

Puerto Rico associate benefits overview

January 1 – December 31, 2022

Full-time (FT) associates 30 or more hours per week

Part-time (PT) associates 20-29 hours per week

Visit the [Well-being Center \(WBC\)](#) to learn more

Overview

At Humana, people come first. This means that we want to provide opportunities for our associates to add to their personal well-being experiences and encourage every person within the community to be their best self. As a member of the Humana community, you're able to experience opportunities that go beyond health and which add to your individual need for purpose, belonging and security. Our benefits and health and well-being programs are designed so our associates can bring their whole selves to work and are empowered to deliver on their passion for holistic well-being.

This benefits overview includes everything you need to make informed decisions for you and your family. We encourage you to read it thoughtfully, consider all your options and be sure to enroll within the time allotted. You'll be choosing to enroll or waive coverage for medical, dental, vision, spending accounts, life insurance and voluntary benefits. Many other benefits discussed in this overview are provided to you at no cost and without enrollment.

Benefits are effective Jan. 1 – Dec. 31, 2022. To view additional information about these programs, visit the [Well-being Center \(WBC\)](#).

Eligibility and enrollment

Coverage is available for you, your spouse, your children and one extended family adult (one additional adult relative who is your IRS tax dependent or a domestic partner of the same or opposite sex) unless otherwise noted. Enrollment is completed in Workday.

Benefits are available immediately to full-time and part-time associates unless otherwise noted. You must enroll within your first 31 days of employment.

If you experience a life event, such as marriage, birth of child, change of employment status, etc., you have 31 days from the date of the event to make certain changes to your benefit elections. For more information, please contact HR4U at **1-888-431-4748**.

Duplicate coverage

You can cover your spouse/partner and dependent children on your health benefits, including medical, dental, vision, voluntary-term life and other voluntary plans. If you and your spouse/partner are eligible associates, you may separately elect coverage under the health benefit plans. However, you cannot have duplicate coverage as both an associate and a dependent. If you and your spouse/partner have dependents you wish to cover, they may only be covered under one plan. If a dependent child becomes an eligible associate, he or she cannot be covered both as your dependent and as an eligible associate.

Eligible for Medicare

If you or one of your covered family members will turn 65 during the plan year or will become eligible for Medicare coverage due to disability during that period, you'll want to consider whether the medical plan you select is **creditable** or **non-creditable**.

The Humana medical plans offered are considered creditable for 2022. That means the pharmacy benefits in these medical plans are as good as those offered with Medicare Part D. For more information, please refer to the **important notice from Humana about your prescription drug coverage and Medicare**, which can be found in the back of this booklet.

Medical plans

Humana offers two types of medical plans. Benefits vary by plan. Both types of plans include copayments for office visits, urgent care and prescription medicines. There are also certain preventive care services at no cost. No deductible applies for these services. However, the plan has a deductible to meet for other services. Humana Dental DP-2 is included when enrolling in medical.

Preventive services

Certain preventive care services are covered at 100 percent before meeting a deductible when received from in-network providers. They include annual physicals, routine lab tests and some immunizations associated with physicals, well-child and well-woman exams, mammograms, pap tests and PSA testing. Also included are colon cancer screenings, certain contraceptive supplies and devices and over-the-counter (OTC) supplies and devices with a physician's prescription.

Preventive Rx

Certain medicines are available at no cost when filled at Humana Pharmacy mail delivery. Medicines include certain generic and brand-name medicines without a generic equivalent for diabetes, certain diabetic supplies, heart (blood pressure and cholesterol), and blood agents/thinners.

Coverage levels

There are four coverage tiers for medical, dental and vision enrollment:

- Associate only (individual)
- Associate + spouse/domestic partner
- Associate + child(ren)/dependent
- Associate + family

Plan components	Humana Max 3000	Humana Max 2000
Deductible (individual/family)	\$100/\$300	\$100/\$300
Coinsurance (individual/family)	20% of the first \$2,000/ 20% of the first \$6,000	20% of the first \$2,000/ 20% of the first \$6,000
Maximum out-of-pocket (major medical only) (individual/family)	\$500/\$1,500 (medical only)	\$500/\$1,500 (medical only)
Preventive care: <ul style="list-style-type: none"> • Annual physicals, including well-woman, immunizations and routine colonoscopies • Oral contraceptives and contraceptive supplies and devices • Breastfeeding supplies and devices 	No cost when received from in-network providers	No cost when received from in-network providers
Office visits: Generalist/specialist/subspecialist Labs/x-rays	\$10/\$15/\$15 copay 20% coinsurance	\$10/\$18/\$18 copay 25% coinsurance
Emergency room Ambulatory facility Inpatient hospital	\$35 copay \$0 copay \$25 copay	\$50 copay \$25 copay \$50 copay
Pharmacy* (including Preventive Rx: No cost medicines for certain generic and preferred brand-name medicines for diabetes and related cardiovascular conditions when filled at Humana Pharmacy mail delivery)	Level 1: \$10 copay Level 2: \$20 copay Level 3: \$25 copay Level 4: 25% up to \$500 max per prescription *Once the plan pays \$3,000, cost share for all levels is 35% coinsurance up to \$500 max per prescription; no copays apply.	Level 1: \$10 copay Level 2: \$20 copay Level 3: \$25 copay Level 4: 25% up to \$500 max per prescription *Once the plan pays \$3,000, cost share for all levels is 35% coinsurance up to \$500 max per prescription; no copays apply.
Pharmacy maximum out-of-pocket (individual/family)	\$6,350/\$12,700	\$6,350/\$12,700

Join the well-being movement at Humana

At Humana, our commitment to health has always been at our core. That's why we reward associates who make healthy choices. After all, research shows 50 percent of all healthcare costs—your costs and Humana's—are directly related to the choices you make.

- **Go365^{®*}**

You can enroll separately in Go365. The program includes the health assessment, biometric screening, activities, pedometer resources, challenges, wellness courses, tips and tools to help you set goals to maintain or improve your health habits and inspire new healthy activities. You earn rewards while furthering your health and well-being. You must enroll during the enrollment period or as a newly hired or eligible associate to participate.

- **WOW! Working on Well-being^{®*}**

WOW is a voluntary program for Humana associates that rewards you for working on your well-being with activities and experiences that support you holistically—with a focus on purpose, belonging, and security. You must be eligible for WOW to qualify for rewards by enrolling separately in Go365.

MD Live[®]

Can't see your regular doctor immediately? Need to see a behavioral health professional? Virtual visits powered by MDLIVE may be the right solution. You can connect with board-certified doctors anytime, anywhere. Virtual visits provides treatments for a variety of healthcare needs including cold and flu symptoms, skin conditions, prescription refills or adjustments. It also provides psychiatric and therapy services with a scheduled appointment, all from the comfort of your own home or while traveling.

Registration is easy.

Use your computer, smartphone, tablet or telephone to receive care (data rates may apply). You have three ways to get started. Internet access required.

1. MDLIVE.com/HumanaMedicare
2. 1-888-673-1992 (TTY: 711)
3. Download the MDLIVE mobile app from the App Store[®] or Google Play[®]



*To comply with IRS regulations, Go365 and the WOW Account are taxed via a line item on your payslip titled "Go365 Imputed Inc." This imputed income amount is added directly to your taxable income but not your gross income. The overall tax effect is minimal—in most cases, it's less than \$16 per year.

Vision plans

Humana offers two types of vision plans. The HumanaVision Optimum Plan is an insured option that requires enrollment. Cost for this plan can be found on page 6. The other is the EyeMed Discount Program, which is free, but offers discounts only. A comparison of the two options is below.

	HUMANAVISION OPTIMUM PLAN	EYEMED DISCOUNT PROGRAM
Eligibility	FT/PT (20+ hours per week)	All associates (available on Great Deals)
Enrollment	Required	Automatic/not required
Routine eye exam Exam with dilation, as necessary	\$10 copay	\$5 off retail
Lenses <ul style="list-style-type: none"> • Single • Bifocal • Trifocal • UV coating • Tint/scratch • Standard polycarbonate • Standard anti-reflective • Standard progressive • Premium progressive 	<ul style="list-style-type: none"> • \$0 copay • \$0 copay • \$0 copay • \$15 copay • \$15 copay • \$40 copay • \$45 copay • \$65 copay • Varies 	<ul style="list-style-type: none"> • \$50 • \$70 • \$105 • \$15 • \$15 • \$40 • \$45 • \$65 • 20% off retail
Frames	\$130 allowance, then 20% off balance	40% off retail
Contact lens exam <ul style="list-style-type: none"> • Standard fit and follow-up • Premium fit and follow-up 	<ul style="list-style-type: none"> • \$40 copay • 10% off retail 	\$5 off retail
Contact lenses <ul style="list-style-type: none"> • Conventional • Disposable • Medically necessary 	<ul style="list-style-type: none"> • \$130 allowance, then 15% off balance • \$130 allowance • \$0 copay 	15% off retail
Frequency <ul style="list-style-type: none"> • Exam • Lenses or contacts • Frames 	<ul style="list-style-type: none"> • Once every plan year • Once every plan year • Once every 2 plan years 	Unlimited
Lasik	15% off retail price or 5% off promotional price for LASIK or PRK from US Laser Network (operated by LCA Vision)	15% off retail price or 5% off promotional price for LASIK or PRK from US Laser Network (operated by LCA Vision)

Life insurance and voluntary plans

Basic Life insurance (FT associates)

Options include basic term life coverage of two times salary or you may select an opt-down benefit of \$50,000 for tax purposes. AD&D benefit equals additional one times life benefit in case of accidental death or bodily injury. All options are at no cost to associates. Benefit reduces to 50 percent beginning at age 70. Coverage is available for associate only.

Business Travel Accident (all associates)

Coverage is provided at three times salary with a minimum of \$100,000 and a maximum of \$600,000. No cost to associates.

Voluntary Term Life (VTL)

Can elect up to six times your salary or \$500,000, whichever is less; up to \$250,000 for spouse/partner; \$10,000 for children; benefit for newborn children less than six months old is \$2,500. Coverage options are reduced for associates and spouse/partner beginning at age 70. Coverage is available for associate, spouse/partner and children. The "Evidence of Insurability" information below applies to newly hired or newly eligible associates.

Guaranteed issue amounts during Open Enrollment are different. During open enrollment, associates can newly elect \$50,000 or increase their coverage by one level without providing evidence of insurability. All other associate amounts, and all spouse/partner amounts elected during open enrollment require evidence of insurability. Child coverage does not require evidence of insurability.

COVERAGE TIER	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY REQUIRED
Associate	Up to 6 times salary or \$500,000 in set dollar amounts, whichever is less	Amounts over \$250,000
Spouse/partner	Up to 50% of coverage elected for associate, up to \$250,000 in set dollar amounts	Amounts over \$100,000 \$25,000 for age 70 or older
Child(ren)	\$10,000 (\$2,500 for children under the age of six months)	None

Long-term care

Unlike traditional medical care, long-term care is provided in a setting other than a hospital to help you or a family member perform the activities of daily living such as eating, bathing and dressing. Pre-existing conditions may apply. Coverage is available for the associate, spouse/partner, as well as parents, grandparents, children and grandchildren ages 18-80. For more information, rates and to enroll, contact Unum at 1-800-227-4165.

Benefit rates

Medical plans	Weekly associate deductions		Biweekly associate deductions		Monthly premiums	
	Full-time	Part-time 20–29 hrs. per week	Full-time	Part-time 20–29 hrs. per week	Full monthly premium	Monthly COBRA premium
Humana Max 3000 (with dental)						
Associate	\$21.06	\$42.12	\$42.12	\$84.24	\$341.24	\$348.06
Associate + spouse/partner	\$42.12	\$84.24	\$84.24	\$168.48	\$682.54	\$696.19
Associate + child(ren)/dependent	\$40.02	\$80.04	\$80.04	\$160.08	\$648.41	\$661.38
Family	\$67.39	\$134.78	\$134.78	\$269.56	\$1,092.10	\$1,113.94

Humana Max 2000 (with dental)

Associate	\$9.66	\$19.32	\$19.32	\$38.64	\$264.61	\$269.90
Associate + spouse/partner	\$19.33	\$38.66	\$38.66	\$77.32	\$529.31	\$539.90
Associate + child(ren)/dependent	\$18.36	\$36.72	\$36.72	\$73.44	\$502.81	\$512.87
Family	\$30.93	\$61.86	\$61.86	\$123.72	\$846.93	\$863.87

HumanaVision Optimum	Weekly associate deductions		Biweekly associate deductions		Monthly premiums	
	Full-time	Part-time 20–29 hrs. per week	Full-time	Part-time 20–29 hrs. per week	Full monthly premium	Monthly COBRA premium
Associate	\$1.36	\$1.36	\$2.72	\$2.72	\$5.90	\$6.02
Associate + spouse/partner	\$2.81	\$2.81	\$5.62	\$5.62	\$12.17	\$12.41
Associate + child(ren)/dependent	\$2.41	\$2.41	\$4.82	\$4.82	\$10.45	\$10.66
Family	\$4.18	\$4.18	\$8.36	\$8.36	\$18.11	\$18.47

Voluntary term life per \$10,000 coverage

Age group	Associate—tobacco free		Associate—tobacco user		Spouse/partner	
	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly
Under 30	\$0.12	\$0.24	\$0.29	\$0.58	\$0.20	\$0.40
30–34	\$0.15	\$0.30	\$0.35	\$0.70	\$0.26	\$0.52
35–39	\$0.19	\$0.38	\$0.46	\$0.92	\$0.28	\$0.56
40–44	\$0.26	\$0.51	\$0.60	\$1.20	\$0.36	\$0.71
45–49	\$0.35	\$0.70	\$0.83	\$1.65	\$0.53	\$1.05
50–54	\$0.53	\$1.06	\$1.25	\$2.49	\$0.83	\$1.65
55–59	\$0.89	\$1.78	\$2.11	\$4.22	\$1.38	\$2.76
60–64	\$1.67	\$3.34	\$3.99	\$7.97	\$2.47	\$4.93
65–69	\$2.97	\$5.93	\$7.08	\$14.15	\$4.31	\$8.62
70–74	\$4.64	\$9.27	\$11.09	\$22.17	\$6.79	\$13.58
75+	\$7.97	\$15.94	\$19.81	\$39.62	\$11.62	\$23.23
Children	\$0.64	\$1.27	N/A	N/A	N/A	N/A

Humana Puerto Rico Retirement Savings plan

Saving for retirement is an important step toward achieving financial security, so Humana offers the Humana Puerto Rico Retirement Savings Plan, administered by Charles Schwab. The plan is designed to provide you with an opportunity to save for retirement, plus receive company matching contributions.

Enrollment

As a new hire, you will be automatically enrolled at 3% pretax contribution after 45 days of employment.

An automatic savings increase of 1 percent will be applied each January, beginning with the second January following automatic enrollment—up to a maximum of 15 percent pretax—for auto-enrolled participants who have not made a contribution election.

Contributions

You may contribute up to 35 percent of pay, not to exceed \$15,000 each year or such other amount as set by the Puerto Rico Internal Revenue Code. An additional 2 percent of pay on an after-tax basis may be contributed. Participants ages 50 and older may also elect an additional “catch-up contribution” of \$1,500 or such other amount as set by the Puerto Rico Internal Revenue Code.

Matching contributions

Immediate company match of 125 percent on the first 6 percent of your pretax contributions. Full vesting after two years of service.

Vesting schedule

Vesting means gaining ownership of company matching contributions and is based on your years of service, starting with your date of hire. You are always 100 percent vested in your own contributions.

YEARS OF SERVICE	VESTING
1 YEAR	0%
2 YEARS	100%

Investment options

The plan offers a variety of investment options. Current fund information and investment performance are available at www.workplace.schwab.com. If you do not make an investment election, your account will be invested in the age appropriate Target Date Fund.

If you need assistance in making investment or savings decisions, Advice Services are included at no additional cost. In addition, you can elect to receive professional management of your retirement plan account through Morningstar’s managed account service. This fee-based service includes on-going account monitoring and automatic adjustment to your investments.

Call Schwab to schedule an Advice appointment or to get additional information on managed accounts.

Beneficiaries

Once you enroll in the plan, you should name a beneficiary. Married participants are required to obtain spousal consent to name someone in addition to, or instead of, their spouse as a primary beneficiary. Spousal consent forms must be notarized. Beneficiary designations may be made online at www.workplace.schwab.com.

Rollovers

You may be permitted to roll over money from other qualified Puerto Rico plans into your Humana Puerto Rico Retirement Savings Plan. To initiate a rollover request, contact Schwab at **1-800-724-7526** (en español **1-877-905-2553**).

Work-life benefits

Holidays and personal holidays

Associates receive nine paid holidays. Standard holidays include: New Year's Day, Epiphany Day, Good Friday, Memorial Day, July 4, Labor Day, Thanksgiving, the day after Thanksgiving, and Christmas Day. In order to ensure the best experience for Humana's members, associates may be required to work on a holiday.

In addition to Humana's nine standard holidays, two personal holidays per year are available to recognize Humana's diversity and provide you with increased flexibility to observe and honor additional holidays and special days of your choice. If you are hired between July 1 and December 1, one personal holiday is available.

- FT associates receive eight hours of holiday pay
- PT associates receive four hours

Vacation

Associates earn vacation on a biweekly basis (18 days per calendar year).

Sick Time

Associates earn 4.62 hours biweekly (15 days per calendar year). This is regulated by Puerto Rico law.

Volunteer time off (VTO)

Volunteerism embodies our shared purpose and values. It is a tangible way we impact the health and well-being of the communities we serve and is personally meaningful to us as associates.

VTO provides paid time away from work to volunteer for activities that positively impact the health and well-being of the communities we serve, in direct support of our Bold Goal.

Full-time associates are eligible for eight hours and part-time associates are eligible for four hours each calendar year. For more information on VTO, visit the Well-being Center.

Well-being time

Weekly well-being time is provided for all associates, enabling at least 30 minutes during each work week to invest in being your best self.

Short-term disability (STD) (FT associates)

A paid leave program, through Multinational Life Insurance, that provides continued reduced pay if you're absent from work due to a disability. This is regulated by Puerto Rico law.

Long-term disability (LTD) (FT associates)

Benefits start after six months of absence due to illness or injury. Pays up to 60 percent of base pay. Pre-existing condition exclusions apply. No cost to associates.

Parental leave (FT associates)

As families grow, welcoming and bonding with a newly arriving child is a critical and precious time—important to the well-being of children and parents alike. To support and simplify these moments, we're proud to offer this benefit that helps our families thrive together as they grow.

Parental leave is a simple and progressive benefit that provides eligible full-time associates six weeks of time away from work, paid at 100 percent of base pay, for the birth or adoption of a child.

Available for regular full-time birth or adoptive parents, including same and/or opposite sex qualified domestic partners, who are regularly scheduled to work at least 30 hours a week.

To qualify for parental leave, notify your leader, based on your organization's established procedures, of your upcoming need for parental leave, including the estimated start and end dates. Contact Unum, our third-party administrator, at **1-866-860-2060**, to notify them of your claim for parental leave. They will provide instructions and request any required documentation. Visit the Well-being Center (WBC) to learn more about the policies for these time-away benefits.

Caregiver leave (FT associates)

Paid caregiver leave of up to two weeks per rolling 12 months to help you care for a loved one facing a serious illness. Approved caregiver leave may be taken continuously or intermittently in periods of at least one day.

Education leave

Tuition assistance

Program reimburses tuition and course-specific fees for approved courses related to your role and overall company objectives. Courses must start after your employment date.

- For associates scheduled to work 40+ hours per week, pays 100 percent of the first \$5,000.
- For associates scheduled to work 20–39 hours per week, the program pays 50 percent of the first \$2,500.

Scholarship program

Program awards up to 75 scholarships of \$3,000 to selected children of associates with three years of service. No cost to associates.



Additional work-life benefits

- **Adoption assistance** – Reimburses 100 percent up to \$5,000 in the legal adoption of a child.
- **Bereavement (FT associates)** – Pays your base pay for up to three days in the event of death of a family or household member.
- **Giving Together** (matching gift program) – Matches contributions to eligible 501(c)3 organizations. Contact the Humana Foundation for more information.
- **Helping Hands** – Financial assistance during a devastating event.
- **Jury duty (FT associates)** – Pays your base pay in addition to any jury duty pay you receive from the court.
- **SurvivorSupport® Financial Counseling** – Financial guidance in the event of the death of an associate or associate's spouse/partner.
- **What's on your mind? EAP & Work-life Services** – Offers comprehensive information, education, self-assessments and consultations on a wide range of issues to address family, personal, financial, legal and emotional concerns. Includes up to 5 face-to-face counseling sessions (per issue) at no cost, as well as referrals to community resources. It is available to you, your family members and your friends at no cost.
- **Great Deals** – Provides discounted pricing and special offers from local and national vendors.

Resources

Associate Support Center	Questions about Workday, life events, payroll deductions, WOW! and other well-being programs	go/asc
Humana medical plans (includes dental)	Questions about the medical and dental plans	1-800-314-3121; ext. 5500
Go365	Questions about Go365	1-866-427-7478
HumanaVision Optimum plan	Questions about the HumanaVision Optimum plan	1-866-995-9316
Vision discount program	Questions about the EyeMed vision discount program	1-866-392-6056
Long-term care (Unum)	Questions about long-term care	1-800-227-4165
Humana retirement plan (Schwab)	Questions about your retirement plan, tools and resources	1-800-724-7526 1-877-905-2553 (en español)
Disability plans (Unum)	Questions about long-term disability, parental leave, caregiver leave and Family and Medical Leave Act (FMLA)	1-866-860-2060
What's on your mind? Employee assistance program (EAP) and work-life services	Provides you, your family and friends with a wealth of online resources and information, plus access to expert counselors at no cost to you	1-855-839-4554

Important notice from Humana about your prescription drug coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Humana and about your options under Medicare's prescription drug coverage.

This information can help you decide whether you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare prescription drug plan or join a Medicare Advantage plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Humana has determined that the prescription drug coverage offered by the Humana Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Election Period (SEP) to join a Medicare drug plan.

What happens to your current coverage if you decide to join a Medicare drug plan?

If you decide to join a Medicare drug plan, your current Humana coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current Humana coverage, be aware that you and your dependents will be able to get this coverage back.

When will you pay a higher premium (penalty) to join a Medicare drug plan?

You should also know that if you drop or lose your current coverage with Humana and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For more information about this notice or your current prescription drug coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Humana changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- [Visit www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (**1-800-633-4227**). TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at **1-800-772-1213 (TTY 1-800-325-0778)**.

Remember

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	09/16/2022
Name of Entity/Sender:	Humana Inc.
Contact—Position/Office:	HR4U
Address:	500 West Main Street Louisville, KY 40202
Phone Number:	1-888-431-4748