2022

Summary of Benefits

Optional Supplemental Benefits

Humana Gold Plus H0028-023 (HMO)

Yavapai Mohave Phx
Yavapai, La Paz, Mohave, and Maricopa Counties

Our service area includes the following county/counties in Arizona: La Paz, Maricopa, Mohave, Yavapai.

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

- ☐ 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.
- ☐ 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).

2022

Summary of Benefits

Humana Gold Plus H0028-023 (HMO)

Yavapai Mohave Phx
Yavapai, La Paz, Mohave, and Maricopa Counties

Our service area includes the following county/counties in Arizona: La Paz, Maricopa, Mohave, Yavapai.

Humana®

Let's talk about Humana Gold Plus H0028-023 (HMO)

Find out more about the Humana Gold Plus H0028-023 (HMO) plan - including the health and drug services it covers - in this easy-to-use guide.

Humana Gold Plus H0028-023 (HMO) is a Medicare Advantage HMO 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 Humana Gold Plus H0028-023 (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

Humana Gold Plus H0028-023 (HMO)

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 Humana Gold Plus H0028-023 (HMO)

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 you must select an in-network doctor to act as your Primary Care Provider (PCP). Humana Gold Plus H0028-023 (HMO) 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.

A healthy partnership

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

Monthly Premium, Deductible and Limits

Monthly Plan Premium	**$50** You must keep paying your Medicare Part B premium. If you receive premium assistance, your plan premium may be reduced.
Medical deductible	This plan does not have a deductible.
Pharmacy (Part D) deductible	**$225** for Tier 3, Tier 4, Tier 5
Maximum out-of-pocket responsibility	**$6,700** in-network The most you pay for copays, coinsurance and other costs for medical services for the year.

Covered Medical and Hospital Benefits

Acute inpatient hospital care	**$295** 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 coverage	• Outpatient surgery at Outpatient Hospital: **$295** copay • Outpatient surgery at Ambulatory Surgical Center: **$245** copay
Doctor visits	• Primary care provider: **$0** copay • Specialist: **$45** 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.)

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 Any additional preventive services approved by Medicare during the contract year will be covered.
EMERGENCY CARE	
Emergency room	**$90** copay 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.
Urgently needed services	**$20** copay at an urgent care center Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.
OUTPATIENT CARE AND SERVICES	
Diagnostic services, labs and imaging Cost share may vary depending on the service and where service is provided	• Diagnostic mammography: **$0** copay • Diagnostic radiology: **$0** to **$295** copay • Lab services: **$0** to **$50** copay • Diagnostic tests and procedures: **$0** to **$295** copay • Outpatient X-rays: **$0** to **$105** copay • Radiation therapy: **20%** of the cost

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.)

Hearing	Medicare-covered hearing exam: **$45** copay **Routine hearing:** In-Network: **HER937** • **$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 **You must see a TruHearing provider to use this benefit. Call 1-844-255-7144 to schedule an appointment (for TTY, dial 711).**
Dental	Medicare-covered dental services: **$45** copay Additional dental benefits are available with a separate monthly premium. Please see the "Optional Supplemental Benefits" page for details.
Vision	• Medicare-covered vision services: **$45** copay • Medicare-covered diabetic eye exam: **$0** copay • Medicare-covered glaucoma screening: **$0** copay • Medicare-covered eyewear (post-cataract): **$0** copay **Routine vision:** In-Network: **VIS768** • **$0** copayment for routine exam up to 1 per year. 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. Additional vision benefits are available with a separate monthly premium. Please see the "Optional Supplemental Benefits" page for details.

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.)

Mental health services	**Inpatient:** • **$295** copay per day for days 1-6 • **$0** copay per day for days 7-90 • Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. **Outpatient** (group and individual therapy visits): **$20** copay
Skilled nursing facility (SNF)	• **$0** copay per day for days 1-20 • **$188** copay per day for days 21-100 • Your plan covers up to 100 days in a SNF
Physical Therapy	• **$40** copay
ADDITIONAL BENEFITS	
Ambulance (ground)	**$265** copay per date of service
Ambulance (air)	**20%** of the cost
Transportation	Not covered

Prescription Drug Benefits

Medicare Part B drugs	• Chemotherapy drugs: **20%** of the cost • Other Part B drugs: **20%** of the cost
PRESCRIPTION DRUGS	

If you don't receive Extra Help for your drugs, you'll pay the following:
DeductibleThis plan has a **$225** deductible for Tier 3, Tier 4, Tier 5 drugs. You pay the full cost of these drugs until you reach $225. Then, you only pay your cost-share. There is no deductible for Select Insulins as part of the Insulin Savings Program. During this stage, you will pay no more than $35 for a one-month (up to a 30-day) supply for Select Insulins. See the Additional Drug Coverage section of this document for additional details.

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. As part of the Insulin Savings Program, you will pay no more than $35 for a one-month (up to a 30-day) supply for Select Insulins in the initial coverage stage. See the Additional Drug Coverage section of this document for specific details.

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.

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	$4	$12	$4	$0
Tier 2: Generic	$10	$30	$10	$0
Tier 3: Preferred Brand	$47	$141	$47	$131
Tier 4: Non-Preferred Drug	$100	$300	$100	$290
Tier 5: Specialty Tier	29%	N/A	29%	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	29%	N/A	29%	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 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

ADDITIONAL DRUG COVERAGE

This plan participates in the Insulin Savings Program which provides affordable, predictable copayments on Select Insulins through the first three drug payment stages (Deductible (if applicable), Initial Coverage and Coverage Gap) of the Part D benefit. The Insulin Savings Program does not apply to the Catastrophic Coverage stage. To find out which drugs are Select Insulins, please check this plan's Humana Drug Guide. You can identify Select Insulins by the "**ISP**" indicator in the Drug Guide. You are not eligible for this program if you receive Extra Help.

Your share of the cost for Select Insulins through the Deductible Stage (if applicable), Initial Coverage Stage and Coverage Gap Stage as part of the Insulin Savings Program:

Preferred cost-sharing for Select Insulins				
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 3: Preferred Brand	**$35**	**$105**	**$35**	**$95**

Standard cost-sharing for Select Insulins				
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 3: Preferred Brand	**$35**	**$105**	**$35**	**$105**

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)

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. As part of the Insulin Savings Program, you will pay no more than $35 for a one-month (up to a 30-day) supply for Select Insulins in the coverage gap. See the Additional Drug Coverage section of this document for specific details. Not everyone will enter the coverage gap.

Under this plan, you may pay even less for the following:

Tier 3 (Preferred Brand) - Select Insulin Drugs

For more information on cost sharing in the coverage gap, please call us or access your Evidence of Coverage online.

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

Additional Benefits

Medicare-covered foot care (podiatry)	**$45** copay
Medicare-covered chiropractic services	**$20** copay
Medical equipment/ supplies Cost share may vary depending on the service and where service is provided	• Durable medical equipment (like wheelchairs or oxygen): **20%** of the cost • Medical supplies: **20%** of the cost • Prosthetics (artificial limbs or braces): **20%** of the cost • Diabetic monitoring supplies: **$0** copay or **10%** to **20%** of the cost
Rehabilitation services	• Occupational and speech therapy: **$40** copay • Cardiac rehabilitation: **$40** copay • Pulmonary rehabilitation: **$30** copay

Telehealth services (in addition to Original Medicare)	• Primary care provider (PCP): **$0** copay • Specialist: **$45** copay • Urgent care services: **$0** copay • Substance abuse and behavioral health services: **$0** copay

H0028023000

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.

Routine foot care

$0 copay per visit for up to 12 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

$50 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.

Optional **Supplemental Benefits**

Customize your coverage for an extra monthly premium when you enroll. You can choose from the following to help create your Medicare plan.

$39.90

MyOption Platinum Dental DEN887

Offers coverage for preventive, basic, and major services at both in-network (HumanaDental Medicare network) and out-of-network dentists. These extra benefits have an additional monthly premium.

$25

MyOption Dental - High DEN838

Includes benefits for preventive, basic, and major services at both in-network (HumanaDental Medicare network) and out-of-network dentists. These benefits have an additional monthly premium.

$26.10

MyOption Plus DEN843 & VIS759

Includes benefits for preventive and basic dental services at both in-network (HumanaDental Medicare network) and out-of-network dentists as well as vision benefits. These benefits have an additional monthly premium.

$15.30

MyOption Vision VIS757

Gives members access to the EyeMed Vision Care Select Network and provides additional vision benefits. These benefits have an additional monthly premium.

Humana MyOption optional supplemental benefits (OSB) are only available to members of certain Humana Medicare Advantage (MA) plans. Members of Humana plans that offer OSBs may enroll in OSBs throughout the year. Benefits may change on January 1 each year. Enrollees must use network providers for specific OSBs when stated in the Evidence of Coverage (EOC); otherwise, covered services may be received from non-network providers at a higher cost. Enrollees must continue to pay the Medicare Part B premium, their Humana plan premium and the OSB premium.

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.

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.

2022

Optional Supplemental Benefits

Humana Gold Plus H0028-023 (HMO)

Yavapai Mohave Phx
Yavapai, La Paz, Mohave, and Maricopa Counties

Humana®

My Options, My Choice
Adding Benefits to Your Plan

You're unique and have unique needs. That's why Humana offers optional supplemental benefits (OSB). For an extra monthly premium you can customize your Humana Medicare Advantage plan.

The information in this booklet will tell you about the benefits you can add to your plan. You can add these extra benefits when you sign up for your Medicare Advantage plan. You can also add these benefits after Medicare open enrollment ends on December 7 by contacting your agent or calling OSB sales at 1-888-413-7026. OSB sales is available from 8 a.m. – 8 p.m. local time, seven days a week October 1 – March 31, and Monday through Friday April 1 – September 30.

MyOption℠ Platinum Dental (DEN887)

The MyOption℠ Platinum Dental benefit helps you plan for your dental care. This benefit has no deductible and pays the full cost for two routine exams per year with an in-network provider.

Here's how the benefit works:

Monthly Premium	**$39.90**		
Maximum Benefit	Humana pays up to **$2,000** per calendar year		
Covered Dental Services	**In-Network* You Pay**	**Out-Of-Network** You Pay**	**Benefit Limitations Per Calendar Year**
Preventive and Diagnostic Dental Services			
Periodic oral exam	**0%**	**50%**	Two per year
Emergency diagnostic exam	**0%**	**50%**	
Periodontal exam	**0%**	**50%**	One procedure every three years
Comprehensive oral evaluation	**0%**	**50%**	
Dental prophylaxis (cleanings)	**0%**	**50%**	Two per year
Fluoride treatment	**0%**	**50%**	Two per year
Bitewing X-ray	**0%**	**50%**	One set per year
Intraoral X-ray	**0%**	**50%**	One per year
Panoramic or diagnostic X-ray	**0%**	**50%**	One per year
Periodontal maintenance	**0%**	**50%**	Four per year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Basic Dental Services (Minor Restorative)			
Amalgam restorations (silver fillings)	**50%**	**55%**	Two per year
Composite resin restorations (white fillings)	**50%**	**55%**	
Extractions (pulling teeth), simple or surgical	**50%**	**55%**	Unlimited per year
Recementation – Crown	**50%**	**55%**	One procedure every five years
Recementation – Bridge	**50%**	**55%**	One procedure every five years
Emergency treatment for pain	**50%**	**55%**	Two per year
Anesthesia	**0%**	**50%**	Unlimited per calendar year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Root canal treatment	**70%**	**75%**	One per year
Crowns	**70%**	**75%**	Two per year
Periodontal scaling and root planing (deep cleaning)	**70%**	**75%**	One procedure for each quadrant per year
Scaling – generalized inflammation	**70%**	**75%**	One procedure per year
Complete dentures (including routine post-delivery care)	**70%**	**75%**	One upper and/or one lower complete denture every five years
Partial dentures (including routine post-delivery care)	**70%**	**75%**	One upper and/or one lower partial denture every five years
Denture adjustments (not covered within six months of initial placement)	**70%**	**75%**	One per year
Denture reline (not allowed on spare dentures)	**70%**	**75%**	One per year
Denture rebase (not covered if within six months of initial placement)	**70%**	**75%**	One procedure per year
Denture repair	**70%**	**75%**	One procedure per year
Tissue conditioning	**70%**	**75%**	One procedure per year
Occlusal adjustments	**70%**	**75%**	One procedure every three years
Oral surgery	**70%**	**75%**	Two per year

Covered dental services are subject to conditions, limitations, exclusions, and maximums. Please see your Evidence of Coverage for details.

*Network dentists have agreed to provide services at a negotiated rate. If you see a network dentist, you cannot be billed more than that rate.

**Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. You may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider.

Some covered services may consider prior tooth history and procedures in conjunction with frequency limitations noted above. Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**.

The Humana Optional Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at **Humana.com > Find a Doctor > select the Dentist icon from the menu > from the distance drop down select preferred distance > enter zip code > from the look up method select all dental networks > then select HumanaDental Medicare.**

MyOption℠ Dental – High (DEN838)

The MyOption℠ Dental – High benefit helps make it easy for you to plan for your dental care.

Here's how the benefit works:

Monthly Premium	**$25**		
Maximum Benefit	Humana pays up to **$2,000** per calendar year		
Covered Dental Services	**In-Network* You Pay**	**Out-Of-Network** You Pay**	**Benefit Limitations Per Calendar Year**
Preventive and Diagnostic Dental Services			
Periodic oral examinations	**0%**	**50%**	Two per year
Emergency diagnostic exam	**0%**	**50%**	
Periodontal exam	**0%**	**50%**	One procedure every three years
Comprehensive oral evaluation	**0%**	**50%**	
Dental prophylaxis (cleanings)	**0%**	**50%**	Two per year
Fluoride treatment	**0%**	**50%**	Two per year
Bitewing X-ray	**0%**	**50%**	One set per year
Intraoral X-ray	**0%**	**50%**	One per year
Panoramic or diagnostic X-ray	**0%**	**50%**	One procedure every three years
Periodontal Maintenance	**0%**	**50%**	Four procedures per calendar year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Dental Services	In-Network* You Pay	Out-Of-Network** You Pay	Benefit Limitations Per Calendar Year
Basic Dental Services (Minor Restorative)			
Amalgam restorations (silver fillings)	**50%**	**55%**	Two per year
Composite resin restorations (white fillings)	**50%**	**55%**	
Extractions (pulling teeth), simple or surgical	**50%**	**55%**	Two per year
Recementation – Crown	**50%**	**55%**	One procedure every five years
Emergency treatment for pain	**50%**	**55%**	Two per year
Anesthesia	**0%**	**50%**	Unlimited procedures per year
Major Dental Services (Endodontics, Periodontics, and Oral Surgery)			
Crowns	**70%**	**75%**	Two per year
Periodontal scaling and root planing (deep cleaning)	**70%**	**75%**	One procedure for each quadrant every three years
Scaling – generalized inflammation	**70%**	**75%**	One procedure every three years

Covered dental services are subject to conditions, limitations, exclusions, and maximums. Please see your Evidence of Coverage for details.

*Network dentists have agreed to provide services at a negotiated rate. If you see a network dentist, you can't be billed more than that rate.

**Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. You may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider.

Some covered services may consider prior tooth history and procedures in conjunction with frequency limitations noted above. Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**.

The Humana Optional Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at **Humana.com > Find a Doctor > select the Dentist icon from the menu > from the distance drop down select preferred distance > enter zip code > from the look up method select all dental networks > then select HumanaDental Medicare.**

MyOption℠ Plus (DEN843 & VIS759)

MyOption℠ Plus helps make it easy to plan for both your dental and vision care.

Here's how the benefit works:

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Monthly Premium	**$26.10**		
Annual Deductible	Dental: **$50** for basic services per calendar year Vision: There is no annual deductible		
Maximum Benefit	Dental: Humana pays up to **$1,000** per calendar year Vision: Humana pays up to **$290** for one pair of eyeglass frames and one pair of lenses **OR** contact lenses (includes conventional or disposable)		
Covered Dental Services	**In-Network* You Pay**	**Out-Of-Network** You Pay**	**Benefit Limitations Per Calendar Year**
Preventive and Diagnostic Dental Services			
Oral examinations	**0%**	**30%**	Two per year
Dental prophylaxis (cleanings)	**0%**	**30%**	Two per year
Fluoride treatment	**0%**	**30%**	Two procedures per year
Bitewing X-ray	**0%**	**30%**	One set per year
Periodontal maintenance	**0%**	**30%**	Four procedures per year
Anesthesia - Nitrous	**0%**	**30%**	Unlimited per year
Basic Dental Services (Minor Restorative)			
Amalgam restorations (silver fillings)	**50%**	**55%**	Two per year
Composite resin restorations (white fillings)	**50%**	**55%**	
Extractions (pulling teeth), simple or surgical	**50%**	**55%**	Two per year
Recementation – Crown or Bridge	**50%**	**55%**	One per year
Emergency treatment for pain	**50%**	**55%**	Two per year
Covered Vision Benefits	**In-Network You Pay**	**Out-Of-Network*** You Pay**	**Benefit Limitations**
Routine exam **$40** allowance	Any amount over **$40***	Any amount over **$40**	One per year

OPTIONAL SUPPLEMENTAL BENEFITS (continued)

Covered Vision Benefits	In-Network You Pay	Out-Of-Network*** You Pay	Benefit Limitations
$290 (combined in and out-of-network) benefit toward the purchase and fitting of eyeglasses and pair of lenses or contact lenses. Eyeglass lens options may be available with the maximum benefit. Coverage amount is limited to one time use per year. Contact lenses will include conventional or disposable. The benefit can only be used one time per plan year. Any remaining benefit dollars do not "roll over" to a future purchase.	Any amount over **$290** retail price	Any amount over **$290** retail price	One per year

Refraction is only covered when billed as part of the routine vision exam.

Covered dental and vision services are subject to conditions, limitations, exclusions, and maximums. Please see your Evidence of Coverage for details.

*Network dentists have agreed to provide services at a negotiated rate. If you see a network dentist, you cannot be billed more than that rate.

**Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions. You may be billed by the out-of-network provider for any amount greater than the payment made by Humana to the provider.

Some covered services may consider prior tooth history and procedures in conjunction with frequency limitations noted above. Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**.

The Humana Optional Supplemental Dental benefits are provided through the Humana Dental Medicare Network. The provider locator can be found at **Humana.com > Find a Doctor > select the Dentist icon from the menu > from the distance drop down select preferred distance > enter zip code > from the look up method select all dental networks > then select HumanaDental Medicare.**

***Your routine eye exam charge will not exceed **$40** at an **EyeMed Vision Care Select network optical provider**. Please inform the network provider that you are part of the EyeMed Select Network. When using an out-of-network Vision provider, you will be responsible for costs above the allowance and plan-approved amount. You are responsible for submitting an EyeMed Vision Care out-of-network claim form with itemized receipt when seeing a non-EyeMed select provider. Claim forms can be found on Humana.com or you can call EyeMed Customer service at 1-844-828-8703 Monday thru Saturday 7:30 a.m. – 11 p.m. Eastern Time and Sunday 11 a.m. – 8 p.m. Eastern Time.

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.**

MyOption℠ Vision (VIS757)

The MyOption℠ Vision benefit helps you plan for your vision care.

Here's how the benefit works:

Monthly Premium	**$15.30**		
Maximum Benefit	Humana pays up to **$375** for one pair of eyeglass frames and one pair of lenses **or** contact lenses (conventional or disposable) per calendar year		
Covered Vision Benefits	**In-Network You Pay**	**Out-Of-Network* You Pay**	**Benefit Limitations**
Routine exam **$40** allowance	Any amount over **$40***	Any amount over **$40**	One per year
$375 (combined in and out-of-network) benefit toward the purchase and fitting of eyeglasses and pair of lenses or contact lenses. 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. Contact lenses will include conventional or disposable. This benefit can only be used one time per plan year. Any remaining benefit dollars do not "roll over" to a future purchase.	Any amount over **$375** retail price	Any amount over **$375** retail price	One per year

Refraction is only covered when billed as part of the routine vision exam.

Covered vision services are subject to conditions, limitations, exclusions, and maximums. Please see your Evidence of Coverage for details.

*Your routine eye exam charge will not exceed **$40** at an **EyeMed Vision Care Select network optical provider**. Please inform the network provider that you are part of the EyeMed Select Network.
When using an out-of-network Vision provider, you will be responsible for costs above the allowance and plan-approved amount. You are responsible for submitting an EyeMed Vision Care out-of-network claim

form with itemized receipt when seeing a non-EyeMed select provider. Claim forms can be found on Humana.com or you can call EyeMed Customer service at 1-844-828-8703 Monday thru Saturday 7:30 a.m. – 11 p.m. Eastern Time and Sunday 11 a.m. – 8 p.m. Eastern Time.

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.**

Humana is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. Humana MyOption Optional Supplemental Benefits (OSB) are only available to members of certain Humana Medicare Advantage (MA) plans. Members of Humana plans that offer OSBs may enroll in OSBs throughout the year. Benefits may change on January 1st each year. Enrollees must use network providers for specific OSBs when stated in the Evidence of Coverage (EOC); otherwise, covered services may be received from non-network providers at a higher cost. Enrollees must continue to pay the Medicare Part B premium, their Humana premium, and the OSB premium.

Humana®

Humana.com

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 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): Wódahí béésh bee hani'í bee wolta'ígíí bich'į' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'dęę́ niká'adoowoł.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana Gold Plus H0028-023 (HMO)
H0028023000 ENG
Yavapai, La Paz, Mohave, and Maricopa Counties

Humana.com

H0028023000SB22