

Summary of Benefits

Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP)

Delaware
Kent, New Castle and Sussex Counties

Our service area includes the following county/counties in Delaware: Kent, New Castle, Sussex.

Humana[®]

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)**.

Understanding 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.

Understanding Important Rules

- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid. This plan may enroll dual eligibles who are QMB, QMB Plus, SLMB Plus and FBDE.

Summary of Benefits

Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP)

Delaware

Kent, New Castle and Sussex Counties

Our service area includes the following county/counties in Delaware: Kent, New Castle, Sussex.

Humana[®]



Let's talk about Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP)

Find out more about the Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP) plan - including the health and drug services it covers - in this easy-to-use guide.

Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP) is a Coordinated Care plan with a Medicare contract and a contract with the Delaware Health and Social Services Division of Medicaid & Medical Assistance. 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".

As a member you must select an in-network doctor to act as your Primary Care Provider (PCP). Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, the plan may not pay for these services. You have access to Care Managers. Care Managers are nurses or care coordinators who support your health and well-being by providing additional services including: acute and chronic-care management, telephonic and in-person health support, assistance in coordinating Medicare and Medicaid benefits, educational resources and workshops and support for families and caregivers.

To be eligible

To enroll in Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP), a Dual Eligible Special Needs Plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B, live in our service area and also receive certain levels of assistance from the Delaware Health and Social Services Division of Medicaid & Medical Assistance. If you receive both Medicare and Medicaid benefits, this means you are a dual eligible.

Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP) may enroll dual eligibles who are QMB, QMB Plus, SLMB Plus and FBDE.

Plan name:

Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP)

More about Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP)

As a member of this plan, you will not be responsible for cost sharing for plan benefits. The Comprehensive Benefit Chart shows the benefits you will receive from Humana and how Medicaid covers your cost sharing for those plan benefits. The chart also lists some benefits you could receive from Medicaid if you are eligible for full Medicaid benefits. If you are entitled to Medicaid benefits your care coordinator will work with you to assist you in understanding and accessing the Medicare and Medicaid benefits you may be entitled to.

Be sure to show the Delaware Health and Social Services Division of Medicaid & Medical Assistance 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.

How to reach us:

If you have questions about your benefits or your level of eligibility for assistance from Medicaid, you should contact Humana's Customer Care department or the Delaware Health and Social Services Division of Medicaid & Medical Assistance for further details.

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**.

For the most current Delaware Medicaid coverage information, please visit the Delaware Health and Social Services Division of Medicaid & Medical Assistance website at

<http://www.dhss.delaware.gov/dhss/dmma> or call the Medicaid Hotline at 1-866-843-7212 (TTY: 711).



A healthy partnership

Get more from your plan — with extra services and resources provided by Humana!



Monthly Premium, Deductible and Limits

Monthly plan premium	\$0 You must keep paying your Medicare Part B premium. The Part B premium may be covered through the Delaware Medicaid Program.
Medical deductible	This plan does not have a deductible.
Pharmacy (Part D) deductible	This plan does not have a deductible.
Maximum out-of-pocket responsibility	This plan does not have a maximum out-of-pocket responsibility.



Covered Medical and Hospital Benefits

Delaware Medicaid will pay the cost sharing (deductible, coinsurance and copays) for Original Medicare-covered services for Qualified Medicare Beneficiary (QMB) participants only. You may be required to pay a small Medicaid copay.

	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID USUAL LIMITS AND COPAYS
ACUTE INPATIENT HOSPITAL CARE		
	\$0 copay	\$0 Copay
OUTPATIENT HOSPITAL COVERAGE		
Outpatient surgery at outpatient hospital	\$0 copay	\$0 Copay
Outpatient surgery at ambulatory surgical center	\$0 copay	\$0 Copay
DOCTOR OFFICE VISITS		
Primary care provider (PCP)	\$0 copay	\$0 Copay
Specialists	\$0 copay	\$0 Copay
PREVENTIVE CARE		
	Our plan covers many preventive services at no cost when you see an in-network provider including: <ul style="list-style-type: none"> Abdominal aortic aneurysm screening Alcohol misuse counseling Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screenings 	<ul style="list-style-type: none"> 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

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

WHAT YOU PAY ON THIS HUMANA PLAN

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

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

MEDICAID USUAL LIMITS AND COPAYS

- 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

EMERGENCY CARE

Emergency room

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.

\$0 copay

\$3 Copay after PHE

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID USUAL LIMITS AND COPAYS
Urgently needed services	\$0 copay	\$0 Copay
Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.		
DIAGNOSTIC SERVICES, LABS AND IMAGING		
Diagnostic mammography	\$0 copay	\$0 Copay
Diagnostic radiology	\$0 copay	\$0 Copay
Lab services	\$0 copay	\$0 Copay
Diagnostic tests and procedures	\$0 copay	\$0 Copay
Outpatient X-rays	\$0 copay	\$0 Copay
Radiation therapy	\$0 copay	\$0 Copay
HEARING SERVICES		
Medicare-covered hearing	\$0 copay	\$0 Copay
Routine hearing	In-network: HER945 <ul style="list-style-type: none"> • \$0 copayment for routine hearing exams up to 1 every year. • \$0 copayment for each Advanced level hearing aid up to 1 per ear every 3 years. Hearing aid purchase includes: <ul style="list-style-type: none"> • 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 You must see a TruHearing provider to use this benefit. Call 1-844-255-7144 to schedule an appointment (for TTY, dial 711).	

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

H6622051000

WHAT YOU PAY ON THIS HUMANA PLAN

MEDICAID USUAL LIMITS AND COPAYS

DENTAL SERVICES

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

Medicare-covered dental

\$0 copay

\$0 Copay

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.

In-network:
DEN348

- **0%** coinsurance for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years.
- **0%** coinsurance for comprehensive oral evaluation or periodontal exam, occlusal adjustment, scaling for moderate inflammation up to 1 every 3 years.
- **0%** coinsurance for complete dentures, crown recementation, panoramic film or diagnostic x-rays, partial dentures up to 1 every 5 years.
- **0%** coinsurance for crown up to 1 per tooth per lifetime.
- **0%** coinsurance for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.
- **0%** coinsurance for adjustments to dentures, denture rebase, denture relines, denture repair, emergency diagnostic exam, tissue conditioning up to 1 per year.
- **0%** coinsurance for emergency treatment for pain, fluoride treatment, periodic oral exam, prophylaxis (cleaning) up to 2 per year.
- **0%** coinsurance for periodontal maintenance up to 4 per year.
- **0%** coinsurance for amalgam and/or composite filling, necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year.

This benefit will enable Medicaid-enrolled adults to receive up to \$1,000 of dental care per year. An additional \$1,500 may be available for qualifying emergency or supplemental care when medically necessary.

Services covered under the dental benefit include:

- Clinical oral evaluations
- Diagnostic imaging
- Preventive and Restorative Care
- Extractions
- Oral Surgery
- Periodontics and Prosthodontics
- Sedation

Groups ineligible for Adult Dental Services 2.2.1. The following groups are ineligible for adult dental services:

- Individuals receiving Medicare cost sharing only (i.e., qualified Medicare beneficiaries, specified low-income Medicare beneficiaries, qualifying individuals and qualified and disabled working individuals). Adult Dental Program <https://medicaid.dhss.delaware.gov>

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID USUAL LIMITS AND COPAYS
	<ul style="list-style-type: none"> • \$4000 maximum benefit coverage amount per year for preventive and comprehensive benefits. 	
VISION SERVICES		
Medicare-covered vision services	\$0 copay	\$0 Copay
Medicare-covered diabetic eye exam	\$0 copay	
Medicare-covered glaucoma screening	\$0 copay	
Medicare-covered eyewear (post-cataract)	\$0 copay	
Routine vision 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.	In-network: VIS733 <ul style="list-style-type: none"> • \$0 copayment for routine exam up to 1 per year. • \$300 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. 	
MENTAL HEALTH SERVICES		
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$0 copay	\$0 Copay
Outpatient group and individual therapy visits	\$0 copay	\$0 Copay

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID USUAL LIMITS AND COPAYS
SKILLED NURSING FACILITY (SNF)		
Your plan covers up to 100 days in a SNF	\$0 copay	Medicaid covers additional days beyond Medicare 100 day limit. Patient liability amount varies based on Medicaid eligibility limits if you qualify medically and financially for the Longterm Services and Supports Program.
PHYSICAL THERAPY		
	\$0 copay	
AMBULANCE		
Ambulance	\$0 copay	
TRANSPORTATION		
	\$0 copay for plan approved location up to 48 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.	\$0 Copay for unlimited Non-Emergency Medical transportation



Prescription Drug Benefits

	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID USUAL LIMITS AND COPAYS
MEDICARE PART B DRUGS		
Chemotherapy drugs	\$0 copay	\$0 Copay
Other Part B drugs	\$0 copay	\$0 Copay
PRESCRIPTION DRUGS		
Medicare Part D Drugs	See chart below for plan coverage information for prescription drugs	Up to \$3 Copay per prescription but no more than \$15 total per month

You do not need a referral to receive covered services from plan providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.

Deductible This plan does not have a deductible.

Depending on the level of Extra Help you receive, you'll pay one of the following cost-share amounts each time you fill your drug.

Pharmacy options

Preferred cost-sharing	Mail order: Humana Pharmacy® Retail: To find the preferred cost-share retail pharmacies near you, go to Humana.com/pharmacyfinder	
Standard cost-sharing	Mail order: Walmart Mail Retail: All other network retail pharmacies	
For generic drugs (including brand drugs treated as generic), either:	30-day supply	90-day supply
	\$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

Other pharmacies are available in our network.

Specialty drugs are limited to a 30-day supply.

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)

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

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 nothing for all drugs.



Additional Benefits

	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID USUAL LIMITS AND COPAYS
Medicare-covered foot care (podiatry)	\$0 copay	\$0 Copay
Medicare-covered chiropractic services	\$0 copay	\$0 Copay
MEDICAL EQUIPMENT/SUPPLIES		
Durable medical equipment (like wheelchairs or oxygen)	\$0 copay	\$0 Copay
Medical Supplies	\$0 copay	\$0 Copay
Prosthetics (artificial limbs or braces)	\$0 copay	\$0 Copay
Diabetic monitoring supplies	\$0 copay	\$0 Copay
REHABILITATION SERVICES		
Occupational and speech therapy	\$0 copay	\$0 Copay
Cardiac rehabilitation	\$0 copay	\$0 Copay
Pulmonary rehabilitation	\$0 copay	\$0 Copay
TELEHEALTH SERVICES (in addition to Original Medicare)		
Primary care provider (PCP)	\$0 copay	\$0 Copay
Specialist	\$0 copay	\$0 Copay
Urgent care services	\$0 copay	\$0 Copay
Substance abuse or behavioral health services	\$0 copay	\$0 Copay



Additional Medicaid Covered Services

Dual eligible members who meet financial criteria for full Medicaid coverage may also be eligible to receive all Medicaid services not covered by Medicare. Humana Gold Plus SNP-DE H6622-051 (HMO D-SNP) may also offer coverage for these services. The benefits described in the Covered Medical and Hospital Benefits section of the Summary of Benefits are covered by Medicare. The benefits described below are covered by Medicaid. For each benefit listed below, you can see what the Delaware Health and Social Services Division of Medicaid & Medical Assistance covers and what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to call the Delaware Health and Social Services Division of Medicaid & Medical Assistance: **1-866-843-7212 (TTY: 711)**.

BENEFIT	WHAT YOU PAY ON THIS HUMANA PLAN	MEDICAID STATE PLAN
PRODUCTS AND DEVICES		
Dentures	See “Dental” benefit in the “Covered Medical and Hospital Benefits” chart above	Not Covered
Eyeglasses	See “Vision” benefit in the “Covered Medical and Hospital Benefits” chart above	Not Covered
Hearing Aids	See “Hearing” benefit in the “Covered Medical and Hospital Benefits” chart above	Not Covered
TRANSPORTATION		
Non-Emergency Medical Transportation Services	See “Transportation” benefit in the “Covered Medical and Hospital Benefits” chart above	\$0 copay for unlimited Non-Emergency Medical transportation
INPATIENT LONG TERM CARE SERVICES		
Inpatient Hospital, Nursing Facility and Intermediate Care Facility Services in Institutions for Mental Diseases (IMD), age 65 and older	Not covered	\$0 copay
Inpatient Psychiatric Services, under age 21	See “Mental Health” benefit in the “Covered Medical and Hospital Benefits” chart above	\$0 copay
Intermediate Care Facility Services for Individuals with Intellectual Disabilities	Not Covered	\$0 copay
Nursing Facility Services, other than in an Institution for Mental Diseases	See “Skilled Nursing” benefit in the “Covered Medical and Hospital Benefits” chart above	\$0 copay

HOME AND COMMUNITY BASED WAIVER SERVICES

Dual eligible members, who meet the financial criteria for full Medicaid coverage, may also be eligible to receive Waiver services. Waiver services are limited to individuals who meet additional waiver eligibility criteria. For information on waiver services and eligibility, contact the Delaware Health and Social Services Division of Medicaid & Medical Assistance at **1-866-940-8963 (TTY: 711)**. The Medicaid Central Intake Unit accepts referrals and applications for Nursing Home of Community-based Long-Term Care Medicaid.

The Additional Medicaid Covered Services table above reflects services available on a fee for service basis for dual eligibles who meet the eligibility requirements for full Medicaid benefits.

The Medicaid information included in this section is current as of 7/1/2020. All Medicaid covered services are subject to change at any time. For the most current Delaware Medicaid coverage information, please visit the Delaware Health and Social Services Division of Medicaid & Medical Assistance website at **<http://www.dhss.delaware.gov/dhss/dmma>** or call the Medicaid Hotline at 1-866-843-7212 (TTY: 711).



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.

Healthy Foods Card

\$75 automatically loaded every month to spend at participating retailers toward the purchase of approved healthy foods.

Chiropractic services

Routine chiropractic:

\$0 copay per visit for up to 12 visits.

Smoking cessation program

To further assist in your effort to quit smoking or tobacco product use, we cover one additional counseling quit attempt within a 12-month period as a service with no cost to you. This is in addition to the two counseling attempt provided by Medicare and includes up to four face-to-face visits. This service can be used for either preventive measures or for diagnosis with a tobacco related disease.

Routine foot care

\$0 copay per visit for up to 6 visits.

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

\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.

Personal Emergency Response System

The personal emergency response system provides help in emergency situations. GoSafe Mobile personal help button functions both in and out of the home. GoSafe uses two way voice communication & five location seeking technologies to send help quickly to wherever the member is located.

Rewards and Incentives

Go365 by Humana® a Rewards and Incentive program for completing certain preventive health screenings and health and wellness activities.

Wigs (related to chemotherapy treatment)

Up to a **\$500** maximum benefit per year.

SilverSneakers® fitness program

Basic fitness center membership including fitness classes.



Find out **more**



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.

Humana has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 12/31/2023 based on a review of Humana's Model of Care.

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.

Humana®

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): 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' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowoł.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana Gold Plus SNP-DE H6622-051
(HMO D-SNP)

H6622051000 ENG

Kent, New Castle and Sussex Counties

