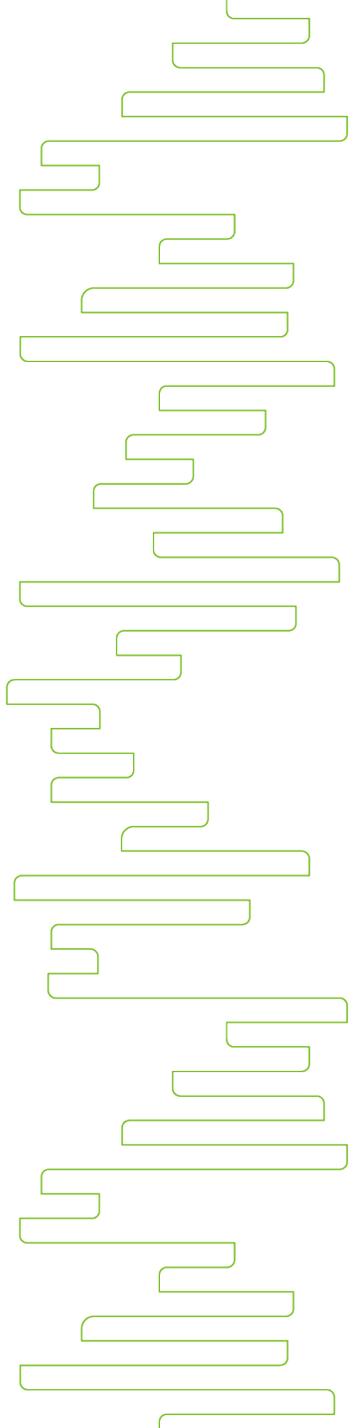


Humana®

Humana Group Medicare Advantage PPO Plan

2022 OPEN ENROLLMENT

MICHIGAN STATE
UNIVERSITY



Making healthcare decisions— what you need to know

What we will discuss today:

1 Medicare

How does Medicare work, and how is it different from Medicare Advantage?

2 Your plan

What is my plan, and how does it work for me?

3 Enrollment

What do I do next, and what do I have to do to enroll in this plan?

4 Your care

What to expect after you enroll.

5 Extra benefits and resources

Included in your plan at no additional cost to you.



Humana®

Humana Group Medicare Advantage PPO

At Humana, we are here to help you make the most of your benefits.

About Humana:

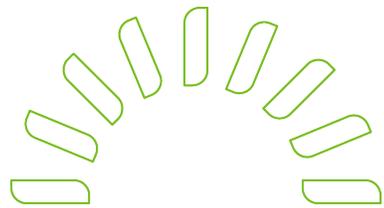
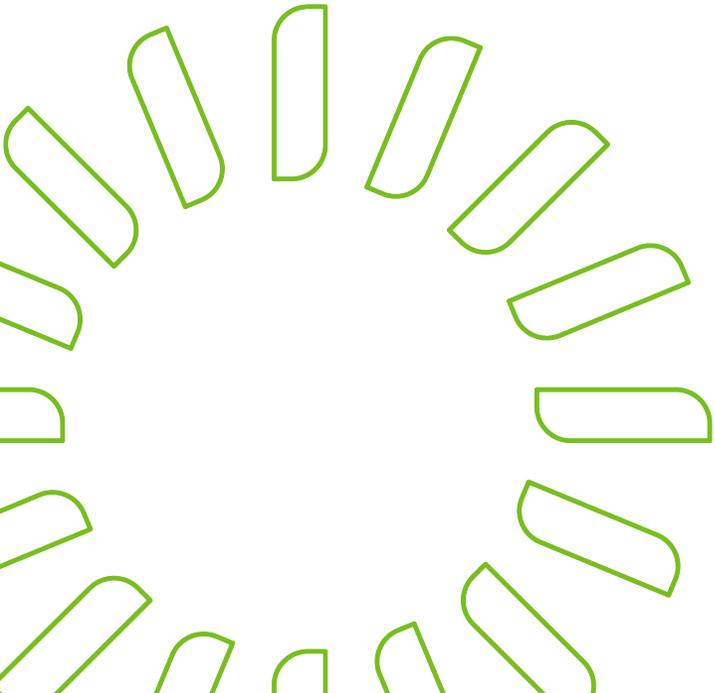
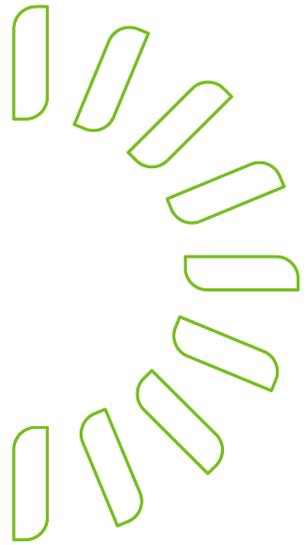
- Dedicated to communities around the country for **more than 30 years**
- **Over 8.5 million Medicare members** just like you, across all **50 states**¹
- Easily find a provider with our **nationwide network of providers**
- Providing Medicare plans to beneficiaries **since 1987**

¹Humana Inc. 2020 Annual Report, February 2021



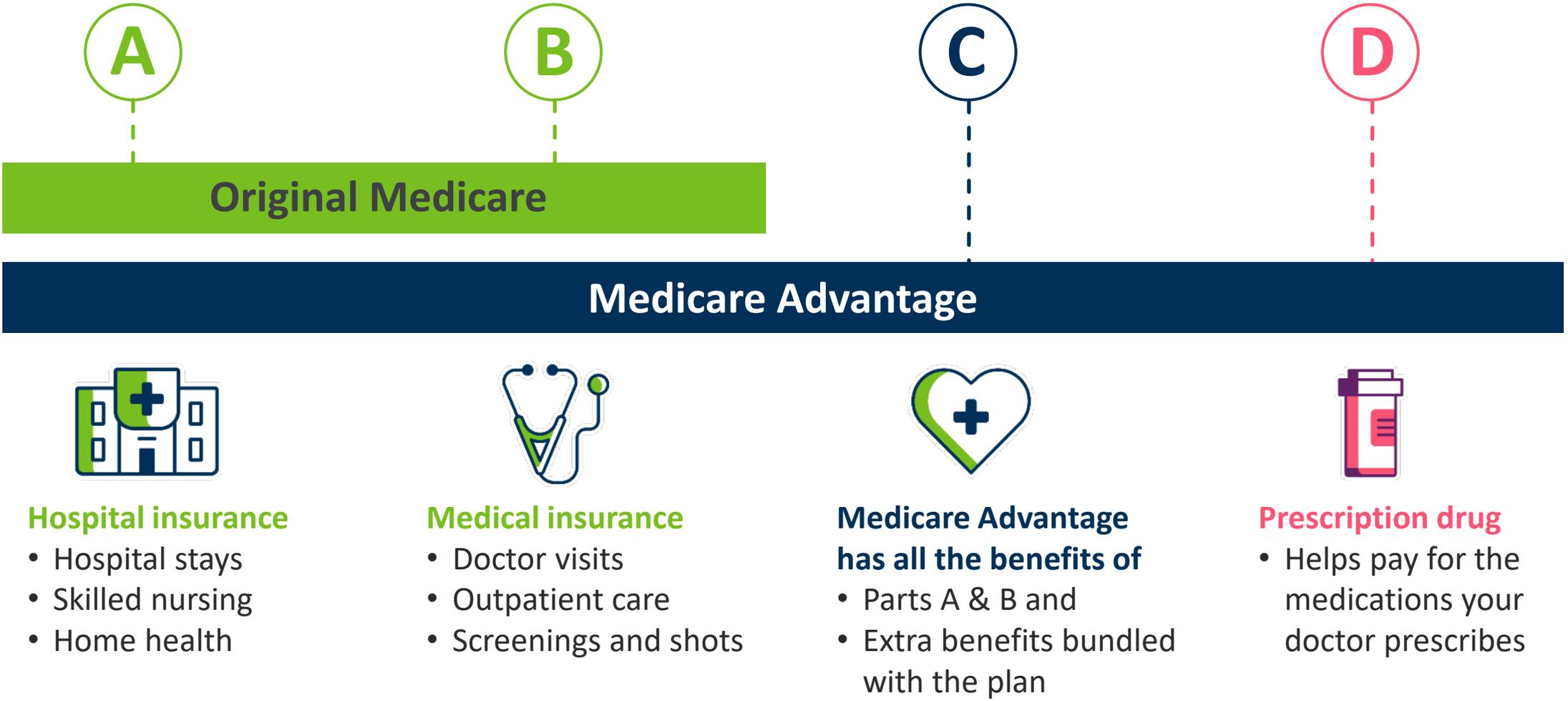
Medicare

How does Medicare work, and how is it different from Medicare Advantage?





Original Medicare vs. Medicare Advantage



Medicare Part C

Medicare Advantage plan types

PPO

Preferred Provider Organization

Choose any provider that accepts Medicare and agrees to bill the plan, but you may pay less for in-network services.

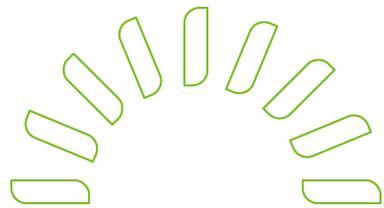
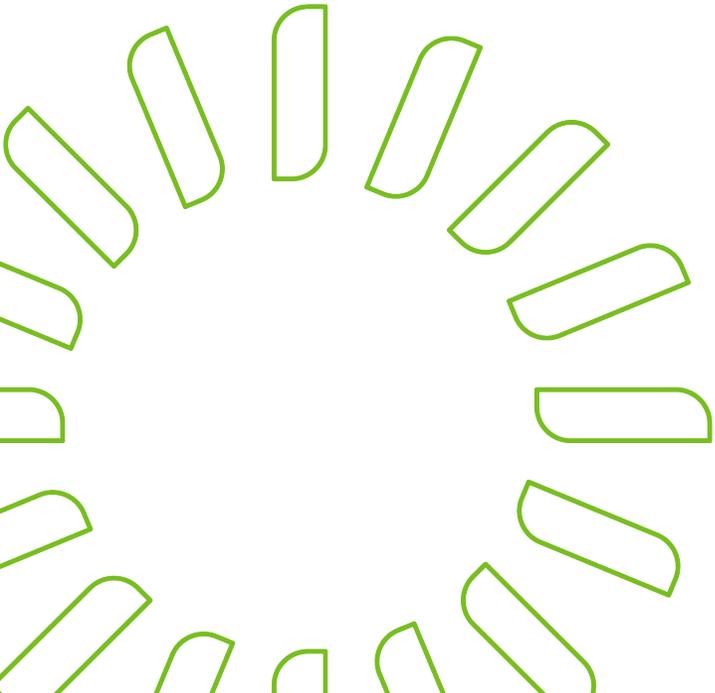
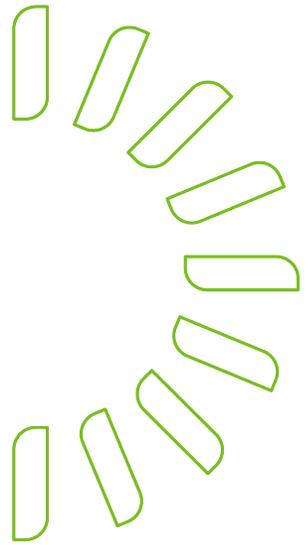
- No copayment for certain preventive care
- Out-of-pocket maximum
- Worldwide emergency coverage
- **With your PPO plan, you will pay the same amount both in- and out-of-network for care.**





Your plan

What is my plan, and how does it work for me?





Your PPO benefits

With your PPO plan, you will pay the same amount for in- and out-of-network services.

Your PPO plan	
Annual deductible	\$192
Annual maximum out-of-pocket	\$1,200
Hospital care	
Outpatient hospital visits	\$0 copay
Inpatient hospital	\$0 per admit
Physician and facility services	
Primary care provider	4% of the cost
Specialist	4% of the cost
Outpatient ambulatory surgical center	\$0 copay
Durable medical equipment	0%-4% of the cost
Emergency services	
Emergency room care	\$50 copay
Urgent care	4% of the cost
Other benefits	

Hearing services | Vision services | Chiropractic | Acupuncture | Podiatry



Your Part D benefits

Humana’s Part D coverage is spread among four groupings based on the drug type—also called “tiers”.
It covers every drug that is covered through Medicare.

Tiers	Standard retail copay/coinsurance cost sharing (30-day supply)	Standard mail order copay/coinsurance cost sharing (90 day supply)	Common medications that fall into each tier
Tier 1 (Generic/preferred generic)	\$10	\$20	Levothyroxine Sodium Simvastatin Omeprazole
Tier 2 (Preferred brand)	\$30	\$60	Synthroid, Eliquis, Xarelto
Tier 3 (Non-preferred drug)	\$60	\$120	Zocor, Prilosec
Tier 4 (Specialty)	\$75	N/A	Enbrel, Humira

■ ■



Humana Pharmacy Rx mail delivery*

Humana Pharmacy is a preferred cost-sharing pharmacy in the network, other preferred cost-share mail-order pharmacies are available.

Accuracy and safety

Free standard shipping in discreet, temperature-controlled packaging

Convenience

No driving to the pharmacy or waiting in line

Support you need

Learn how to set up a new account, start a new Rx and/or download the mobile app by visiting **HumanaPharmacy.com** or calling **1-888-538-3518 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m. and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

Reminders

Refill reminders by email, text or phone—you decide

*Other pharmacies are available in our network, including **MSU Pharmacies**.

Visit <https://our.humana.com/msu> for a full drug list.

Part B vs. Part D prescription drug coverage

Humana's Part D coverage is designed to help you manage your out-of-pocket costs.



Part B

- **Injectable/IV drugs given in provider's office.**
- **Diabetic testing supplies, insulin pumps, insulin for insulin pump and CGMs.**
- **Vaccines covered under Part B:**
 - Influenza (flu) vaccine
 - Pneumococcal (pneumonia) vaccines
 - Hepatitis B vaccines for persons at increased risk of hepatitis
 - Vaccines directly related to the treatment of an injury (rabies and tetanus)



Part D

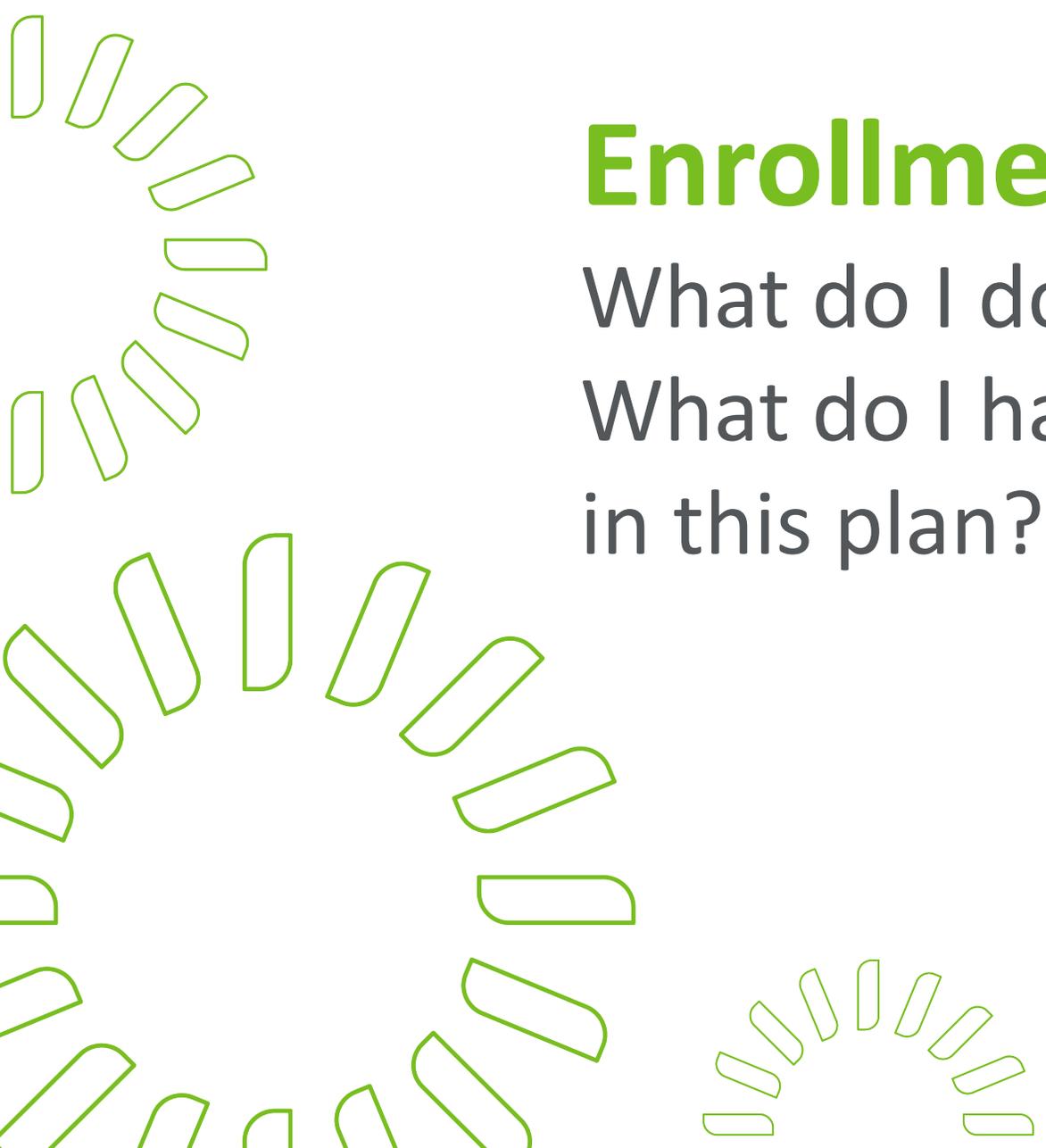
- **Diabetes medications**
- **Insulin administered (or used) with syringes or pens**
- **Syringes, pen needles or other insulin administration devices that are not durable medical equipment (e.g., Omnipod or VGO)**
- **Covers most medications**
- **Vaccines like the examples below:**
 - Shingles
 - Tdap
 - Hepatitis A



Enrollment

What do I do next?

What do I have to do to enroll
in this plan?



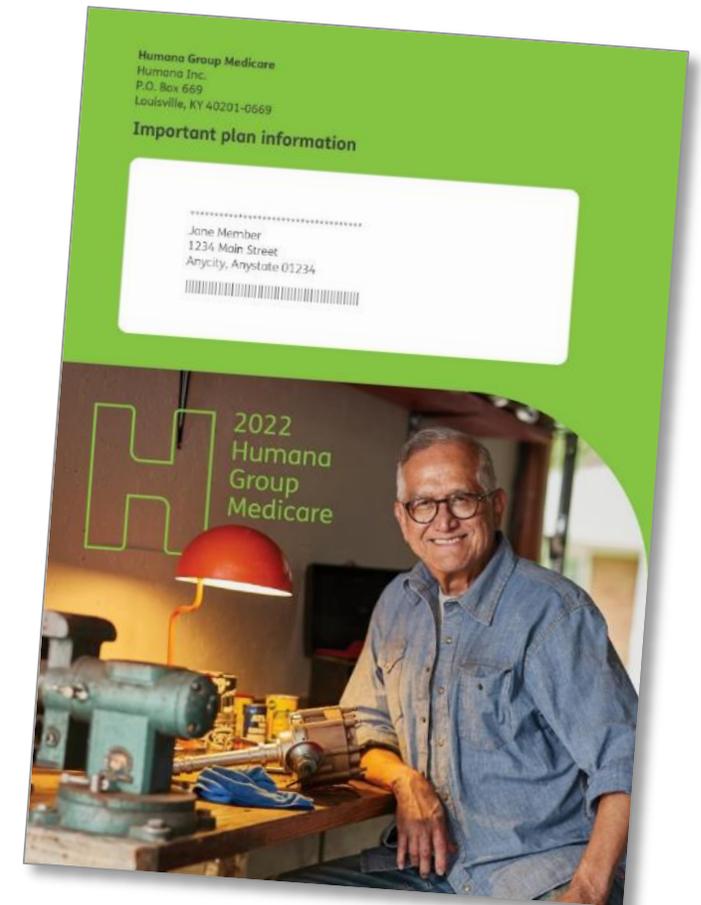
How to enroll

Enroll with the option available to you

- If you or a dependent are **currently enrolled** in the Humana Group Medicare Advantage PPO and want to remain in the plan, no action is needed.
- If you or a dependent are **not currently enrolled** in the Humana Group Medicare Advantage PPO but would like to be, complete the offline enrollment form or add coverage in the EBS portal.
- If you or a dependent **do not want** to be enrolled, complete the offline enrollment form or remove coverage in the EBS portal.
- If you have any enrollment questions, you may contact **MSU Human Resources** at:
 - Email SolutionsCenter@hr.msu.edu or
 - Call **1-517-353-4434** (toll-free **1-800-353-4434**) **Monday – Friday, 8 a.m. – 5 p.m. EST.**



Your enrollment kit is an important tool. The packet includes information on your healthcare coverage along with extra benefits included in your Humana plan.

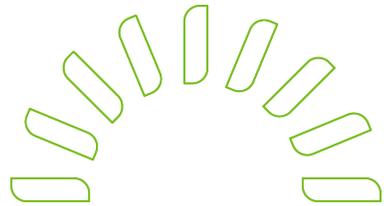
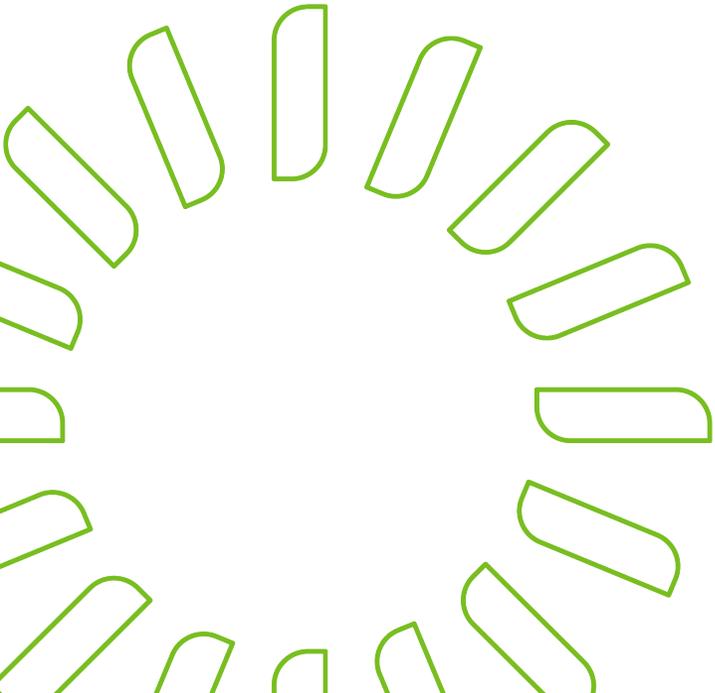
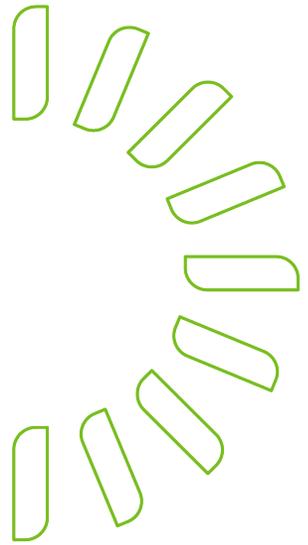


The decision deadline is
October 31, 2021.



Your care

What to expect after you enroll





What to expect after you enroll



Enrollment confirmation

New members will receive a letter from Humana once the Centers for Medicare & Medicaid Services (CMS) confirms your enrollment.



Evidence of Coverage (EOC)

New members will receive a detailed booklet in the mail that includes your healthcare plan coverage and privacy notice.



Humana member ID card

New members will receive your ID card approximately two weeks after you are enrolled.



Medicare Health Survey

CMS requires Humana to ask new members to complete a health survey within their first few months of enrollment.

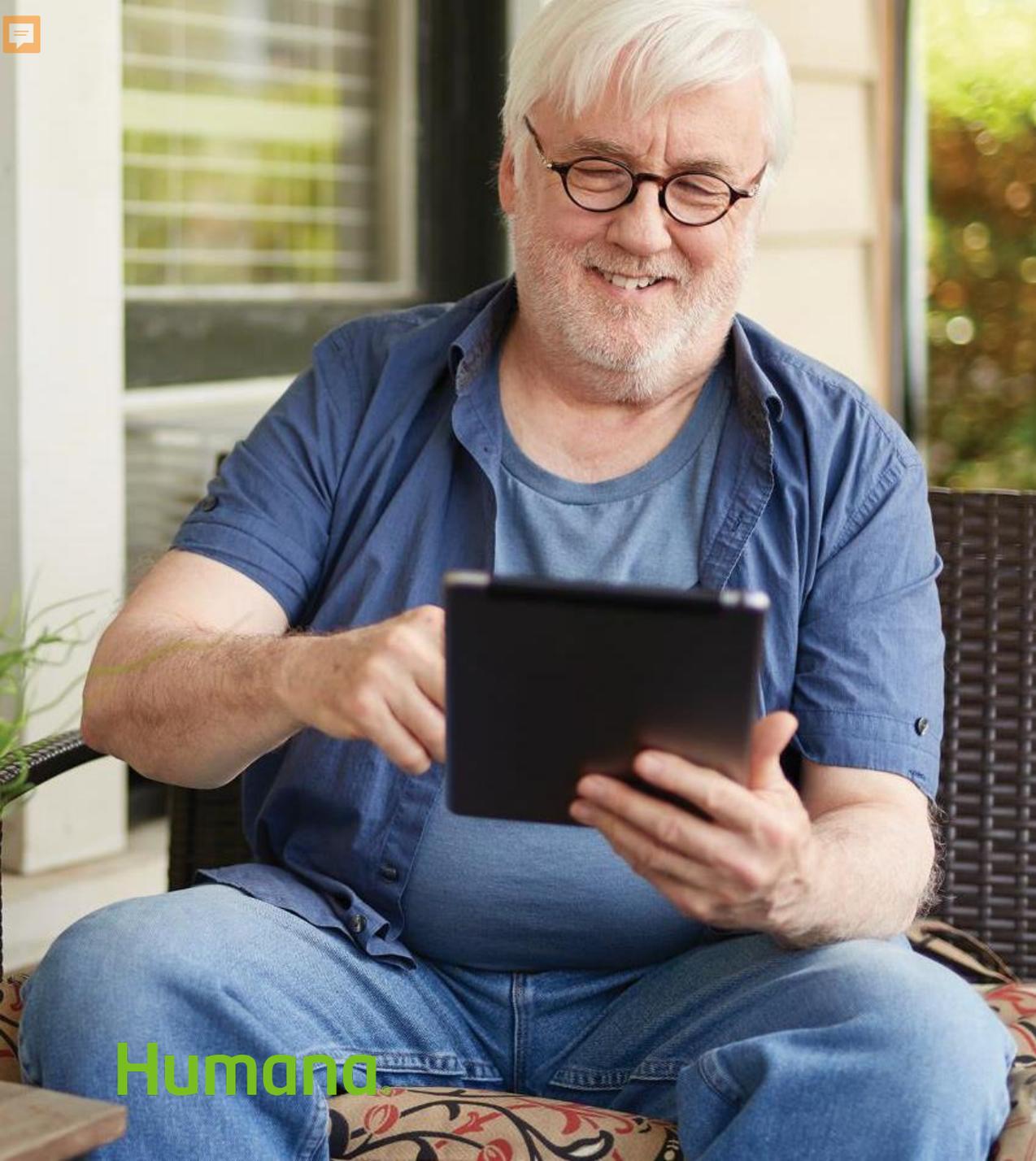
Instructions on how to complete the survey are included in the booklet mailed to you.

Building healthy provider relationships

Benefits of having a primary care provider (PCP)

- Your PCP can get to know your overall health history
- You can build a trusting, long-term relationship
- Your plan doesn't require referrals to see other providers
- Your PCP will help take care of you when you're sick and help you to maintain your health with preventive care





Humana

Find a Doctor

Humana's online provider directory

With Humana's Find a Doctor, you can:

- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name
- Find out if provider is accepting new patients

Find a provider who fits your needs

- Go to [Humana.com/findadoctor](https://www.humana.com/findadoctor)
- Find a doctor using one of the search options or view our printed directories searching by state



Virtual visits/telehealth

Connect with a provider virtually

Your primary care provider may offer virtual visits as a convenient way to be treated by your care team.

- Connect with your provider from the comfort of your home via telephone or video chat using your phone, tablet or computer.*
- Providers may help with chronic condition management, follow-up care after an in-office visit, medication reviews and refills in addition to many other conditions.
- Call your provider to find out if they offer virtual visits and if so, what you need to do to get started.

*Standard data rates may apply.

Humana[®]





Humana®

Extra benefits and resources

- SilverSneakers®
- Go365®
- MyHumana
- SmartSummary®
- Humana Well Dine® meal program
- Humana Care Management
- Health resources

SilverSneakers



A total health and physical activity program included in your plan at no extra cost.

- SilverSneakers gives you access to exercise equipment, group fitness classes and social events.
- Work towards improving muscle strength, bone density, flexibility and balance.
- Use thousands of fitness locations nationwide, with weights, swimming, classes and cardio equipment.*
- Enjoy group fitness classes outside of traditional gyms
- Start workout programs tailored to your level with the SilverSneakers GO™ app. For more information, or to find a location near you, visit www.silversneakers.com or call **1-888-423-4632 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.
- Current SilverSneakers members will have no change to their account or ID card—these will remain the same.
- Try SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition.

*Equipment and classes vary by location

Humana®

Go365



Go365[®] by Humana is your wellness program that rewards you for making healthier choices.



It's easy. You're already enrolled!
Just start participating in eligible activities.



It's personal. We'll help you identify your Next Best Step so you know what you should be doing to get or stay on a healthy path.



It's rewarding. You'll earn rewards that you can redeem for gift cards in the Go365 Mall.

Go365 Prevention activities



Activity	Reward Amount	Activity limit
Annual Wellness Visit	\$25*	1 per year
Mammogram	\$30	1 per year
Colorectal screening	\$30	1 per year
Cardiovascular disease screening	\$10	1 per year
Bone density screening	\$20	Once every 2 years
Flu shot	\$10	1 per year

Your reward for these activities will show up automatically in your Go365 account, if billed through your Humana medical or pharmacy plan. This can take up to 90 days. Please note: rewards have no cash value and can only be redeemed for gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year.

Go365 Exercise and fitness activities



Activity	Reward Amount	Activity limit
8-15 workouts per month SilverSneakers, connected activity tracker (minimum 500 steps/day) or paper workout tracker	\$5	Once per month (\$120 annual max)
16 or more workouts per month	\$10	

Your reward for these activities will show up automatically in your Go365 account, if billed through your Humana medical or pharmacy plan. This can take up to 90 days. Please note: rewards have no cash value and can only be redeemed for gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year.

Go365 Social and education activities



Activity*	Reward Amount	Activity limit
Attend a class: Humana in your community, hobby or activity such as painting, dancing, or at a local university (in person or online)	\$5	12 per year (\$60 annual max)
Attend an eligible health education seminar or class (in person or online)	\$5	
Athletic event (5k walk/run, cycling, virtual Run Club)	\$5	
Volunteering	\$5	
Attend a Social Club (garden, book, religious, sports/golf/pickleball /walking, etc.) virtual or in person	\$5	
Post in the Go365 health & Wellness Member Community	\$5	
Video call (3 times) or discuss health or play a game with friends or family	\$5	

*To earn your reward for these activities, submit a completed activity form, found when you sign in at Humana.com, then click on Go365. Or you may request paper materials by calling the number on the back of your Humana ID card.



Go365 Redeem your rewards

Complete eligible healthy activities and redeem your rewards for gift cards in the Go365 Mall

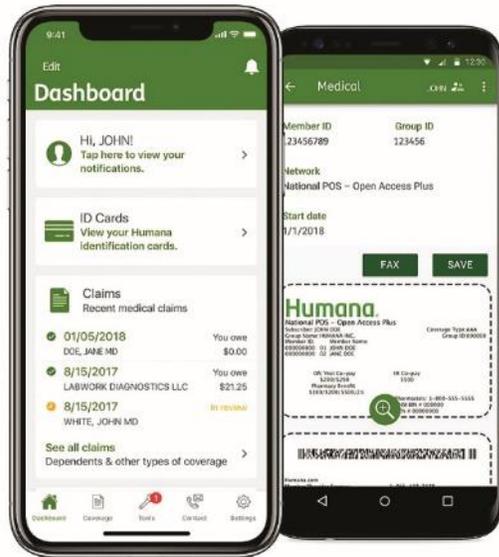
1) Online: Sign in at Go365.com/shop

-OR-

2) Phone: Call [1-866-677-0999](tel:1-866-677-0999) (TTY: 711)

Members must redeem the reward in the program year it is earned. Any rewards not redeemed by 12/31 will expire. For a complete list of gift cards visit Go365.com/shop.

MyHumana and MyHumana mobile app



Get your personalized health information on MyHumana

Whether you prefer using a desktop, laptop or smartphone, you can access your healthcare information in one convenient location, anytime.*

The MyHumana mobile app

If you have an iPhone or Android, download the MyHumana Mobile app. You'll have your plan details with you at all times.*

Visit [Humana.com/mobile-apps](https://www.humana.com/mobile-apps) to learn about our many mobile apps, the app features and how to use them.

With MyHumana and the MyHumana mobile app, you can:

- View your plan and coverage
- Check the status of your claims
- Find pharmacies in your network
- Find providers in your network
- Compare drug prices
- Access digital ID cards
- Establish communication preferences

To activate your MyHumana account, go to [Humana.com](https://www.humana.com)

SmartSummary

An overview of your health benefits and health spending on medical and prescriptions throughout the year.

- Stay informed
- Clear and detailed financials
- Information you can share with your provider
- Prescription information

You can access your SmartSummary online with your MyHumana account.

Go Green—update your member preferences to receive your SmartSummary statement electronically.

SmartSummary **Humana**

Your Pharmacy, Medical, and Hospital claims processed in [insert month] [insert year]

THIS IS NOT A BILL

Member ID: H12345678
Plan name: Humana Group Medicare RPO
Rx PCN or Rx Group number: 03200000

FIRSTNAME A LASTNAME
Plan name: Humana Group Medicare RPO
Rx PCN or Rx Group number: 03200000

This is your "Explanation of Benefits" (EOB) and claim payments for medical, hospital and your Medicare prescription drug coverage (Part D). Please review this and keep it for your records. This is not a bill.

OVERVIEW OF YOUR MARCH CLAIMS

MEDICAL, HOSPITAL AND PART B PHARMACY COMBINED ANNUAL PLAN DEDUCTIBLE	
Medical, hospital and Part B pharmacy (see page 3)	
Total billed charges this month	\$4,946.00
Humana discounts	- \$4,549.41
Benefit exclusions	- \$0.00
Other Insurance	- \$0.00
Amount Humana Paid	- \$215.33
Your Share	\$181.26

MEDICAL, HOSPITAL AND PART B PHARMACY COMBINED ANNUAL PLAN DEDUCTIBLE

0 \$750.00
Your Combined Annual Plan Deductible is \$750.00. You have paid \$0.00 towards your deductible.

Part D prescription drug claims (see page 10)

Total cost this month	\$1,532.68
Other Payments	- \$108.35
Amount Humana Paid	- \$1,280.63
Your Share	\$163.70

YOU ARE CURRENTLY IN PART D DRUG PAYMENT STAGE: 1 2 3 4

CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.

Benefit questions
Visit Humana.com or call 1-800-XXX-XXXX (TTY 711). Calls to these numbers are free.

Hours of operation
Monday to Friday 8 a.m.- 9 p.m. EST.

For large print or another format
To get this material in other formats, or ask for language translation services, call Humana Customer Care at the number on this page.

© 2020 Humana Inc.
Y0040_GH-KPG7EN_C

FIRSTNAME LASTNAME
123 ANY STREET
ANYWHERE, OK 12345-6789

© 2019 Humana Inc.
Y0040_GHHKE4PEN_C



Humana Well Dine

After your overnight inpatient stay in a hospital or nursing facility, you're eligible for up to 28 nutritious meals (2 meals per day for 14 days).

The meals will be delivered to your door at no additional cost to you.

Humana Well Dine meal plans include:

General wellness

Vegetarian

Renal friendly

Heart friendly

Diabetes friendly

Gluten-free

Lower sodium

Pureed

Cancer support

For more information, please contact the number on the back of your Humana member ID card.



Humana Care Management

Humana care management programs support qualifying members to help them remain independent at home, by providing education about chronic conditions and medication adherence, help with discharge instructions, accessing community resources, finding social support and more, all included in the plan at no additional cost.

Post-discharge Transportation

- 12 one-way trips by car, van or wheelchair access vehicle

Post-discharge Personal Home Care

- Qualified aides offer assistance performing activities of daily living within the home
- Minimum of 3 hours per day, maximum of 6 hours per discharge

To find out more about how this service can help you, call **1-800-432-4803 (TTY: 711)**, Monday – Friday, 8:30 a.m. – 5:30 p.m., Eastern time.



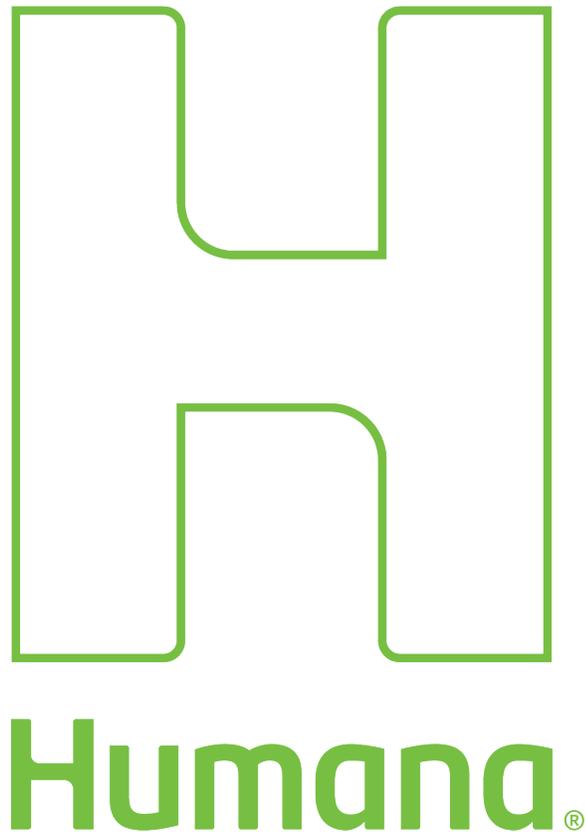
Health resources

- Case management
- Disease management
- Transplant management
- Health planning and support nurses



Stay connected with Humana

- A dedicated Customer Care team will help you with anything related to your Humana plan. **1-800-273-2509 (TTY: 711)**, Monday – Friday, 8 a.m. – 9 p.m., Eastern time
- Use MyHumana, a secure online account to access your plan information. Visit **[Humana.com/registration](https://www.humana.com/registration)** to get started.
- If you have an iPhone or Android, you can download the MyHumana Mobile app to have your plan details with you at all times. Visit **[Humana.com/mobile-apps](https://www.humana.com/mobile-apps)** to learn more.



Thanks for your time and attention

Questions?

For more information:

- Refer to your informational kit
- Visit **Humana.com**
- Call Humana Group Medicare Customer Care team for anything related to your Humana plan at **1-800-273-2509 (TTY: 711)**, Monday – Friday, 8 a.m. – 9 p.m., Eastern time



Humana is a Medicare Advantage HMO, PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **1-800-273-2509 (TTY: 711)** for more information.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

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 is 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.

Other providers are available in our network. The provider network may change at any time. You will receive notice when necessary.

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 the number on your ID card 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.

Call the number on your ID card (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.
Call the number on your ID card (TTY: 711)

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call the number on your ID card (**TTY: 711**)...
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación (**TTY: 711**)...
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電會員卡上的電話號碼 (**TTY: 711**)...
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số điện thoại ghi trên thẻ ID của quý vị (**TTY: 711**)...
주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. ID 카드에 적혀 있는 번호로 전화해 주십시오 (**TTY: 711**)...
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa iyong ID card (**TTY: 711**)...
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Наберите номер, указанный на вашей карточке-удостоверении (**телетайп: 711**)...
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou kat idantite manm ou (**TTY: 711**)...
ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro figurant sur votre carte de membre (**ATS: 711**)...
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Proszę zadzwonić pod numer podany na karcie identyfikacyjnej (**TTY: 711**)...
ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para o número presente em seu cartão de identificação (**TTY: 711**)...
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero che appare sulla tessera identificativa (**TTY: 711**)...
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wählen Sie die Nummer, die sich auf Ihrer Versicherungskarte befindet (**TTY: 711**)...
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。お手持ちの ID カードに記載されている電話番号までご連絡ください (**TTY: 711**)...
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.
با شماره تلفن روی کارت شناسایی تان تماس بگیرید (**TTY: 711**)...

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiił'eh, éí ná hóló, námboo ninaaltsoos yézhí, bee nées ho'dólzin bikáá'ígíí bee hółne' (**TTY: 711**)...

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم الهاتف الموجود على بطاقة الهوية الخاصة بك (**TTY: 711**).

Humana®