Nicholas, Marshall, Mingo, Mineral, Brooke, Upshur, Morgan, Lewis, among others	Wood, Berkeley, Raleigh, Mercer, Harrison, Monongalia, Marion, Ohio, Jefferson, Logan, Hancock, Jackson, Nicholas, Marshall, Mingo, Mineral, Brooke, Upshur, Morgan, Lewis, among others	Calhoun, Doddridge, Gilmer, Harrison, Jackson, Marion, Marshall, Monongalia, Ohio, Pleasants, Ritchie, Tyler, Wetzel, Wirt, Wood

WEST VIRGINIA | **NORTHERN WEST VIRGINIA**

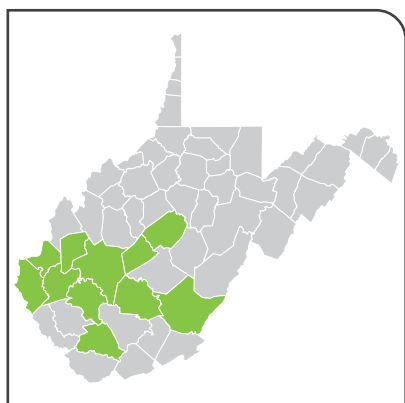
MA/MAPD PLANS



Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5216-022-000	H5216-123-000
Plan Highlights	Robust LPPO plan with access to national PPO network. Plan benefits includes hearing, dental, vision and OTC allowance.	\$0 plan premium LPPO with access to national PPO network, No Rx coverage, Good fit for military veterans who have VA Rx coverage.
Premium	\$57	\$0
PCP	\$15	\$10
Specialist	\$45	\$35
Referrals Required	No	No
Inpatient Hospital	\$295 copay per day Days 1-7	\$295 copay per day Days 1-7
Max Out-of-Pocket	\$6,700 In-network	\$4,500 In-network
Rx Deductible	\$195 tiers 4-5	No Coverage
Rx Preferred	\$5/\$15/\$47/\$100/29%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$45/Quarter	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter
Market Service Area	Berkeley, Hardy, Jefferson, Morgan, Pendleton	Wood, Berkeley, Raleigh, Mercer, Harrison, Monongalia, Marion, Ohio, Jefferson, Logan, Hancock, Jackson, Nicholas, Marshall, Mingo, Mineral, Brooke, Upshur, Morgan, Lewis, among others

WEST VIRGINIA

SOUTHERN WEST VIRGINIA



MARKET HIGHLIGHTS

- Full suite of products starting with \$0 plan premium HMO in some areas, up to \$123 plan premium rich PPO plans; designed to meet a variety of consumer needs
- New \$0 plan premium Charleston HMO covering 4 counties
- Expanded Value Plus plan available; see WV Value Plus plans section for details
- New \$15 plan premium LPPO with access to national PPO network (\$0 plan premium for 100% LIS)
- Many plans include enhanced additional benefits such as dental, vision, hearing, transportation, OTC allowance and fitness benefits
- \$0 copay for tiers 1 & 2 when utilizing Humana mail-order pharmacy for 90-day supply
- No Rx deductibles on many of the plans
- No referrals on any plans

NETWORK HIGHLIGHTS

- Robust Charleston HMO network that includes CIM, Dunbar, Valley, CAMC and Thomas Health System
- Comprehensive PPO network that includes HIMG, CIM, Dunbar, Marshall, Valley, Thomas, Cabell-Huntington and CAMC Health Systems in Charleston and Huntington
- National PPO network

MARKET SERVICE AREA

Boone, Braxton, Cabell, Clay, Fayette, Greenbrier, Kanawha, Lincoln, Putnam, Wayne, Wyoming

	NEW		NEW
Plan Name	Humana Gold Plus (HMO)	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5619-113-000	H5216-124-000	H5216-182-000
Plan Highlights	New \$0 plan premium HMO in Charleston with CAMC in network and MSBs including dental, vision and hearing.	Passive network (same in and out of network benefits). Rich MSBs. Single copay hospital stay.	New \$15 plan premium LPPO with access to national PPO network (\$0 premium for 100% LIS).
Premium	\$0	\$123	\$15
PCP	\$5	\$5	\$15
Specialist	\$30	\$30	\$45
Referrals Required	No	No	No
Inpatient Hospital	\$295 copay per day Days 1-7	\$350 per admission	\$350 copay per day Days 1-7
Max Out-of-Pocket	\$6,700 In-network	\$6,700 In-network	\$6,700 In-network
Rx Deductible	No Deductible	No Deductible	\$195 tiers 4-5
Rx Preferred	\$3/\$15/\$47/\$100/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$5/\$15/\$47/\$97/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$7/\$17/\$47/\$100/29%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter, Transportation	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter	Fitness, OTC allowance \$45/Quarter
Market Service Area	Boone, Kanawha, Lincoln, Putnam	Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Putnam, Wayne, Wyoming	Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Putnam, Wayne, Wyoming

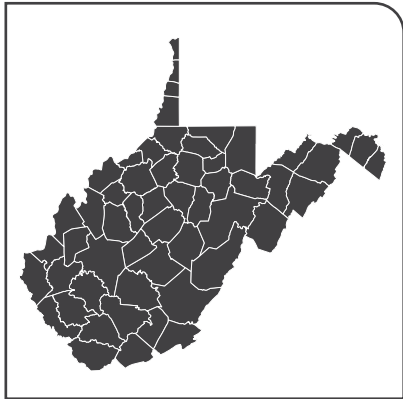
WEST VIRGINIA | SOUTHERN WEST VIRGINIA

MA/MAPD PLANS



Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5216-021-000	H5216-123-000
Plan Highlights	\$39 premium LPPO with robust PPO network, added transportation, No Rx deductible, \$0 tier 1 & 2 Rx through Humana mail order	\$0 LPPO with access to national PPO network, No Rx coverage, Good fit for military veterans who have VA Rx coverage
Premium	\$39	\$0
PCP	\$10	\$10
Specialist	\$40	\$35
Referrals Required	No	No
Inpatient Hospital	\$295 copay per day Days 1-7	\$295 copay per day Days 1-7
Max Out-of-Pocket	\$6,700 In-network	\$4,500 In-network
Rx Deductible	No Deductible	No Coverage
Rx Preferred	\$5/\$15/\$47/\$100/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$45/Quarter, Transportation	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter
Market Service Area	Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Putnam, Wayne	Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Putnam, Wayne, Wyoming

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VALUE PLUS PLANS

A Value Plus plan is a Medicare Advantage plan offered by Humana, and appeal to Medicare beneficiaries looking for rich supplemental benefits, like dental coverage, eye exams and glasses, an over-the-counter item allowance, hearing aids, along with lean medical and pharmacy coverage. Value Plus plans may be a good fit for someone familiar with Original Medicare cost sharing, even if he/she is also covered by a state Medicaid program.

Medicare beneficiaries who enroll in a Value Plus Plan will receive lean medical and pharmacy coverage, as well as rich supplemental benefits. Those enrolling who have both Medicare and Medicaid (Dual-eligibles) will have further cost-share protections. Medicaid status does not impact enrollment in a Value Plus plan. If a Value Plus enrollee loses Medicaid status, he/she may keep the Value Plus plan but will pay higher cost sharing.

Plan Name	Humana Value Plus (PPO)
Plan Number	H5216-125-000
Plan Highlights	Lean medical and Rx benefits with rich supplemental benefits
Dental	\$1,000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Vision	Annual exam and \$200 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received out of network
Hearing	\$0 annual exam, fittings and TruHearing advanced level hearing aids plus 48 batteries
OTC Allowance	OTC \$100/Quarter for select health and wellness products
Transportation	Up to 12 one-way trips to approved locations and fitness centers per year
Current Service Area	West Virginia: Statewide

WEST VIRGINIA

PDP PLANS



Plan Name	Humana Preferred Rx Plan (PDP)	Humana Walmart Rx Plan (PDP)
Plan Number	S5884-104-000	S5884-152-000
Plan Highlights	Pairs well for members with Extra Help (LIS). Tier 1 & Tier 2 mail-order copays are \$0 at Humana Pharmacy for 90-day supply.	Retail copays as low as \$1. Tier 1 mail-order copays are as low as \$0 at Humana Pharmacy for 90-day supply.
Premium	\$35.50	\$28.50
Rx Deductible	\$415 all tiers	\$415 tiers 3-5
Preferred Retail 30-day Supply	No Coverage	\$1/\$4/20%/35%/25%
Standard Retail 30-day Supply	\$0/\$1/25%/38%/25%	\$10/\$20/25%/50%/25%
Preferred Mail 90-day Supply	\$0 copay for tiers 1 & 2	\$0 copay for tier 1, \$8 copay for tier 2
Market Service Area	Statewide in Pennsylvania, West Virginia	Statewide in Pennsylvania, West Virginia

WEST VIRGINIA



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