

# Texas National POS Member Handbook

Offered by Humana Health Plan of Texas, Inc. (A Health Maintenance Organization) and insured by Humana Insurance Company



**Humana.**

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## Offering company statement

This Humana National Point-of-Service (POS) plan is offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization (HMO) and insured by Humana Insurance Company.

## Important phone numbers

As a Humana member, you can call our Customer Care team toll-free at the number on the back of your Humana member ID card when you have questions about your plan. We make every effort to answer your calls quickly. Our hours are 8 a.m. – 6 p.m., Monday – Friday.

If you have comments on our service or ideas on how we can improve, please call **1-800-448-6262 (TTY: 711)** or write to:

Humana Claims Office  
P.O. Box 14601  
Lexington, KY 40512-4601

### Humana ID card

You'll be issued a Humana member ID card to show that you're a member of the plan. Be sure to carry it with you at all times. You'll need to present the card anytime you receive medical care. If your Humana member ID card is lost or damaged, you can get a new one on **MyHumana** or by calling Customer Care at **1-800-448-6262 (TTY: 711)**.

### Special needs

Humana strives to make it easy for all members to use the benefits provided by their plan. If you need help due to a disability or chronic medical problem that has affected your vision, hearing, speech or mobility, please call Customer Care at the number on the back of your Humana member ID card. If you use a TTY, call 711.

## MyHumana

**MyHumana** is your secure, personal online member account on **Humana.com**. It's one of the best ways to get information about your plan. With **MyHumana**, you can get answers to questions about your health plan when you want them. You can look up records 24 hours a day. Here are some of the things you can do on **MyHumana**:

- Find in-network providers
- Look at your health plan benefits
- See if a claim has been paid
- Compare costs of medical services
- Explore health and wellness information

It's easy to register. Just have your Humana member ID card ready when you go to **Humana.com**. Click "Register now," then follow the brief directions.

This document provides a brief description of the terms and conditions of the health plan. It does not include a description of all benefits, limitations and exclusions of the plan. For complete benefits, limitations and exclusions, terms and conditions of a plan, members should refer to their Evidence of Coverage/Certificate of Insurance. Prospective members can view a sample Evidence of Coverage/Certificate of Insurance on **Humana.com**. Plan specific information is also provided on the Summary of Benefits and Coverage (SBC). Prospective members can contact the benefits coordinator of the employer or insurance agent for a copy of the SBC. Members can access their plan specific SBC and Evidence of Coverage/Certificate of Insurance through **MyHumana** on **Humana.com**.

## How to use your Humana National Point-of-Service (POS) plan

The Humana National Point-of-Service (POS) plan provides coverage described in the Evidence of Coverage and the companion plan Certificate of Insurance. With the Humana POS plan, you have the freedom to choose any provider, either in-network or out-of-network, for covered healthcare services.

The Evidence of Coverage describes health coverage for covered healthcare services provided by in-network providers. We will cover services when received by you from your primary care physician, or from an in-network provider with or without a primary care physician referral. The Evidence of Coverage also describes health coverage for covered healthcare services provided by out-of-network providers in limited circumstances.

The companion plan Certificate of Insurance describes health insurance coverage provided by in-network providers and out-of-network providers.

Get the most from your healthcare coverage by knowing your plan and following these simple guidelines.

- Always carry your Humana member ID card and show it when you get medical care.
- You are not required to select a primary care physician (PCP) to arrange for your healthcare services; however, it's always a good idea to have one physician you trust and see for your annual physical exam and who understands your overall health status. Typically, this would be a physician who is a family practitioner, pediatrician, or who specializes in internal medicine. With a Humana National POS plan, you can choose to receive healthcare services from any in-network or out-of-network physician. Your out-of-pocket expenses will be lower by receiving care from in-network healthcare providers.
- If you need specialized care, you can use any in-network or out-of-network specialist or healthcare provider of your choice. Your out-of-pocket expenses will be lower by using an in-network specialist.
- Always go to the nearest emergency room (ER) in an emergency. Refer to your Evidence of Coverage/Certificate of Insurance for benefit information.

- Let us know immediately about changes that affect your coverage. You must tell us if you move, marry, divorce, or add a child. Just call Customer Care for an enrollment change form.

Please read your Summary of Benefits and Coverage, welcome materials and Evidence of Coverage/Certificate of Insurance for details to help you get the most out of your plan.

## Provider relationships

### **Our relationship with qualified providers**

A qualified provider means a healthcare provider that is licensed by the appropriate state agency to provide preventive care or diagnose or treat illness or injury, provides such services within the scope of their license, and whose primary purpose is to provide healthcare services. Qualified providers are not our agents, employees, or partners. All providers are independent contractors. Qualified providers make their own clinical judgments or give their own treatment advice without decisions made by us.

The master group contract/policy will not change what is decided between you and qualified providers regarding your medical condition or treatment options.

Qualified providers act on your behalf when they order services. All decisions related to your care are the responsibility of you and the healthcare providers you choose to care for you, regardless of any coverage determination(s) we have made or will make. We are not responsible for anything said or written by a qualified provider about covered health services and/or what is not covered. Call our customer service department at the telephone number listed on your ID card if you have any questions.

### **Our financial arrangements with in-network providers**

We have agreements with in-network providers that may have different payment arrangements.

- Many in-network providers are paid on a discounted fee-for-services basis, meaning they have agreed to be paid a set amount for each covered health service given to a covered person.
- Some in-network providers may have capitation agreements, meaning they are paid a set dollar amount each month to care for each covered person no matter how many services a covered person may receive from that in-network provider, such as a primary care physician or a specialty care physician.
- In-network hospitals may be paid on a Diagnosis Related Group (DRG) basis or flat-fee-per-day basis for services provided to covered persons while hospital confined. In-network outpatient services are usually paid on a flat fee per service or procedure or a discount from normal charges.

An in-network provider is required to hold you harmless for payment of any amount we do not pay to the network provider for the cost of covered health services.

# Highlights of your plan

Your Humana National POS plan is offered by Humana Health Plan of Texas, Inc.(a Health Maintenance Organization) and insured by Humana Insurance Company to provide coverage for a wide range of services that include:

- Preventive care
- Physician services (PCP and Specialists)
- Hospital services
- Ambulance services
- Durable medical equipment
- Home health services
- Hospice services
- Physical, occupational, and speech therapy
- Skilled nursing facility services
- Urgent care
- Behavioral health services
- X-ray and laboratory
- Maternity services
- Transplants
- Prescription drugs
- Children's vision care (Some plans may include)
- Children's dental care (Some plans may include)
- Emergency services

A brief description of the above listed services covered by the plan is provided below. This is not a complete list or description of all services covered by the plan. For complete details about covered health services, refer to your Evidence of Coverage/Certificate of Insurance. Prospective members can view a sample Evidence of Coverage/Certificate of Insurance on [Humana.com](http://Humana.com).

## Preventive care

Your plan includes coverage for preventive care, such as:

- A health risk assessment
- Routine physical exams
- Well-child care
- Necessary immunizations - it's important for you and your family to get all your immunizations because they help the body fight disease. Children may need certain shots before they can start school. Your child's physician will tell you when shots are required.
- An annual well-woman exam
- Prostate cancer detection exam

## Physician services

- **Choosing or changing your physician**

With the Humana National POS plan, you have the freedom to use any in-network or out-of-network provider. Your out-of-pocket expenses will be lower by receiving care from an in-network healthcare provider. While you are not required to select a primary care physician (PCP) to arrange for your healthcare services, it's always a good idea to have one physician you trust and see for healthcare needs. This person can get to know you and your medical history and give you health advice. Typically, this is a physician who is a family practitioner, pediatrician or who specializes in internal medicine. This provider can:

- Provide most of your medical care

- Keep your medical records
- Guide you when you need special care

There is a “Find a doctor” tool on **Humana.com** and also on your personal **MyHumana** page that you can use to choose a physician in your plan’s network. You may also request a printed copy of a provider directory by calling Customer Care at **1-800-448-6262 (TTY: 711)**. The directory for your network includes service areas, by county or ZIP code, and listings of facilities and physicians along with their addresses and contact information. The directory is subject to change. Due to the possibility of in-network providers changing status, be sure to check the online directory of in-network providers or call Customer Care prior to obtaining services.

- **Visiting your physician**

Whenever you need to see your physician, simply call the physician's office and make an appointment. If you’re going to be late for an appointment, call the office and tell them. If you can’t keep an appointment, call the office as soon as possible to reschedule. Please try to give notice at least 24 hours in advance. You should make an appointment to meet your physician to review your general health. This gives your physician the chance to get to know you and your medical history. After your first visit, your physician may recommend a checkup or a routine appointment. Your physician may determine you need specialist services. With a Humana National POS plan, you have the freedom to receive care from any in-network specialist or out-of-network specialist. Your out-of-pocket expense will be lower by using an in-network provider.

- **Specialized care**

Your plan covers a wide range of specialized medical services. When you need specialized care, you’ll want to use the “Find a doctor” tool found on **Humana.com** and also on your personal **MyHumana** page to find a specialist in your plan’s network. You may also request a printed copy of a provider directory by calling Customer Care at **1-800-448-6262 (TTY: 711)**. The directory is subject to change. Due to the possibility of in-network providers changing status, be sure to check the online directory of in-network providers or call Customer Care before obtaining services. Remember - you have the freedom to receive care from any in-network or out-of-network specialist, but your out-of-pocket expenses will be lower by using an in-network healthcare provider.

- **Access to services after hours**

If you have medical questions or concerns, you can call your physician’s office 24 hours a day, seven days a week.

- **Outpatient care**

Covered healthcare services are subject to the limitations and exclusions in your plan. Office visits, diagnostic lab tests and X-rays, and outpatient surgery are included in plan coverage.

- **Network changes**

To get the most from your health plan coverage, make sure the physician you choose currently participates in your plan’s network and will accept new patients. Just go to **Humana.com** and click on “Find a doctor.” Complete the required information on the “Find



a doctor" page to perform a search for in-network providers. If you prefer, call Customer Care at the number on the back of your Humana member ID card.

## Hospital services

If you need hospital care, you have the freedom to go to any hospital of your choice. However, your out-of-pocket expenses will be lower by going to an in-network healthcare facility. If you have a primary care physician, a physician other than your primary care physician may direct and oversee your hospital care. Additionally, your plan may require, as a condition of coverage, that certain medical conditions be treated at specific facilities.

Your Humana plan provides:

### ➤ In-network inpatient care

- As many days as medically necessary, in a semi-private room (private room when authorized by your physician due to medical necessity)
- Preadmission testing
- Medically necessary supplies and services
- Services from a healthcare provider, who directs your care while you're in an inpatient facility

### ➤ In-network outpatient care

- Outpatient surgery
- Outpatient diagnostic services
- Home health services

## Ambulance services

Ambulance service must be transportation to, from, or between medical facilities for emergency care.

## Durable medical equipment

Durable medical equipment means equipment that meets all of the criteria as listed in your Evidence of Coverage/Certificate of Insurance. Coverage may be provided for rental or purchase of durable medical equipment. If the cost of renting the equipment is more than its purchase price, only the cost of the purchase will be covered. However, certain items aren't covered, including tub chairs, elastic supports and environmental control items. You may obtain the preauthorization list online at [www.Humana.com/pal](http://www.Humana.com/pal) or call the Customer Care department at **1-800-448-6262** to confirm coverage and preauthorization requirements.

## Home health services

Humana's Utilization Management department or our contracted utilization review agent, along with your physician, arranges:

- Home nursing care
- Medical social work
- Nutrition services
- Physical, occupational, respiratory, and speech therapy

Your healthcare providers and Humana will help you to determine what home healthcare needs are medically necessary and covered under your plan.

Nursing care must be by or under the supervision of a registered nurse or licensed practical nurse. Medically necessary appliances and equipment and laboratory services also may be covered. Review your Evidence of Coverage/Certificate of Insurance for applicable limitations of this benefit.

## **Hospice services**

Inpatient and outpatient hospice services are a covered benefit. Refer to your Evidence of Coverage/Certificate of Insurance.

## **Physical, occupational, and speech therapy**

Your plan covers rehabilitative services including physical, occupational, and speech. Preauthorization may be required. Therapy is covered only if that treatment, in the judgment of your physician, will significantly improve your condition. Review your Evidence of Coverage/Certificate of Insurance for applicable limitations of this benefit.

## **Skilled nursing facility services**

For details and limitations on care in a skilled nursing facility, including physician visits during your stay, refer to your Evidence of Coverage/Certificate of Insurance. Custodial care isn't covered.

## **Urgent care**

If you have an illness or bodily injury requiring medical attention, but it isn't an emergency or a life-threatening situation, you may want to see your physician or an urgent care provider.

## **Behavioral health services**

Your plan covers services for inpatient and outpatient mental health services, serious mental illness and chemical dependency services. Refer to your Evidence of Coverage/Certificate of Insurance.

## **X-ray and laboratory**

Your plan covers:

- X-ray and laboratory tests
- Diagnostic procedures, tests, or X-ray exams and treatments
- Radiation therapy
- Lab tests or analysis made for diagnosis or treatment
- Microscopic tests

Some imaging services may require preauthorization. Call the Customer Care number on the back of your Humana member ID card to verify.

## **Maternity services**

Hospital room and board (semi-private accommodation), services and supplies while confined in the hospital and physician care are covered under the plan. This includes cost and administration of anesthetics. Coverage also includes prenatal and postnatal care and medically necessary testing in a physician's office.

HumanaBeginnings® is dedicated to helping Humana members make healthy decisions throughout pregnancy. The program combines personal contact with a registered nurse and informative mailings. Members can:

- Find out more about their pregnancy
- Follow their baby's development
- Practice healthy habits along the way

If you'd like more information about HumanaBeginnings®, or if you're a Humana member who's expecting a baby, call us toll-free at **1-888-847-9960**. To enroll online, Humana members can sign in to **MyHumana** and select "Health & Wellness."

## Transplants

You or your physician must call Humana's Transplant Management Department at **1-866-421-5663** as soon as you, or a covered dependent, make the decision to proceed with a covered transplant. The Transplant Management Department will provide assistance and coordinate all your covered transplant services with an approved Transplant facility. This will maximize the benefits of your health plan. Review your Evidence of Coverage/Certificate of Insurance for applicable limitations of this benefit.

## Prescription drugs

To have a prescription filled, simply go to any in-network pharmacy and show your Humana member ID card. You are required to pay a copayment or a portion of the drug cost for each prescription based on the assigned level of the drug as specified on the drug list. You can obtain a copy of the drug list at [www.Humana.com/druglist](http://www.Humana.com/druglist) or call Customer Care at the number on the back of your Humana member ID card. Information on the drug list may change at the renewal of the group plan. We will provide written notice no later than 60 days prior to the effective date of the change.

Descriptions of the various prescription drug benefits are provided below. To determine which prescription drug benefit is applicable to your plan, please review the plan materials provided to you, including your Evidence of Coverage/Certificate of Insurance to view specific prescription drug benefits, including your cost-share, coverage description, and any limitations and exclusions. As a member, you can also visit **Humana.com** and sign in to **MyHumana** to view your cost-share for prescription drug benefits.

- **Rx3 Prescription Drug Benefit**

Covered prescription drugs are assigned to one of three different levels with corresponding copayment or coinsurance amounts. Specialty drugs are also indicated. The levels are organized as follows:

- **Level One:** Includes generic drugs.
- **Level Two:** Includes preferred brand-name drugs.
- **Level Three:** Includes higher-cost brand-name drugs.
- **Specialty Drugs:** High-cost/high-technology drugs that often require special dispensing conditions.

- **Rx4 Prescription Drug Benefit**

Covered prescription drugs are assigned to one of four different levels with corresponding copayment or coinsurance amounts. Specialty drugs are also indicated. The levels are organized as follows:

- **Level One:** Includes low-cost generic drugs and brand-name drugs.
- **Level Two:** Includes higher-cost generic drugs and brand-name drugs.
- **Level Three:** Includes high-cost, mostly brand-name drugs. These drugs may have generic drug or brand-name drug alternatives in Levels One or Two.
- **Level Four:** Includes highest-cost drugs.
- **Specialty Drugs:** High-cost/high-technology drugs that often require special dispensing conditions.

- **Rx5 Prescription Drug Benefit**

Covered prescription drugs are assigned to one of five different levels with corresponding copayment or coinsurance amounts. The levels are organized as follows:

- **Level One:** Includes preferred, lowest-cost generic drugs.
- **Level Two:** Includes low-cost generic drugs.
- **Level Three:** Includes higher-cost generic and preferred brand name drugs.
- **Level Four:** Includes non-preferred brand name and high-cost generic drugs.
- **Level Five:** Includes highest-cost/high-technology drugs and specialty drugs.

**DISPENSE AS WRITTEN:** If you request a brand-name drug when an equivalent generic drug is available, your cost is greater. You are responsible for the applicable brand-name drug copayment or coinsurance amount, plus 100% of the cost difference between the brand-name drug and generic drug. If your prescribing physician indicates that a generic drug cannot be substituted by writing “Dispense as Written” on your prescription, you can only receive that specific drug even if a generic equivalent is available. As a result, you will be charged the applicable brand-name copayment or coinsurance amount. In this case, you will not be responsible for the cost difference between the brand-name drug and generic drug. If you discover at the pharmacy that your physician gave you a “Dispense as Written” prescription, you can ask the pharmacist to contact your physician for approval of a generic equivalent.

### **Children’s vision care**

Some Humana National POS plans include children’s vision care. If covered, your physician will refer your child, if necessary, for medical diagnosis. Please see the specific plan documents, including your Evidence of Coverage/Certificate of Insurance to see if this is included in your plan and for more information on this benefit.

### **Children’s dental care**

Some Humana National POS plans include children’s dental care. Please see the specific plan documents, including your Evidence of Coverage/Certificate of Insurance, to see if this is included in your plan and for more information on this benefit.

## Emergency care services

- **What is emergency care?**

**Emergency care** means services provided in a *hospital* emergency facility, freestanding emergency medical care facility, or a comparable emergency facility to evaluate and stabilize medical conditions of a recent onset and severity for a *bodily injury or illness* manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Placing the health of that individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
- Serious impairment of bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement; or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

**Emergency care** does not mean services for the convenience of the *covered person* or the provider of treatment or services.

- **What to do in an emergency**

If you have a medical emergency, go to the nearest hospital emergency room (ER) or call 911 for help. You don't have to notify your physician before the ER visit. After receiving emergency care, it's a good idea to notify your physician and Humana within 48 hours, or as soon as possible. Call Humana at **1-800-448-6262**. You may need follow-up care after the emergency when your condition has stabilized. Don't forget to inform your physician of your treatment and use in-network providers for any follow-up care to have lower out-of-pocket expenses.

- **Seeking emergency care**

When seeking emergency care, you should do the following:

- If your medical condition permits, proceed to the nearest emergency care ~~in-network~~ provider. You may use any hospital whether it's in-network or out-of-network. If possible, use an in-network provider to have lower out-of-pocket expenses.
- If your medical condition doesn't permit going to an in-network provider, you should go to the nearest emergency care medical facility. If you're admitted to an out-of-network hospital after emergency care, you — or someone acting for you — must contact us within 48 hours of your admission. If this isn't possible, contact us at **1-800-448-6262** as soon as your medical condition permits.
- If you're admitted to an out-of-network hospital after emergency care, we may require you be transferred to an in-network hospital in the service area when your condition has been stabilized.

For details about emergency care coverage, refer to your Evidence of Coverage/Certificate of Insurance. After receiving emergency care, it's a good idea to notify your physician and Humana within 48 hours, or as soon as possible. Call Humana at **1-800-448-6262**.

- **Out-of-area coverage**

The service area is the area where the plan provides coverage. You and your eligible dependents must live or work in the service area to be eligible for coverage.

Routine care for problems that aren't emergencies are not covered outside the service area.

Your Humana plan covers emergency care in and out of the service area. If you have an emergency, you should go to the nearest hospital ER or call 911 for help. Humana will review all services provided outside the service area to determine if the services were medically necessary. If it is determined the situation is not emergency care, you may have to pay the bill.

**Emergency care** means services provided in a hospital emergency facility, free-standing emergency medical care facility, or a comparable emergency facility to evaluate and stabilize medical conditions of a recent onset and severity for a bodily injury or illness manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Placing the health of that individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
- Serious impairment of bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement; or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

**Emergency care** does not mean services for the convenience of the covered person or the provider of treatment or services.

The information above is not a complete list or description of all your benefits. Not all services or supplies your physician may order or suggest are covered benefits under your plan. This is the case even when your physician refers you to other in-network providers for services. For complete details about covered health services, refer to your Evidence of Coverage/Certificate of Insurance. Prospective members can view a sample Evidence of Coverage/Certificate of Insurance on **Humana.com**.

## Facility-based physician disclosure

Although covered health services may be or have been provided to you at a health care treatment facility that is an in-network provider, other professional services may be or have been provided at or through the health care treatment facility by physicians and other healthcare practitioners who are out-of-network providers. Out-of-network facility based providers or other out-of-network health care practitioners may balance bill you for amounts not paid by the health benefit plan. You should contact us if you receive a bill.

# Your financial responsibilities

## **Covered health services**

You are responsible to pay any deductible, coinsurance, and copayment to a provider for covered health services you receive. In-network providers have agreed to accept discounted or negotiated fees for covered health services and will not bill you for charges in excess of the negotiated fees. You are only responsible to pay an in-network provider any deductible, coinsurance, and copayment for covered health services received. Plan specific deductibles, coinsurance and copayments are provided in the Summary of Benefits and Coverage (SBC) for prospective members and on the Schedule of Benefits in the members' Evidence of Coverage/Certificate of Insurance. Prospective members can obtain the SBC from the benefits coordinator of the employer or insurance agent. Members can view their plan specific Evidence of Coverage/Certificate of Insurance by accessing **MyHumana** on **Humana.com**.

## **Non-covered health services**

If you obtain non-covered health services, whether from an in-network provider or an out-of-network provider, you're responsible for making the full payment to the healthcare provider.

## Limitations and exclusions

Unless specifically stated otherwise in the Evidence of Coverage/Certificate of Insurance, no benefits will be provided for or on account of the following items:

- Treatments, services, supplies, or surgeries that are not medically necessary, except for preventive services.
- An illness or bodily injury that is covered under any Workers' Compensation or similar law. This limitation also applies to a covered person who is not covered by Workers' Compensation and lawfully chose not to be.
- Care and treatment given in a hospital owned or run by any government entity, unless you are legally required to pay for such care and treatment. However, care and treatment provided by military hospitals to covered persons who are armed services retirees and their dependents are not excluded.
- Any service you get while you are confined in a hospital or institution owned or operated by the United States government or any of its agencies for any military service connected illness or bodily injury.
- Any service you would not be legally required to pay for if you did not have this insurance.
- Illness or bodily injury for which you are paid or entitled to payment or care and treatment by or through a government program.
- Any service not ordered by a healthcare practitioner.
- Any drug, biological product, device, medical treatment, or procedure which is experimental or investigational or for research purposes except for clinical trials
- Legend drugs, which are not deemed medically necessary by Humana.
- Prescription drugs not included on the drug list.
- Drugs not approved by the FDA.
- Any drug prescribed for intended use other than for indications approved by the FDA or off-label indications recognized through peer-reviewed medical literature.
- Any drug prescribed by an illness or bodily injury not covered under the plan.
- Any drug, medicine, or medication that is either labeled "Caution-limited by federal law to investigational use" or experimental, investigational or for research purposes, even though a charge is made to you.
- Any prescription fill or refill for drugs, medicines, or medications that are lost stolen, spilled, spoiled, or damaged

This is not a complete list of the plan's Limitations and Exclusions. For a complete listing, refer to your Evidence of Coverage/Certificate of Insurance. Prospective members can view a sample Evidence of Coverage/Certificate of Insurance on **Humana.com**.

## Preauthorization requirements

Humana requires preauthorization for some services and procedures your physician or healthcare provider may recommend for you. Visit [www.Humana.com/pal](http://www.Humana.com/pal) to receive a list of services that require preauthorization or call the Customer Care number on the back of your ID card. This list is subject to change and notification of changes are provided as required by state law. Coverage provided in the past for services that did not receive or require



preauthorization, is not a guarantee of future coverage of the same services. Preauthorization is not required for emergency care or any other services not permitted to be preauthorized by law.

Preauthorization means you or your physician or healthcare provider will contact Humana before you receive services. Humana does this to determine whether the service or procedure qualifies for payment under your benefit plan. You and your healthcare provider decide whether you should have the services or procedures. If any required preauthorization is not obtained, a reduction of benefits will be applied to the services or supplies. Benefits are not paid at all for services that are not covered health services.

Renewal of an existing preauthorization may be requested up to sixty days prior to the expiration of the existing preauthorization.

## Utilization management

The Humana call center or a utilization review agent contracted with Humana manages calls from healthcare providers to fulfill the requirements of notification and preauthorization of members' inpatient admissions. Certain procedure or durable medical equipment (DME) requests may require review to determine coverage.

Humana contracts with various utilization review companies (utilization review agents) to assist with preauthorizations, concurrent reviews or retrospective reviews. Concurrent review is the process that determines coverage during the length of stay in the hospital/acute rehab/skilled nursing facility. Retrospective review is the process to determine coverage of inpatient services when prospective preadmission notification and other reviews aren't obtained. When this occurs, the claim information for an inpatient stay that is not preauthorized is directed to the Utilization Management Department or to one of Humana's contracted utilization review agents. If we deny services based on an adverse determination of medical necessity, you can appeal the decision. Refer to the "Complaint & Appeals Procedures" section within this handbook.

If you have questions or concerns or wish to contact the utilization review agent conducting your review you may contact Humana at **1-800-448-6262** to obtain information on how to contact either the Utilization Review Department at Humana or the agent assigned by Humana to conduct your specific utilization review or preauthorization. You can find an updated preauthorization list on [www.Humana.com/pal](http://www.Humana.com/pal).

## Continuity of care

In the event a covered person is under the care of an in-network provider at the time a provider's participation in the network terminates, for reasons other than medical competence or professional behavior, the covered person may continue treatment with the terminating provider if the covered person has a special circumstance in accordance with the dictates of medical prudence such as:

- A disability;
- An acute condition;
- Being treated for a life threatening or complex illness; or
- Is past the twenty-fourth week of pregnancy.

Special circumstance means a condition a treating healthcare practitioner or provider reasonably believes that discontinuing care by the healthcare practitioner or provider could cause harm to the covered person. Special circumstances are identified by the treating healthcare practitioner or provider.

The treating healthcare practitioner or provider must:

- Contact us to request the covered person be permitted to continue treatment under the healthcare practitioner or provider’s care, and
- Agree not to seek payment from the covered person for any amount the covered person would not be responsible to pay if the healthcare practitioner or provider were still an in-network provider.

If we agree to the continued treatment, medically necessary services provided to the covered person by the terminating healthcare practitioner or provider will continue to be payable at the in-network provider benefit level. The maximum duration of continued treatment under this provision may not exceed:

- 90 days from the effective date of termination of the provider’s agreement;
- Nine months from the effective date of termination of the provider’s agreement in the case of a covered person diagnosed with a terminal illness; or
- Through the delivery of a child, including immediate post-partum care and follow-up visit within the first six weeks of delivery in the case of a covered person past the twenty-fourth week of pregnancy.

## Complaint & Appeals Procedures

### If you have a complaint

We want you to be happy with your Humana plan. If you aren’t satisfied with the healthcare or services you receive, please call the Customer Care phone number on your member ID card.

If you’re not satisfied with the results of your call, you can file a formal complaint by writing to:

Grievance and Appeal Department  
P.O. Box 14546  
Lexington, KY 40512-4546

We will not retaliate in any way if you or any person acting on your behalf files an appeal or complaint against us.

Please refer to the information below when filing a formal complaint.

### Complaint procedures

“Complaint” means any dissatisfaction you express — orally or in writing — to us about any aspect of our operation. This includes, but isn’t limited to:

- Dissatisfaction with plan administration

- How we provide a service
- Disenrollment decisions
- Procedures related to the review or appeal of an adverse determination
- Procedures related to the denial, reduction or termination of a service for reasons not related to medical necessity

A complaint isn't a misunderstanding or a problem of misinformation that's resolved by supplying appropriate information to your satisfaction. It also doesn't include adverse determinations.

If you notify us of a complaint, within five business days of the receipt of the complaint we will send you a letter acknowledging the date we received the complaint. The letter will include Humana's complaint procedures and time frames for resolution.

If the complaint was received by phone, we will send you a one-page complaint form clearly stating the form must be returned to us for prompt resolution of the complaint. After receipt of the written complaint or one-page complaint form from you, we will investigate and send you a letter with our resolution within 30 days of our receipt of the complaint.

If the complaint is not resolved to your satisfaction, you have the right to appear in person or address a written appeal to a complaint appeal panel. Notice of our final decision will be provided within 30 calendar days from receipt of the request for a complaint appeal panel.

### **Internal appeal of adverse determination**

"Adverse determination" means a determination by Humana or a utilization review agent that the healthcare services provided or proposed to be provided to a member are not medically necessary or are not appropriate, or are experimental or investigational. Adverse determination does not include a denial of health care services due to the failure to request prospective or concurrent utilization review.

The member, anyone acting on the member's behalf or provider has the right to appeal an adverse determination relating to medical necessity for denial of a service.

When we receive an appeal, we will, within five business days from the receipt of the appeal, send a letter to the appealing party acknowledging the date of our receipt of the appeal. This letter will include the appeal procedures and the time frames required for resolution. If an appeal of an adverse determination is received verbally, a one-page appeal form will be included with an acknowledgment letter to the appealing party.

After review of the appeal of the adverse determination, we'll issue a response letter to the member — or a person acting on behalf of the member — and the member's physician or healthcare provider.

This letter will explain the resolution of the appeal as soon as is practical. This will take place before the 30<sup>th</sup> calendar day from when we receive the appeal.

If the appeal is for emergency care, denial of a continued stay for hospitalized patients, or denial of prescriptions drugs or intravenous infusions, we'll base the time frame for resolution on the medical or dental immediacy of the condition, procedure or treatment. This won't exceed one working day from the date we receive all information necessary to complete the

appeal. The resolution letter will contain the clinical basis for the appeal's denial, the specialty of the health care practitioner making the denial, and notice of the claimant's right to seek review of the denial by an Independent Review Organization.

### **Filing complaints with the Texas Department of Insurance**

Any person, including persons who have attempted to resolve complaints through our complaint and appeal process and who aren't satisfied with the resolution, can get help with a question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: [www.tdi.texas.gov](http://www.tdi.texas.gov)

Email: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

Mail: Texas Department of Insurance  
MC 111-1A  
P.O. Box 149091  
Austin, TX 78714-9091

The Texas Department of Insurance will investigate a complaint against us to determine compliance. This will happen within 60 days of the Texas Department of Insurance's receipt of the complaint and all information necessary for the department to determine compliance. The commissioner may extend the time necessary to complete an investigation if:

- Additional information is necessary
- We, the provider or the member doesn't provide all documentation necessary to complete the investigation
- An on-site review is necessary
- Other circumstances beyond the control of the department occur

### **External appeal to Independent Review Organization (IRO)**

An Independent Review Organization (IRO) process is available to you. Refer to your Evidence of Coverage/Certificate of Insurance for the IRO process.

## **Member coverage**

### **Open enrollment**

Employers usually set aside time for changing from one healthcare plan to another or for making changes in coverage. At other times, changes in your enrollment can generally be made if:

- You lose your group health plan coverage
- Your family size changes due to marriage, divorce, or birth or adoption of a child

Enrollment changes for these reasons must generally be made within 31 days of the event. Check with your employer for group-specific provisions.

### **Dependent coverage**

Eligible dependents generally include your spouse and children up to a specified age. Check your Evidence of Coverage/Certificate of Insurance for more information.

## Loss of coverage

With some Humana plans, you may lose your coverage if you move from the plan service area. Humana can remove you from the Humana National POS plan if you:

- Fail to pay plan premiums
- Commit fraud or make an intentional misrepresentation of a material fact

## Effective date of coverage

Your effective date of coverage, and when you are first eligible to receive plan benefits, is determined by your employer. Ask your personnel office or benefits administrator for information about your effective date.

## Plan status change

If you have individual coverage with your employer and want to change to the family plan, you must notify your employer of the new change within the number of days specified in your Evidence of Coverage/Certificate of Insurance. Please ask your employer about changes in coverage.

## Keep us up to date

Please notify our Customer Care team whenever there's a change in your name, address, or telephone number.

# Plan provisions

## Continuation of benefits

If your group coverage ends, you may be allowed to continue coverage through your employer. Ask your company's benefits administrator or refer to your Evidence of Coverage/Certificate of Insurance.

## Coordination of benefits

If you or your family members are covered by more than one healthcare plan, you can't collect full benefits from both plans. In this case, Humana will work with the other plan to decide which plan will have primary responsibility for paying for your medical care. To help us do this, we may ask you for information about other coverage you may have.

Remember that each healthcare plan may require you to follow certain rules or use specific physicians and hospitals. It may be impossible to comply with both plans at the same time. Be sure to read and understand the rules for any healthcare plan that covers you or your family.

## Filing a claim

In-network providers will submit claims to us on your behalf. If you receive emergency care outside the service area, you may be asked to pay the out-of-network provider directly and submit a notice of claim to Humana. In that case, you should obtain a receipt, an itemized statement and any medical records associated with your care. The forms necessary for filing these claims are available on [Humana.com](https://www.humana.com).

Submit copies of these to the Humana Claims department at:

Claims Office  
P.O. Box 14601  
Lexington, KY 40512-4601

Within 15 business days of receiving satisfactory proof-of-loss, we will provide you with written notice of our decision to accept or reject a claim or provide reasons why additional time is needed to make a decision. A decision will be made within 45 days of the date of our letter. If the claim is accepted, it will be paid in whole or part within five days of the written approval notice you receive.

If your claim is denied and you aren't reimbursed, you may ask to have the claim reviewed. If you have any questions about the review procedure, call our Customer Care team.

## Your rights and responsibilities

As a Humana member, you have certain rights and responsibilities.

### You have the right to:

- Be provided with information about your Humana National POS plan, its services and benefits, its providers and your member rights and responsibilities.
- Choose either in-network or out-of-network healthcare providers. Your out-of-pocket expenses will be lower by using the services of in-network providers.
- Privacy and confidentiality regarding your medical care and records. Records pertaining to your healthcare will not be released without your, or your authorized representative's, written permission, except as permitted or required by law.
- Discuss your medical record with your physician and receive, upon request, a summary copy of that record.
- Be informed of your diagnosis, treatment choices — including non-treatment — and prognosis in terms you can reasonably expect to understand and to participate in decision-making about your healthcare and treatment plan.
- Have a candid discussion with your physician about appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- Expect reasonable access to medically necessary healthcare services regardless of race, national origin, religion, physical abilities or source of payment.
- File a formal complaint, as outlined in the plan's appeal procedure, and to expect a response to that complaint within a reasonable period of time.
- Be treated with courtesy and respect with appreciation for your dignity and protection of your right to privacy.
- Participate in wellness programs.
- Receive assistance from Humana's Customer Care specialists to address your concerns and questions.

### It's your responsibility to:

- Give Humana and your healthcare provider complete and accurate information as needed to arrange care for you.

- Read and be aware of all material distributed by Humana about the plan explaining policies and procedures regarding services and benefits.
- Obtain and carefully consider all information you may need or desire to give informed consent for a procedure or treatment.
- Follow the treatment plan agreed on with your healthcare provider and to weigh the potential consequences of any refusal to observe those instructions or recommendations.
- Be considerate and cooperative in dealing with the plan providers and to respect the rights of other plan members.
- Schedule appointments, arrive on time for scheduled visits and notify your healthcare provider if you must cancel or be late for a scheduled appointment.
- Express opinions, concerns or complaints in a constructive manner.
- Tell us in writing if you move or change your address or phone number, even if these changes are only temporary.
- Pay all copayments and/or premiums by the date when they are due.
- Be honest and open with your physician and report unexpected changes in your condition in a timely fashion.
- Follow healthcare facility rules and regulations affecting patient care and conduct.
- Carry your Humana member ID card with you at all times and use it while enrolled in the Humana plan.

## Provider Network Information

A current list of in-network providers, including behavioral health and substance abuse providers can be found online at **Humana.com** with the “Find a Doctor” tool. You also may request a printed copy of the provider directory by calling Customer Care at 1-800-448-6262. We offer many healthcare plans. A provider that is an in-network provider for one plan may not be an in-network provider for your plan. It is important for you to ensure the provider list is specific for the provider network listed on your ID card. The provider list includes names, locations and contact information for all physicians and providers in your network, the physicians and providers that may require a referral (certain specialists, for example), and whether new patients are being accepted. Please note, the in-network provider list is subject to change. Due to the possibility of in-network providers changing status, be sure to check the online directory of in-network providers or call Customer Care prior to obtaining services.

### ATTENTION FEMALE ENROLLEES

#### **Right to designate an obstetrician or gynecologist**

This notice is being provided to advise the member of rights under Texas Insurance Code, Chapter 1451 Subchapter F:

You have direct access to receive gynecological and obstetrical care from an in-network obstetrician or gynecologist (OB/GYN). You may elect to receive your OB/GYN services from your primary care physician.

## Notice of rights

A health maintenance organization (HMO) plan provides no benefits for services you receive from non-network health care practitioners or non-network providers, with specific exceptions as described in your Evidence of Coverage and below:

- You have the right to an adequate network of in-network physicians and providers (known as network health care practitioners and network providers).
- If you believe that the network is inadequate, you may file a complaint with the Texas Department of Insurance at [www.tdi.texas.gov/consumer/complfrm.html](http://www.tdi.texas.gov/consumer/complfrm.html).
- If your HMO approves a referral for out-of-network services because no network health care practitioner or network provider is available, or if you have received out-of-network emergency care, the HMO must, in most cases, resolve the non-network health care practitioner's or non-network provider's bill so that you only have to pay any applicable network copayment, coinsurance, and deductible amounts.
- You may obtain a current directory of network health care practitioners or network providers at **Humana.com** or by calling our customer service department at the telephone number shown on your ID card for assistance in finding available network health care practitioners or non-network providers. If you relied on materially inaccurate directory information, you may be entitled to have a claim by a non-network health care practitioner or non-network provider paid as if it were from a network health care practitioner or network provider, if you present a copy of the inaccurate directory information to the HMO, dated not more than 30 days before you received the service.

If you receive a bill, you should contact us by calling the Customer Care number on the back of your Humana ID card.



## Service area

The Humana National Point-of-Service (POS) plan provides coverage under a dual POS arrangement that is described in the Evidence of Coverage and the companion plan "Certificate of Insurance." With the Humana National POS plan, you have the freedom to choose any provider, either in-network or out-of-network, for covered healthcare services. You are not required to use an in-network provider for covered healthcare services, but you may save money by using an in-network provider. In-network providers have signed an agreement with us to provide covered healthcare services to covered persons at a negotiated amount.

A list of in-network providers for the Humana National POS plan can be found online at **Humana.com** with the "Find a Doctor" tool, by selecting the network name identified on your ID card. In-network providers for the National POS plan include providers within the HMO Premier Network and/or the Humana/ChoiceCare Network. The Humana National POS plan service area is consistent with the HMO Premier Network service area and provides an expanded service area in which in-network services are available through the Humana/ChoiceCare Network service area. Service area information is provided below:

## HMO Premier Network

The HMO Premier Network service area includes the specified counties in the following Texas Regions:

Region 5 - Southeast Texas: Hardin; Jefferson; Orange

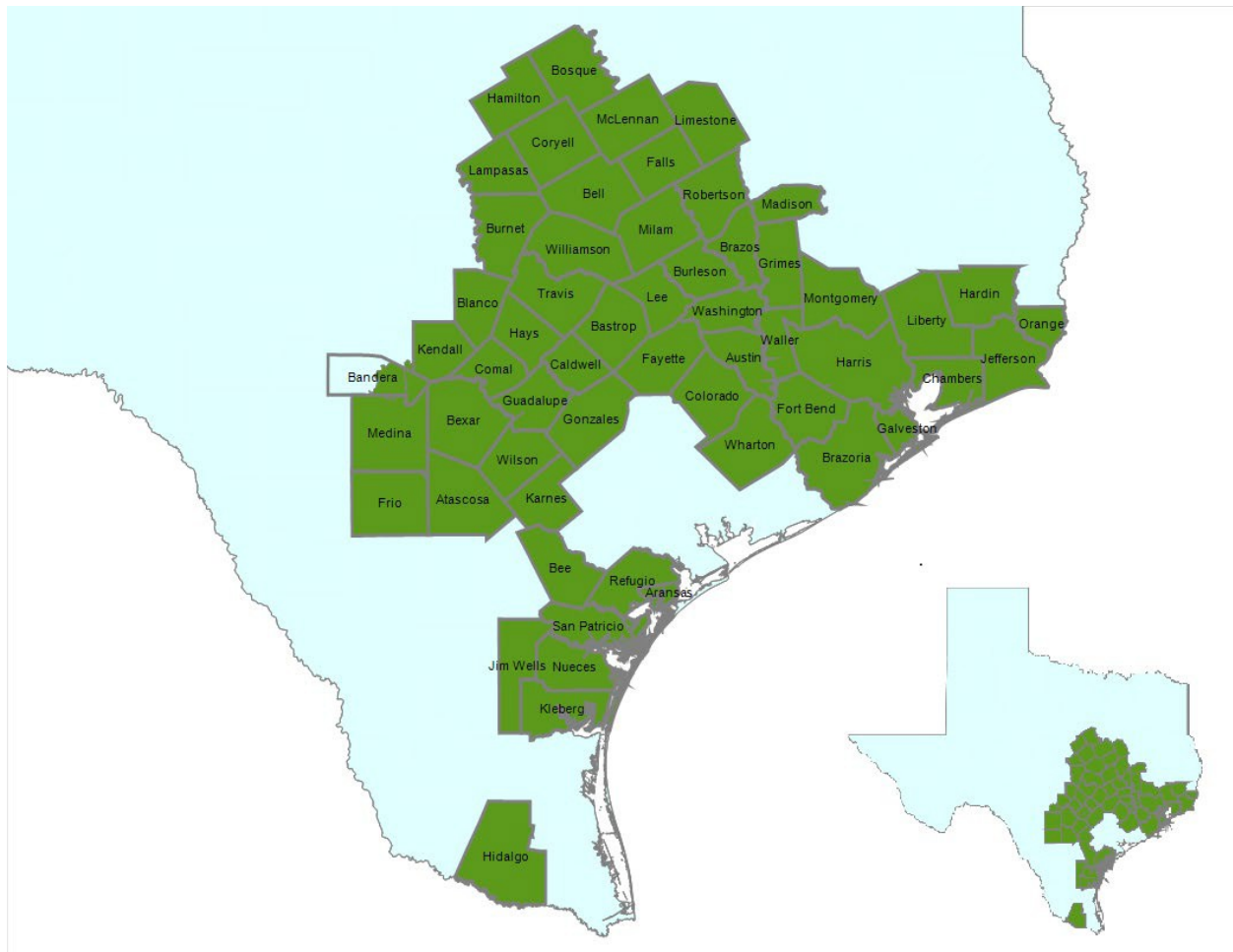
Region 6 - Gulf Coast: Austin; Brazoria; Chambers; Colorado; Fort Bend; Galveston; Harris; Liberty; Montgomery; Waller; Wharton

Region 7 - Central Texas: Bastrop; Bell; Blanco; Bosque; Brazos; Burleson; Burnet; Caldwell; Coryell; Falls; Fayette; Grimes; Hamilton; Hays; Lampasas; Lee; Limestone; Madison; McLennan; Milam; Robertson; Travis; Washington; Williamson

Region 8 - South Central Texas: Atascosa; Bandera\*; Bexar; Comal; Frio; Gonzales; Guadalupe; Karnes; Kendall; Medina; Wilson

\*Zip codes included: 78003, 78063

Region 11 - Rio Grande Valley: Aransas; Bee; Hidalgo; Jim Wells; Kleberg; Nueces; Refugio; San Patricio



# Humana/ChoiceCare Network

The Humana ChoiceCare Network service area is the entire state of Texas.

Region 1—Panhandle, including Amarillo and Lubbock.

Region 2—Northwest Texas, including Wichita Falls and Abilene.

Region 3—Metroplex, including Fort Worth and Dallas.

Region 4—Northeast Texas, including Tyler.

Region 5—Southeast Texas, including Beaumont.

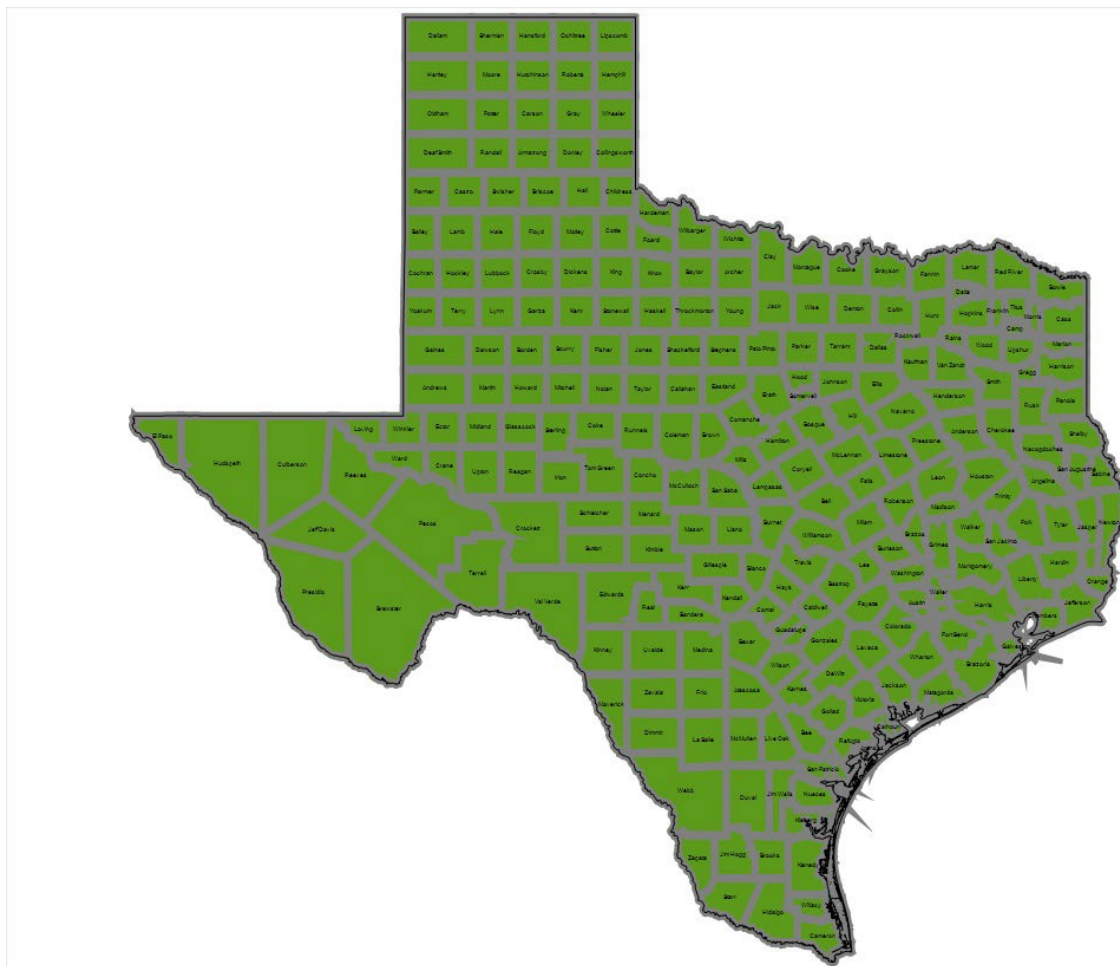
Region 6—Gulf Coast, including Houston and Huntsville.

Region 7—Central Texas, including Austin and Waco.

Region 8—South Central Texas, including San Antonio.

Region 9—West Texas, including Midland, Odessa, and San Angelo.

Region 11—Rio Grande Valley, including Brownsville, Corpus Christi, and Laredo.



# Member demographic information

## Number of insureds by geographic region

Region 1: 5	Region 7: 37,323
Region 2: 0	Region 8: 40,142
Region 3: 660	Region 9: 0
Region 4: 29	Region 10: 4
Region 5: 1,541	Region 11: 13,623
Region 6: 23,723	

# Network provider demographic information (HMO Premier Network)

## Number of in-network providers for the following areas of practice by geographic region

Region 5:	Internal medicine practitioners: 25 Family/General practitioners: 47 Pediatricians: 22 Refer to access plan Obstetricians and Gynecologists: 11 Anesthesiologists: 3 Psychiatrists: 74 General Surgeons: 12
Region 6:	Internal medicine practitioners: 657 Family/General practitioners: 1,124 Pediatricians: 1,019 Refer to access plan Obstetricians and Gynecologists: 1,000 Anesthesiologists: 90 Refer to access plan Psychiatrists: 318 General Surgeons: 481
Region 7:	Internal medicine practitioners: 348 Refer to access plan Family/General practitioners: 862 Refer to access plan Pediatricians: 561 Refer to access plan Obstetricians and Gynecologists: 445 Anesthesiologists: 68 Refer to access plan Psychiatrists: 487 General Surgeons: 236
Region 8:	Internal medicine practitioners: 178 Family/General practitioners: 378 Pediatricians: 345 Refer to access plan Obstetricians and Gynecologists: 367 Anesthesiologists: 75 Psychiatrists: 339 General Surgeons: 259

Region 11: Internal medicine practitioners: 80 Refer to access plan  
Family/General practitioners: 245 Refer to access plan  
Pediatricians: 196 Refer to access plan  
Obstetricians and Gynecologists: 121  
Anesthesiologists: 20  
Psychiatrists: 39  
General Surgeons: 67

## Network hospital demographic information (HMO Premier Network)

### Number of in-network hospitals by geographic region

Region 5: 3 Refer to access plan  
Region 6: 57  
Region 7: 50 Refer to access plan  
Region 8: 38  
Region 11: 15 Refer to access plan

## Network provider demographic information (Humana/ChoiceCare Network)

### Number of in-network providers for the following areas of practice by geographic region

Region 1: Internal medicine practitioners: 83  
Family/General practitioners: 232  
Pediatricians: 102 Refer to access plan  
Obstetricians and Gynecologists: 71 Refer to access plan  
Anesthesiologists: 29 Refer to access plan  
Psychiatrists: 100 Refer to access plan  
General Surgeons: 78 Refer to access plan

Region 2: Internal medicine practitioners: 57  
Family/General practitioners: 146  
Pediatricians: 33 Refer to access plan  
Obstetricians and Gynecologists: 36 Refer to access plan  
Anesthesiologists: 12 Refer to access plan  
Psychiatrists: 49 Refer to access plan  
General Surgeons: 27

Region 3: Internal medicine practitioners: 951  
Family/General practitioners: 1,514  
Pediatricians: 874  
Obstetricians and Gynecologists: 949  
Anesthesiologists: 138 Refer to access plan  
Psychiatrists: 523

General Surgeons: 739

- Region 4: Internal medicine practitioners: 144  
Family/General practitioners: 292  
Pediatricians: 85 Refer to access plan  
Obstetricians and Gynecologists: 99  
Anesthesiologists: 24  
Psychiatrists: 73  
General Surgeons: 64
- Region 5: Internal medicine practitioners: 67  
Family/General practitioners: 130  
Pediatricians: 37 Refer to access plan  
Obstetricians and Gynecologists: 33  
Anesthesiologists: 12  
Psychiatrists: 93  
General Surgeons: 18
- Region 6: Internal medicine practitioners: 820  
Family/General practitioners: 1,309  
Pediatricians: 1,171  
Obstetricians and Gynecologists: 1,050  
Anesthesiologists: 90 Refer to access plan  
Psychiatrists: 861  
General Surgeons: 552
- Region 7: Internal medicine practitioners: 366  
Family/General practitioners: 858  
Pediatricians: 521 Refer to access plan  
Obstetricians and Gynecologists: 457  
Anesthesiologists: 66 Refer to access plan  
Psychiatrists: 639  
General Surgeons: 212
- Region 8: Internal medicine practitioners: 271  
Family/General practitioners: 593  
Pediatricians: 378 Refer to access plan  
Obstetricians and Gynecologists: 410 Refer to access plan  
Anesthesiologists: 93 Refer to access plan  
Psychiatrists: 759 Refer to access plan  
General Surgeons: 285 Refer to access plan
- Region 9: Internal medicine practitioners: 57 Refer to access plan  
Family/General practitioners: 88 Refer to access plan  
Pediatricians: 51 Refer to access plan  
Obstetricians and Gynecologists: 44 Refer to access plan  
Anesthesiologists: 14 Refer to access plan  
Psychiatrists: 77 Refer to access plan  
General Surgeons: 30 Refer to access plan

Region 10: Internal medicine practitioners: 93 Refer to access plan  
Family/General practitioners: 184 Refer to access plan  
Pediatricians: 142 Refer to access plan  
Obstetricians and Gynecologists: 85 Refer to access plan  
Anesthesiologists: 18 Refer to access plan  
Psychiatrists: 585 Refer to access plan  
General Surgeons: 50 Refer to access plan

Region 11: Internal medicine practitioners: 156 Refer to access plan  
Family/General practitioners: 406 Refer to access plan  
Pediatricians: 328 Refer to access plan  
Obstetricians and Gynecologists: 210  
Anesthesiologists: 30 Refer to access plan  
Psychiatrists: 97  
General Surgeons: 114

## Network hospital demographic information (Humana/ChoiceCare Network)

### Number of in-network hospitals by geographic region

Region 1: 33  
Region 2: 21  
Region 3: 90  
Region 4: 16 Refer to access plan  
Region 5: 11  
Region 6: 62  
Region 7: 49  
Region 8: 53 Refer to access plan  
Region 9: 16 Refer to access plan  
Region 10: 11 Refer to access plan  
Region 11: 29 Refer to access plan

## Waivers or local market access plans

If the "Provider network demographic information" states "Refer to access plan" for a network provider or hospital in a region, the access plan can be viewed on our website. Just go to **Humana.com** and click on "Find a doctor." On the "Find a doctor" page, click on "View printed directories." You can also call the member services phone number on the back of your Humana ID card for assistance in obtaining a copy of an access plan.

## Important!

### At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:  
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618  
If you need help filing a grievance, call **1-866-427-7478** 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 their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or 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>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

### Auxiliary aids and services, free of charge, are available to you. 1-866-427-7478 (TTY: 711)

Humana provides 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.

### Language assistance services, free of charge, are available to you. 1-866-427-7478 (TTY: 711)

**Español (Spanish):** Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

**繁體中文 (Chinese):** 撥打上面的電話號碼即可獲得免費語言援助服務。

**Tiếng Việt (Vietnamese):** Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

**한국어 (Korean):** 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

**Tagalog (Tagalog – Filipino):** Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

**Русский (Russian):** Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

**Kreyòl Ayisyen (French Creole):** Rele nimewo ki pi wo la a, pou resewva sèvis èd pou lang ki gratis.

**Français (French):** Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

**Polski (Polish):** Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

**Português (Portuguese):** Ligue para o número acima indicado para receber serviços linguísticos, grátis.

**Italiano (Italian):** Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

**Deutsch (German):** Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

**日本語 (Japanese):** 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

**فارسی (Farsi)**

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

**Diné Bizaad (Navajo):** Wóda'í béésh bee hani'í bee wolta'ígíí bich'í' hódílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowol.

**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

GCHJV5REN 0220