Summary of Benefits

HumanaChoice H5216-175 (PPO)

Maine



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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.
	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
	You do not pay a separate monthly plan premium for this Humana plan but, 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 H5216-175 (PPO)

Maine



Our service area includes the following county/counties in Maine: Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York.



Let's talk about HumanaChoice H5216-175 (PPO)

Find out more about the HumanaChoice H5216-175 (PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice H5216-175 (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".

To be eligible

To join HumanaChoice H5216-175 (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

HumanaChoice H5216-175 (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 H5216-175 (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 H5216-175 (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 PLAN COSTS Monthly plan premium \$0

You must keep paying your Medicare Part B premium.

Medical deductible This plan does not have a deductible.

Pharmacy (Part D) deductible \$250 for Tier 4, Tier 5

Maximum out-of-pocket responsibility

\$4,800 in-network **\$11,000** combined in- and out-of-network

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

Covered Medical and Hospital Benefits					
IN-NETWORK OUT-OF-NETWORK					
ACUTE INPATIENT HOSPITAL CAR	E				
\$290 copay per day for days 1-6 \$0 copay per day for days 7-90 Your plan covers an unlimited number of days for an inpatient stay.					
OUTPATIENT HOSPITAL COVERAG	E				
Outpatient surgery at outpatient hospital	\$290 copay	30% of the cost			
Outpatient surgery at ambulatory surgical center	\$240 copay	30% of the cost			
DOCTOR OFFICE VISITS					
Primary care provider (PCP)	\$0 copay	30% of the cost			
Specialists	\$35 copay	30% 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 **30%** 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



Covered Medical and Hospital Benefits (cont.)

IN-NETWORK

	Any additional preventive services approved by Medicare during the contract year will be covered.		
EMERGENCY CARE	contract year war 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 medical illness, injury or condition that requires immediate medical attention.	\$25 copay at an urgent care center	30% of the cost at an urgent care center	
OUTPATIENT CARE AND DIAGNOS	TIC SERVICES, LABS AND IMAGING		
Cost share may vary depending on	the service and where service is prov	vided	
Diagnostic mammography	\$35 to \$90 copay	30% of the cost	
Diagnostic radiology	\$0 to \$290 copay	30% of the cost	
Lab services	\$0 to \$35 copay	30% of the cost	
Diagnostic tests and procedures	\$0 to \$85 copay	30% of the cost	
Outpatient X-rays	\$0 to \$90 copay	30% of the cost	
Radiation therapy	20% of the cost	20% of the cost	
HEARING SERVICES			
Medicare-covered hearing	\$35 copay	30% of the cost	



Covered Medical and Hospital Benefits (cont.)					
	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 	 \$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). 			

• 60-day trial period

• 3-year extended warranty • 80 batteries per aid for non-rechargeable models

DENTAL SERVICES

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

Medicare-covered dental

Routine dental

Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**.

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.

\$35 copay **DEN350**

- **0%** coinsurance for comprehensive oral evaluation or periodontal exam up to 1 every 3 years.
- **0%** coinsurance for panoramic film or diagnostic x-rays up to 1 every 5 years.
- **0%** coinsurance for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.
- **0%** coinsurance for emergency diagnostic exam up to 1 per year.
- **0%** coinsurance for fluoride treatment, periodic oral exam, prophylaxis (cleaning) up to 2 per vear.
- **0%** coinsurance for periodontal maintenance up to 4 per year.
- **0%** coinsurance for necessary anesthesia with covered service up to unlimited per year.

30% of the cost

DEN350

- 0% coinsurance for comprehensive oral evaluation or periodontal exam up to 1 every 3 years.
- **0%** coinsurance for panoramic film or diagnostic x-rays up to 1 every 5 years.
- **0%** coinsurance for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.
- **0%** coinsurance for emergency diagnostic exam up to 1 per year.
- **0%** coinsurance for fluoride treatment, periodic oral exam, prophylaxis (cleaning) up to 2 per vear.
- **0%** coinsurance for periodontal maintenance up to 4 per year.
- **0%** coinsurance for necessary anesthesia with covered service up to unlimited per year.



Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
		 Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
VISION SERVICES		
Medicare-covered vision services	\$35 copay	30% of the cost
Medicare-covered diabetic eye exam	\$0 copay	30% of the cost
Medicare-covered glaucoma screening	\$0 copay	30% of the cost
Medicare-covered eyewear (post-cataract)	\$0 copay	\$0 copay
Routine vision	VIS751	VIS751
Refraction is only covered when billed as part of the routine vision exam. The provider locator for routine vision can be found at Humana.com > Find a Doctor > select Vision care icon > Vision coverage through Medicare Advantage plans.	 \$0 copayment for routine exam up to 1 per year. \$75 combined maximum benefit coverage amount per year for routine exam. \$100 combined maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames. Eyeglass lens options may be available with the maximum benefit coverage amount up to 1 pair per year. Maximum benefit coverage amount is limited to one time use per year. 	 \$0 copayment for routine exam up to 1 per year. \$75 combined maximum benefit coverage amount per year for routine exam. \$100 combined maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames. Eyeglass lens options may be available with the maximum benefit coverage amount up to 1 pair per year. Maximum benefit coverage amount is limited to one time use per year. 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
MENTAL HEALTH SERVICES		
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$290 copay per day for days 1-6 \$0 copay per day for days 7-90	\$500 copay per day for days 1-7 \$0 copay per day for days 8-90
Outpatient group and individual therapy visits	\$35 to \$100 copay	30% of the cost
Cost share may vary depending on where service is provided.		
SKILLED NURSING FACILITY (SNF)		
Your plan covers up to 100 days in a SNF	\$0 copay per day for days 1-20 \$188 copay per day for days 21-100	30% of the cost for days 1-100
PHYSICAL THERAPY		
	\$35 copay	30% of the cost
AMBULANCE		
Ambulance (ground)	\$290 copay per date of service	\$290 copay per date of service
Ambulance (air)	20% of the cost	20% of the cost
TRANSPORTATION		
	\$0 copay for plan approved location up to 24 one-way trip(s) per year. This benefit is not to exceed 50 miles per trip. The member <i>must</i> contact transportation vendor to arrange transportation.	

Prescription Drug Benefits

MEDICARE PART B DRUGS

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

PRESCRIPTION DRUGS

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

Deductible This plan has a **\$250** deductible for Tier 4, Tier 5 drugs. You pay the full cost of these drugs until you reach \$250. 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	\$2	\$6	\$2	\$0
Tier 2: Generic	\$9	\$27	\$9	\$0
Tier 3: Preferred Brand	\$47	\$141	\$47	\$131
Tier 4: Non-Preferred Drug	\$100	\$300	\$100	\$290
Tier 5: Specialty Tier	28%	N/A	28%	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	28%	N/A	28%	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 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; or15% of the cost	
For all other drugs, either:	\$0 copay; or\$4 copay; or\$9.85 copay; or15% of the cost	\$0 copay; or\$4 copay; or\$9.85 copay; or15% 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 **30%** of the cost **\$35** copay (podiatry) Medicare-covered chiropractic **\$15** copay **30%** of the cost services MEDICAL EQUIPMENT/SUPPLIES Durable medical equipment (like 20% of the cost **30%** of the cost wheelchairs or oxygen) **Medical Supplies** 20% of the cost **30%** of the cost Prosthetics (artificial limbs or 20% of the cost **30%** of the cost braces) Diabetic monitoring supplies 20% of the cost **\$0** copay or **10%** to **20%** of the Cost share may vary depending on cost where service is provided. **REHABILITATION SERVICES** Occupational and speech 30% of the cost **\$35** copay therapy Cardiac rehabilitation **\$30** copay 30% of the cost Pulmonary rehabilitation **\$30** copay **30%** of the cost TELEHEALTH SERVICES (in addition to Original Medicare) Primary care provider (PCP) **\$0** copay Not Covered **Specialist \$35** copay Not Covered **Urgent care services \$0** copay Not Covered Substance abuse or behavioral

Not Covered

\$0 copay

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

Humana.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.

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 **humana.com/finder/search** 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 **humana.com/medicaredruglist** 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.

Medicare-covered eye refractions during a specialist medical visit are not covered.

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.



Humana.com

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 1-877-320-1235 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 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. 1-877-320-1235 (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. 1-877-320-1235 (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 H5216-175 (PPO) H5216175000 ENG

Maine