Summary of Benefits

HumanaChoice® H5216-046 (PPO)

Intermountain Select Counties in ID, OR, WA and UT



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Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-833-2364 (TTY: 711)**.

Unde	rstanding the Benefits
	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit Humana.com/medicare or call 1-800-833-2364 (TTY: 711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
Unde	rstanding Important Rules
	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2020.
	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you may pay a higher co-pay for services received by non-contracted providers.

Summary of Benefits

HumanaChoice® H5216-046 (PPO)

Intermountain Select Counties in ID, OR, WA and UT



Our service area includes the following county/counties in Idaho: Ada, Boise, Bonner, Canyon, Gem, Kootenai, Payette

Oregon: Benton, Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lincoln, Linn, Malheur, Multnomah, Washington

Utah: Davis, Salt Lake, Utah, Washington, Weber

Washington: Clark, Cowlitz, İsland, King, Kitsap, Kittitas, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom.



Let's talk about HumanaChoice H5216-046 (PPO)

Find out more about the HumanaChoice H5216-046 (PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice H5216-046 (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 H5216-046 (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

HumanaChoice H5216-046 (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 - March 31:

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

April 1 - September 30:

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

Or visit our website:

Humana.com/medicare.

More about HumanaChoice H5216-046 (PPO)

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and the state's program, you may not have to pay the medical costs displayed in this booklet and your prescription drug costs will be lower, too.

If you have Medicaid, be sure to show your Medicaid ID card in addition to your Humana membership card to make your provider aware that you may have additional coverage. Your services are paid first by Humana and then by Medicaid.

As a member it's a good idea to select a doctor as your Primary Care Provider (PCP). HumanaChoice H5216-046 (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!



Monthly Premium, Deductible and Limits

	IN-NETWORK	OUT-OF-NETWORK
PLAN COSTS		
Monthly plan premium You must keep paying your Medicare Part B premium.	\$0	
Medical deductible	This plan does not have a deductible.	
Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and other costs for medical services for the year.	\$3,600 in-network \$4,500 combined in- and out-of-network	\$4,500 combined in- and out-of-network

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Covered Medical and Hospital Benefits

Covered Medical and Hospital Benefits			
	IN-NETWORK	OUT-OF-NETWORK	
ACUTE INPATIENT HOSPITAL CARE			
	\$275 copay per day for days 1-5 \$0 copay per day for days 6-90 Your plan covers an unlimited number of days for an inpatient stay.	50% of the cost	
OUTPATIENT HOSPITAL COVERAGE			
Outpatient surgery at outpatient hospital	\$275 copay	50% of the cost	
Outpatient surgery at ambulatory surgical center	\$200 copay	50% of the cost	
DOCTOR OFFICE VISITS			
Primary care provider (PCP)	\$0 copay	50% of the cost	
Specialists	\$25 copay	50% of the cost	
PREVENTIVE CARE			
	Our plan covers many preventive services at no cost when you see an in-network provider including: • Abdominal aortic aneurysm screening	\$0 or 50% of the cost, depending on the service and where service is provided	



Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

OUT-OF-NETWORK

- 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
- Medicare diabetes prevention program

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

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.

\$90 copay **\$90** copay

OUT-OF-NETWORK

50% of the cost at an urgent care

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Urgently needed services

Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

\$25 copay at an urgent care

Urgently needed services Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.	center care center	center
	TIC SERVICES, LABS AND IMAGING the service and where service is prov	<i>v</i> ided
Diagnostic Mammography	\$25 to \$50 copay or 20% of the cost	50% of the cost
Diagnostic radiology	\$180 to \$275 copay	50% of the cost
Lab services	\$0 to \$15 copay	50% of the cost
Diagnostic tests and procedures	\$0 to \$50 copay	50% of the cost
Outpatient X-rays	\$0 to \$15 copay	50% of the cost
Radiation Therapy	20% of the cost	50% of the cost
HEARING SERVICES		
Medicare covered hearing	\$25 copay	50% of the cost
Routine hearing HER944	 \$0 copayment for routine hearing exams up to 1 per year. \$0 copayment for fitting/evaluation up to 3 per year. \$399 copayment for advanced level hearing aid up to 1 per ear per year. \$699 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. \$399 copayment for advanced level hearing aid up to 1 per ear per year. \$699 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.



Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

OUT-OF-NETWORK

DENTAL SERVICES

The cost-share indicated below is what you pay for the covered service.

Medicare covered dental

Routine dental DEN170

Use the HumanaDental Medicare network for the Mandatory Supplemental Dental. The provider locator can be found at Humana.com > Find a Doctor > from the Search Type drop down select Dental > under Coverage Type select All Dental Networks > enter zip code > from the network drop down select HumanaDental Medicare.

\$25 copay

- \$0 copayment for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years.
- **\$0** copayment for perio exam up to 1 every 3 years.
- \$0 copayment for complete, partial dentures up to 1 set every 5 years
- \$0 copayment for panoramic film or diagnostic x-rays, recementation up to 1 every 5 years.
- **\$0** copayment for bitewing x-rays up to 1 set per year
- \$0 copayment for adjustments to dentures, denture reline, intraoral x-rays, root canal up to 1 per year
- **\$0** copayment for amalgam and/or composite filling, crown, emergency treatment for pain, fluoride, oral surgery, periodic oral exam, comprehensive oral eval, and/or emergency diagnostic exam, perio maintenance, prophylaxis (cleaning), simple or surgical extraction up to 2 per year
- \$0 copayment for necessary anesthesia with covered service up to unlimited per year
- \$1000 combined maximum benefit amount per year

50% of the cost

- \$0 copayment for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years
- **\$0** copayment for perio exam up to 1 every 3 years
- \$0 copayment for complete, partial dentures up to 1 set every 5 years
- \$0 copayment for panoramic film or diagnostic x-rays, recementation up to 1 every 5 years
- \$0 copayment for bitewing x-rays up to 1 set per year
- **\$0** copayment for adjustments to dentures, denture reline, intraoral x-rays, root canal up to 1 per year
- \$0 copayment for amalgam and/or composite filling, crown, emergency treatment for pain, fluoride, oral surgery, periodic oral exam, comprehensive oral eval, and/or emergency diagnostic exam, perio maintenance, prophylaxis (cleaning), simple or surgical extraction up to 2 per year
- \$0 copayment for necessary anesthesia with covered service up to unlimited per year
- **\$1000** combined maximum benefit amount per year
- Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions

VISION SERVICES

Medicare covered vision services

\$25 copay

50% of the cost

	IN-NETWORK	OUT-OF-NETWORK
Diabetic Eye Exam	\$0 copay	50% of the cost
Glaucoma screening	\$0 copay	50% of the cost
Eyewear (post-cataract)	\$0 copay	\$0 copay
Routine vision VIS751 The provider locator can be found at Humana.com > Find a Doctor > from the Search Type drop down select Vision > Eyemed Select Network.	 \$75 maximum benefit coverage amount per year for routine exam, refraction up to 1 per year. \$100 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 per year. \$100 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	\$275 copay per day for days 1-5\$0 copay per day for days 6-90	50% of the cost
Outpatient group and individual therapy visits Cost share may vary depending on where service is provided.	\$25 to \$55 copay or 20% of the cost	50% 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 \$172 copay per day for days 21-45 \$0 copay per day for days 46-100	50% of the cost
PHYSICAL THERAPY		
Cost share may vary depending on the service and where service is provided.	\$25 or 20% of the cost	50% of the cost
AMBULANCE		
Ambulance (ground)	\$265 per date of service	\$265 per date of service



Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
TRANSPORTATION		
	Not covered	Not covered

Prescription Drug Benefits				
MEDICARE PART B DRUGS				
Chemotherapy drugs	20% of the cost	50% of the cost		
Other part B drugs	20% of the cost	50% 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 (podiatry)	\$25 copay	50% of the cost		
Medicare-covered chiropractic services	\$20 copay	50% of the cost		
MEDICAL EQUIPMENT/SUPPLIES				
Durable medical equipment (like wheelchairs or oxygen)	15% of the cost	25% of the cost		
Medical Supplies	20% of the cost	50% of the cost		
Prosthetics (artificial limbs or braces)	20% of the cost	50% 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	50% of the cost		
REHABILITATION SERVICES				
Physical, occupational and speech therapy Cost share may vary depending on the service and where service is provided.	\$25 or 20% of the cost	50% of the cost		
Cardiac rehabilitation	\$10 copay	50% of the cost		
Pulmonary rehabilitation	\$10 copay	50% of the cost		



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 Care on the back of your ID card if you need help finding an in-network provider.

Acupuncture

\$0 copay per visit up to 25 visits every 12 months

Authorization rules apply after 8 visits

Well Dine Meal Program

Humana's meal program for members following an inpatient stay in the hospital or nursing facility

HumanaFirst® Nurse Hotline

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

Over-the-Counter (OTC) mail order

Up to **\$75** allowance every 3 months for the purchase of OTC supplies from Humana Pharmacy mail delivery.

Virtual Visits - Medical

Access to doctors and other practitioners via phone and/or video technology for diagnosis and treatment of certain non-emergency medical issues.

You pay a **\$0** copay to receive a remote medical consultation.

Virtual Visits – Mental and Behavioral Health

Access to doctors and other mental health professionals via phone and/or video technology for diagnosis and treatment of certain non-emergency mental or behavioral issues.

You pay a **\$0** copay to receive a remote mental and behavioral consultation.

Go365[™] by Humana

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

SilverSneakers® fitness program

Basic fitness center membership including fitness classes.





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. Call 1-800-457-4708 (TTY: 711) for more information.

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.

This information is available in a different format, including Braille, large print, and audio tapes. Please call Customer Care at the number listed in the beginning of this document if you need plan information in another format.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-833-2364 (TTY: 711).

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

Limitations on healthcare and prescription services delivered via virtual visits and communications options vary by state. Virtual visit 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.

Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. 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.com

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, sex, sexual orientation, gender identity, or religion. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion.

Humana Inc. and its subsidiaries provide: (1) 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; and, (2) 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 **1-877-320-1235** 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, sex, sexual orientation, gender identity, or religion, you can file a grievance with Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.

If you need help filing a grievance, call 1-877-320-1235 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, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**.

Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

Multi-Language Interpreter Services

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-320-1235 (TTY: 711)... ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-320-1235 (TTY: 711) 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 1-877-320-1235 (TTY: 711)。 ... CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-320-1235 (TTY: 711).... 주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-320-1235 (TTY: 711) 번으로 전화해 주십시오 PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawaq sa 1-877-320-1235 **(ТТҮ: 711)**.... ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-320-1235 **(телетайп: 711)**.... ATANSYON: Si w pale Krevòl Avisven, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-320-1235 (TTY: 711).... ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-320-1235 (ATS: 711).... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-320-1235 **(TTY: 711)**.... ATENÇÃO: Se fala português, encontram-se disponíveis servicos linguísticos, grátis. Lique para 1-877-320-1235 (TTY: 711).... ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-320-1235 (TTY: 711).... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-320-1235 (TTY: 711).... 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。 1-877-320-1235 (TTY: 711) まで、お電話にてご連絡ください。...

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1235-320-877-1-1 (**TTY: 711)** تماس بگیرید.

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-877-320-1235 (TTY: 711)....

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1235-370-877-1 **(رقم هاتف الصم والبكم: 711)**.

HumanaChoice H5216-046 (PPO) H5216046000 ENG Select Counties in ID, OR, WA and UT