Summary of Benefits

HumanaChoice H5216-075 (PPO)

Charleston Charleston Metro Area



GNHH4HIEN_22_C H5216075000SB22

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 **1-833-502-2012 (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 AuthorbyHumana.com/Docs or call 1-833-502-2012 (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.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
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, 2023.
	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 H5216-075 (PPO)

Charleston Charleston Metro Area



Our service area includes the following county/counties in South Carolina: Berkeley, Charleston, Colleton, Dorchester.



Let's talk about HumanaChoice H5216-075 (PPO)

H521607500

Find out more about the HumanaChoice H5216-075 (PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice H5216-075 (PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

This Humana plan includes service from Author by Humana at no additional cost.

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".

To be eligible

To join HumanaChoice H5216-075 (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

HumanaChoice H5216-075 (PPO)

How to reach us:

If you're a member of this plan, call toll-free: **1-833-502-2012** (TTY: 711).

If you're **not** a member of this plan, call toll free: **1-833-502-2012 (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:

AuthorbyHumana.com

More about HumanaChoice H5216-075 (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 H5216-075 (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.

Author by Humana

HumanaChoice H5216-075 (PPO) includes service from Author by Humana at no additional cost. Author makes it quick and easy to talk to a real person who can answer your questions and support you in getting the care you need.



Monthly Premium, Deductible and Limits

PLAN COSTS

Monthly plan premium You must keep paying your Medicare Part B premium.

\$66

If you receive premium assistance, your plan premium may be reduced.

Medical deductible

\$500 combined

All services received from in-network providers do not apply to the combined in-network and out-of-network deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia), and COVID-19 Tests and Treatment received from out-of-network providers to not apply to the combined in-network and out-of-network deductible.

Pharmacy (Part D) deductible

\$340 for Tier 3, Tier 4, Tier 5

Maximum out-of-pocket responsibility

\$7,550 in-network

\$11,300 combined in- and out-of-network

The most you pay for copays, coinsurance and other costs for medical services for the year.

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Covered Medical and Hospital Benefits

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	IN-NETWORK	OUT-OF-NETWORK		
ACUTE INPATIENT HOSPITAL CARE				
	\$490 copay per day for days 1-4 \$0 copay per day for days 5-90 Your plan covers an unlimited number of days for an inpatient stay.	50% of the cost		
OUTPATIENT HOSPITAL COVERAGE	E			
Outpatient surgery at outpatient hospital	\$490 copay	50% of the cost		
Outpatient surgery at ambulatory surgical center	\$440 copay	50% of the cost		
DOCTOR OFFICE VISITS				
Primary care provider (PCP)	\$15 copay	50% of the cost		
Specialists	\$50 copay	50% of the cost		

Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

OUT-OF-NETWORK

PREVENTIVE CARE

Our plan covers many preventive services at no cost when you see an in-network provider including:

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- · Depression screening
- Diabetes screenings
- · HIV screening
- Medical nutrition therapy services
- Obesity screening and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screening and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu shots, hepatitis B shots, pneumococcal shots
- "Welcome to Medicare" preventive visit (one-time)
- Annual Wellness Visit
- Lung cancer screening
- Routine physical exam
- Medicare diabetes prevention program

\$0 copay or **50%** of the cost, depending on the service and where service is provided

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

OUT-OF-NETWORK



EMERGENCY CARE

attention.

medical illness, injury or condition that requires immediate medical

Covered Medical and Hospital Benefits (cont.)

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

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
Urgently needed services Urgently needed services are provided to treat a non-emergency, unforeseen	\$50 copay at an urgent care center	50% of the cost at an urgent care center

OUTPATIENT CARE AND DIAGNOSTIC SERVICES, LABS AND IMAGING

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

Diagnostic mammography	\$0 copay	50% of the cost		
Diagnostic radiology	\$180 to \$495 copay	50% of the cost		
Lab services	\$0 to \$50 copay	50% of the cost		
Diagnostic tests and procedures	\$0 to \$100 copay	50% of the cost		
Outpatient X-rays	\$15 to \$100 copay	50% of the cost		
Radiation therapy	\$50 copay or 20% of the cost	50% of the cost		
HEARING SERVICES				
Medicare-covered hearing	\$50 copay	50% of the cost		

OUT-OF-NETWORK

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Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

	IN-NETWORK	OUT-OF-NETWORK
Routine hearing	 \$0 copayment for routine hearing exams up to 1 per year. \$699 copayment for each Advanced level hearing aid up to 1 per ear per year. \$999 copayment for each Premium level hearing aid up to 1 per ear per year. Hearing aid purchase includes: Unlimited follow-up provider visits during first year following TruHearing hearing aid purchase 60-day trial period 3-year extended warranty 80 batteries per aid for non-rechargeable models 	 \$0 copayment for routine hearing exams up to 1 per year. \$699 copayment for each Advanced level hearing aid up to 1 per ear per year. \$999 copayment for each Premium level hearing aid up to 1 per ear per year. You must see a TruHearing provider to use this benefit. Call 1-844-255-7144 to schedule an appointment (for TTY, dial 711).
DENTAL SERVICES		
Medicare-covered dental	\$50 copay	50% of the cost
VISION SERVICES		
Medicare-covered vision services	\$50 copay	50% of the cost
Medicare-covered diabetic eye exam	\$0 copay	50% of the cost
Medicare-covered glaucoma screening	\$0 copay	50% of the cost
Medicare-covered eyewear (post-cataract)	\$0 copay	\$0 copay
MENTAL HEALTH SERVICES		
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$587 copay per day for days 1-3 \$0 copay per day for days 4-90	50% of the cost
Outpatient group and individual therapy visits Cost share may vary depending on where service is provided.	\$40 to \$100 copay	50% of the cost



Covered Medical and Hospital Benefits (cont.)

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	IN-NETWORK	OUT-OF-NETWORK
SKILLED NURSING FACILITY (SNF		
Your plan covers up to 100 days in a SNF	\$0 copay per day for days 1-20 \$178 copay per day for days 21-100	50% of the cost for days 1-100
PHYSICAL THERAPY		
Cost share may vary depending on the service and where service is provided.	\$25 to \$40 copay	50% of the cost
AMBULANCE		
Ambulance	\$270 copay per date of service	\$270 copay per date of service
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

If you don't receive Extra Help for your drugs, you'll pay the following:

Deductible This plan has a **\$340** deductible for Tier 3, Tier 4, Tier 5 drugs. You pay the full cost of these drugs until you reach \$340. Then, you only pay your cost-share.

Initial coverage (after you pay your deductible, if applicable)

You pay the following until your total yearly drug costs reach **\$4,430**. Total yearly drug costs are the total drug costs paid by both you and our plan. Once you reach this amount, you will enter the Coverage Gap.

Preferred cost-sharing					
Pharmacy options	Retail To find the preferred cost-share retail pharmacies near you, go to Humana.com/pharmacyfinder		Mail order Humana Pharmacy [®]		
	30-day supply	90-day supply	30-day supply	90-day supply	
Tier 1: Preferred Generic	\$7	\$21	\$7	\$0	
Tier 2: Generic	\$17	\$17 \$51 \$		\$0	
Tier 3: Preferred Brand	\$47	\$141	\$47	\$131	
Tier 4: Non-Preferred Drug	\$100	\$300	\$100	\$290	
Tier 5: Specialty Tier	27%	N/A	27%	N/A	
Standard cost-sharing					
Pharmacy options	Retail All other network	retail pharmacies.	Mail order Walmart Mail, PillPack		
	30-day supply	90-day supply	30-day supply	90-day supply	
Tier 1: Preferred Generic	\$10	\$30	\$10	\$30	
Tier 2: Generic	\$20	\$60	\$20	\$60	
Tier 3: Preferred Brand	\$47	\$141	\$47	\$141	
Tier 4: Non-Preferred Drug	\$100	\$300	\$100	\$300	
Tier 5: Specialty Tier	27%	N/A	27%	N/A	

Generic drugs may be covered on tiers other than Tier 1 and Tier 2 so please check this plan's Humana Drug Guide to validate the specific tier on which your drugs are covered.

Other pharmacies are available in our network.

Specialty drugs are limited to a 30-day supply.

If you receive Extra Help for your drugs, you'll pay the following:

Deductible You may pay **\$0** or **\$99** depending on your level of Extra Help (for Tier 3, Tier 4, Tier 5). If your deductible is **\$99**, you pay the full cost of these drugs until you reach **\$99**. Then, you only pay your cost-share.

Pharmacy cost-sharing			
For generic drugs (including	30-day supply	90-day supply	
brand drugs treated as generic), either:	\$0 copay; or \$1.35 copay; or \$3.95 copay; or 15% of the cost	\$0 copay; or \$1.35 copay; or \$3.95 copay; or 15% of the cost	
For all other drugs, either:	\$0 copay; or \$4 copay; or \$9.85 copay; or 15% of the cost	\$0 copay; or \$4 copay; or \$9.85 copay; or 15% of the cost	

Cost sharing may change depending on the pharmacy you choose, when you enter another phase of the Part D benefit and if you qualify for "Extra Help." To find out if you qualify for "Extra Help," please contact the Social Security Office at 1-800-772-1213 Monday — Friday, 7 a.m. — 7 p.m. TTY users should call 1-800-325-0778. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access your "Evidence of Coverage" online.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

You may get drugs from an out-of-network pharmacy but may pay more than you pay at an in-network pharmacy.

Days' Supply Available

Unless otherwise specified, you can get your Part D drug in the following days' supply amounts:

- One-month supply (up to 30 days)*
- Two-month supply (31-60 days)
- Three-month supply (61-90 days)

Coverage Gap

After you enter the coverage gap, you pay **25 percent** of the plan's cost for covered brand name drugs and **25 percent** of the plan's cost for covered generic drugs until your costs total **\$7,050** — which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$7,050**, you pay the greater of:

- **5%** of the cost, or
- \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copayment for all other drugs

^{*}Long term care pharmacy (one-month supply = 31 days)

Additional Benefits **IN-NETWORK OUT-OF-NETWORK** Medicare-covered foot care **\$50** copay **50%** of the cost (podiatry) Medicare-covered chiropractic **50%** of the cost **\$20** copay services MEDICAL EQUIPMENT/SUPPLIES Durable medical equipment (like 20% of the cost 20% of the cost wheelchairs or oxygen) **Medical Supplies** 20% of the cost 20% of the cost Prosthetics (artificial limbs or 20% of the cost 20% of the cost braces) Diabetic monitoring supplies **50%** of the cost **\$0** copay or **10%** to **20%** of the Cost share may vary depending cost on where service is provided. **REHABILITATION SERVICES** Occupational and speech **\$25** to **\$40** copay 50% of the cost therapy Cost share may vary depending on the service and where service is provided. Cardiac rehabilitation **50%** of the cost **\$25** copay **Pulmonary rehabilitation \$25** copay **50%** of the cost **TELEHEALTH SERVICES (in addition to Original Medicare)** Primary care provider (PCP) Not Covered **\$0** copay **Specialist \$50** copay Not Covered **Urgent care services** Not Covered **\$0** copay Substance abuse or behavioral **\$0** copay Not Covered

health services



More benefits with your plan

Enjoy some of these extra benefits included in your plan.

COVID-19 Testing and Treatment

\$0 copay for testing and treatment services for COVID-19.

Travel Coverage

The PPO national network gives you in-network coverage across the country, so you can see any doctor who accepts the plan terms and conditions. You'll be able to travel with ease or split your time between locations. Visit

AuthorbyHumana.com or contact
Customer Care on the back of your ID card if you need help finding an in-network provider.

Humana Well Dine® Meal Program

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

Over-the-Counter (OTC) mail order

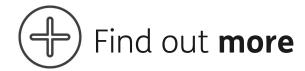
\$25 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.

Rewards and Incentives

Go365 by Humana® a Rewards and Incentive program 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 and pharmacy directory** at our website at **AuthorbyHumana.com/Docs** or call us at the number listed at the beginning of this booklet and we will send you one.



You can see our plan's **drug guide** at our website at **AuthorbyHumana.com/Docs** or call us at the number listed at the beginning of this booklet and we will send you one.

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.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

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.



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Notes	 	 	

Notes	 	 	

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 273, Sidney, NE 69162.

 If you need help filing a grievance, call 1-833-502-2012 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. 1-833-502-2012 (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. 1-833-502-2012 (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 resevwa 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): Lique 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。

(Farsi) فارسى

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

Diné Bizaad (Navajo): Wódahí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé niká'adoowoł.

(Arabic) العربية

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

HumanaChoice H5216-075 (PPO) H5216075000 ENG Charleston Metro Area

Charleston Metro Area