

2023

Annual Notice of Changes

HumanaChoice
SNP-DE H8087-003 (PPO D-SNP)

Michigan
Select Counties in Michigan

Humana®



Thank you for being a Humana member

We believe the simplest way to help you feel your best is to do what's right by you. That means going above and beyond what you may expect. We call this human care, and it's one of the reasons millions* of people have chosen Humana for their Medicare Advantage plan.

We hope you would like to keep your current Humana plan. If so, you don't need to do anything; it will automatically renew on January 1, 2023.

Plan for the 2023 Medicare Annual Election Period



See how your plan is different. Review this Annual Notice of Changes (ANOC) document for changes to your medical coverage, prescription drug coverage, in-network pharmacies, and costs like premium, copays, deductibles and coinsurance.



This booklet doesn't include all your benefits. The ANOC shows plan changes, but it isn't a full list of your plan benefits. Starting October 15, see your 2023 Evidence of Coverage (EOC) at **[Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments)** for a complete listing. See the back cover for more instructions.



Keep your current Humana member ID card. Humana does not issue new ID cards each plan year for members who stay on their current Humana Medicare plan. You will only receive a new ID card if the card's information changes or you select a different plan for 2023.

Starting on January 1, 2023, your HumanaChoice SNP-DE H8087-003 (PPO D-SNP) will be simpler because your drug coverage will be the same at all in-network retail pharmacies. This means that you'll have the same cost-share no matter where you fill your prescriptions as long as the retail pharmacy is in-network.

Annual Notice of Changes for 2023

You are currently enrolled as a member of HumanaChoice SNP-DE H8087-003 (PPO D-SNP). Next year, there will be changes to the plan's costs and benefits. **Please see page 6 for a Summary of Important Costs, including Premium.**

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

What to do now

1. ASK: Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check the changes in the 2023 Drug Guide to make sure the drugs you currently take are still covered.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- ☐ Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2023* handbook.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2022, you will stay in HumanaChoice SNP-DE H8087-003 (PPO D-SNP).
- To **change to a different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with HumanaChoice SNP-DE H8087-003 (PPO D-SNP).
- Look in section 2.2 to learn more about your choices.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- This document is available for free in Spanish.

- Please contact our Customer Care number at 1-800-457-4708 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. seven days a week from October 1 - March 31 and 8 a.m. to 8 p.m. Monday-Friday from April 1 - September 30.
- This information is available in different formats, including braille, large print, and audio. Please call Customer Care at the number listed above if you need plan information in another format.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About HumanaChoice SNP-DE H8087-003 (PPO D-SNP)

- HumanaChoice SNP-DE H8087-003 (PPO D-SNP) is a Coordinated Care plan with a Medicare contract and a contract with the Michigan Medicaid program. Enrollment in this Humana plan depends on contract renewal. The plan also has a written agreement with the Michigan Medicaid program to coordinate your Medicaid benefits.
- When this document says "we," "us," or "our," it means HumanaDental Insurance Company. When it says "plan" or "our plan," it means HumanaChoice SNP-DE H8087-003 (PPO D-SNP).

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 Lists the names, addresses, phone numbers, and other contact information for a variety of helpful resources in your state.

Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for HumanaChoice SNP-DE H8087-003 (PPO D-SNP) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$0 or up to \$21.80		\$0 or up to \$32.70	
Deductible	\$0	\$0	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: \$3,450 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	From network and out-of-network providers combined: \$5,150 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	From network providers: \$8,300 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	From network and out-of-network providers combined: \$12,450 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
Doctor office visits	Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit	Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit	Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit	Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit
Inpatient hospital stays	\$0 copayment per stay	\$0 copayment per stay	\$0 copayment per stay	\$0 copayment per stay

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Part D prescription drug coverage (See Section 1.5 for details.)	<p>\$0 Rx Copay Benefit applies, if you qualify for “Extra Help”. You will pay the following:</p> <p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <p>For retail and mail-order pharmacy with preferred or standard cost-sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: \$0 • Drug Tier 4: \$0 • Drug Tier 5: \$0 <p>Cost shares apply to 30 and 90-day supply. Drug Tier 5 is limited to a 30-day supply.</p> <p>\$0 Rx Copay Benefit does not apply, if you do not qualify for “Extra Help”. You will pay the following:</p> <p>Deductible: \$480</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>For a 30-day supply from a retail pharmacy with preferred cost-sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$20 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 25% 		<p>\$0 Rx Copay Benefit applies, if you qualify for “Extra Help”. You will pay the following:</p> <p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <p>For retail and mail-order pharmacy cost-sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: \$0 • Drug Tier 4: \$0 • Drug Tier 5: \$0 <p>Cost shares apply to 30 and 90-day supply. Drug Tier 5 is limited to a 30-day supply.</p> <p>\$0 Rx Copay Benefit does not apply, if you do not qualify for “Extra Help”. You will pay the following:</p> <p>Deductible: \$505</p> <p>For a 30-day supply from a retail pharmacy with preferred cost-sharing:</p> <ul style="list-style-type: none"> • Not applicable, see 30-day supply from a retail pharmacy with standard cost-sharing below. 	

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	For a 30-day supply from a retail pharmacy with standard cost-sharing: <ul style="list-style-type: none"> • Drug Tier 1: \$5 • Drug Tier 2: \$20 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 25% 		For a 30-day supply from a retail pharmacy with standard cost-sharing: <ul style="list-style-type: none"> • All Drug Tiers: 25% 	
	For a 90-day supply from a mail-order pharmacy with preferred cost-sharing: <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: \$131 • Drug Tier 4: \$290 • Drug Tier 5: Not available 		For a 90-day supply from a mail-order pharmacy with preferred cost-sharing: Not applicable	
	For a 90-day supply from a mail-order pharmacy with standard cost-sharing: <ul style="list-style-type: none"> • Drug Tier 1: \$15 • Drug Tier 2: \$60 • Drug Tier 3: \$141 • Drug Tier 4: \$300 • Drug Tier 5: Not available 		For a 90-day supply from a mail-order pharmacy with standard cost-sharing: <ul style="list-style-type: none"> • All Drug Tiers: 25% 	

SECTION 1

Changes to Benefits and Costs for Next Year

Section 1.1 -

Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Michigan Department of Health & Human Services (Medicaid).)	\$0 or up to \$21.80	\$0 or up to \$32.70

Section 1.2 -

Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay "out-of-pocket" for the year. This limit is called the "maximum out-of-pocket amount." Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
In-network maximum out-of-pocket amount Because our members also get assistance from Michigan Department of Health & Human Services (Medicaid), very few members ever reach this out-of-pocket maximum. You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount. Combined maximum out-of-pocket amount Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.	\$3,450	\$5,150 combined in-network and out-of-network	\$8,300 Once you have paid \$8,300 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.	\$12,450 combined in-network and out-of-network Once you have paid \$12,450 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

Section 1.3 - Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments). You may also call Customer Care for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Provider Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Care so we may assist.

Section 1.4 - Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Services received at Rural Health Clinics, Federally Qualified Health Clinics, and Critical Access Hospitals may be subject to the Primary Care Physician or Specialist copay or coinsurance, as applicable, for 2023.

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible exclusions	Not Applicable	Services not covered by Original Medicare, Part A services (IP, Skilled Nursing and Home Health), Medicare covered Preventive services, Ambulance and Emergency Room services, Urgently Needed Services at Urgent Care Centers, Diabetic Monitoring Supplies and Part B Drugs from a Network Retail Pharmacy, and COVID-19 Tests and Treatment do not apply to the in-network and out-of-network Part B deductible.	Not Applicable	Services not covered by Original Medicare, Part A services (IP, Skilled Nursing and Home Health), Medicare Covered Preventive services, Ambulance and Emergency Room services, Urgently Needed Services at Urgent Care Centers, Diabetic Monitoring Supplies, Chemotherapy Drugs and Administration, and Medicare Part B Covered Drugs do not apply to the in-network and out-of-network Part B deductible.
\$0 Rx Copay Benefit				

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	<p>\$0 copayment for all Medicare covered prescription drugs for all formularies, on all tiers. Benefit begins in the Deductible Stage (when applicable) and continues through Initial Coverage Stage, only. To qualify, members must be eligible for "Extra Help".</p> <p>If the total amount of prescription drugs covered under this benefit reaches \$4,430, you will then pay the "Extra Help" cost-share amount. For more details, please refer to the separate insert we sent to you, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also known as the "Low Income Subsidy Rider" or the "LIS Rider").</p> <p>For more details about covered drugs see the Drug Guide.</p> <p>For additional details about this benefit, see</p>	<p>\$0 copayment for all Medicare covered prescription drugs for all formularies, on all tiers. Benefit begins in the Deductible Stage (when applicable) and continues through Initial Coverage Stage, only. To qualify, members must be eligible for "Extra Help".</p> <p>If the total amount of prescription drugs covered under this benefit reaches \$4,430, you will then pay the "Extra Help" cost-share amount. For more details, please refer to the separate insert we sent to you, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also known as the "Low Income Subsidy Rider" or the "LIS Rider").</p> <p>For more details about covered drugs see the Drug Guide.</p> <p>For additional details about this benefit, see</p>	<p>\$0 copayment for all Medicare covered Part D prescription drugs, on all tiers, through all stages. To qualify, members must be eligible for "Extra Help".</p> <p>For more details about covered drugs see the Drug Guide.</p> <p>For additional details about this benefit, see <i>Changes to Part D Prescription Drug Coverage</i> within this document.</p>	<p>\$0 copayment for all Medicare covered Part D prescription drugs, on all tiers, through all stages. To qualify, members must be eligible for "Extra Help". Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</p>

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	<i>Changes to Part D Prescription Drug Coverage within this document.</i>	<i>Changes to Part D Prescription Drug Coverage within this document.</i>		
Chiropractic services <ul style="list-style-type: none"> For each routine visit, you pay: <ul style="list-style-type: none"> at a specialist's office 	Not Applicable	Not Applicable	\$0 copayment, limit 12 combined in-network and out-of-network visit(s) per year	\$0 copayment, limit 12 combined in-network and out-of-network visit(s) per year
COVID-19 testing and treatment <ul style="list-style-type: none"> COVID-19 testing COVID-19 treatment Meals with confirmed COVID-19 diagnosis 	\$0 copayment If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	\$0 copayment If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	Cost-share may apply, coverage is the same as similar diagnostic testing	Cost-share may apply, coverage is the same as similar diagnostic testing
	\$0 copayment If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	\$0 copayment If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	Cost-share may apply, coverage is the same as similar treatments	Cost-share may apply, coverage is the same as similar treatments
	Covered	Not Covered	Not Covered	Not Covered
Dental services <ul style="list-style-type: none"> Supplemental dental benefits: 	DEN133 \$0 copayment for comprehensive oral evaluation or periodontal exam up to 1 every 3 years. \$0 copayment for complete dentures,	DEN133 \$0 copayment for comprehensive oral evaluation or periodontal exam up to 1 every 3 years. \$0 copayment for complete dentures,	DEN380 \$0 copayment for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years. \$0 copayment for comprehensive oral	DEN380 \$0 copayment for scaling and root planing (deep cleaning) up to 1 per quadrant every 3 years. \$0 copayment for comprehensive oral

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	<p>partial dentures up to 1 set(s) every 5 years.</p> <p>\$0 copayment for panoramic film or diagnostic x-rays up to 1 every 5 years.</p> <p>\$0 copayment for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.</p> <p>\$0 copayment for adjustments to dentures, crown, denture rebase, denture reline, denture repair, tissue conditioning up to 1 per year.</p> <p>\$0 copayment for amalgam and/or composite filling, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p>\$0 copayment for necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year.</p> <p>\$1,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits.</p>	<p>partial dentures up to 1 set(s) every 5 years.</p> <p>\$0 copayment for panoramic film or diagnostic x-rays up to 1 every 5 years.</p> <p>\$0 copayment for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.</p> <p>\$0 copayment for adjustments to dentures, crown, denture rebase, denture reline, denture repair, tissue conditioning up to 1 per year.</p> <p>\$0 copayment for amalgam and/or composite filling, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p>\$0 copayment for necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year.</p> <p>\$1,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits.</p> <p>Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</p>	<p>evaluation or periodontal exam, occlusal adjustment, scaling for moderate inflammation up to 1 every 3 years.</p> <p>\$0 copayment for bridges, complete dentures, crown recementation, denture recementation, panoramic film or diagnostic x-rays, partial dentures up to 1 every 5 years.</p> <p>\$0 copayment for crown, root canal, root canal retreatment up to 1 per tooth per lifetime.</p> <p>\$0 copayment for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.</p> <p>\$0 copayment for adjustments to dentures, denture rebase, denture reline, denture repair, emergency diagnostic exam, tissue conditioning up to 1 per year.</p> <p>\$0 copayment for emergency treatment for pain, fluoride treatment, oral surgery, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p>\$0 copayment for periodontal</p>	<p>evaluation or periodontal exam, occlusal adjustment, scaling for moderate inflammation up to 1 every 3 years.</p> <p>\$0 copayment for bridges, complete dentures, crown recementation, denture recementation, panoramic film or diagnostic x-rays, partial dentures up to 1 every 5 years.</p> <p>\$0 copayment for crown, root canal, root canal retreatment up to 1 per tooth per lifetime.</p> <p>\$0 copayment for bitewing x-rays, intraoral x-rays up to 1 set(s) per year.</p> <p>\$0 copayment for adjustments to dentures, denture rebase, denture reline, denture repair, emergency diagnostic exam, tissue conditioning up to 1 per year.</p> <p>\$0 copayment for emergency treatment for pain, fluoride treatment, oral surgery, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p>\$0 copayment for periodontal</p>

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
			<p>maintenance up to 4 per year. \$0 copayment for amalgam and/or composite filling, necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year. \$2,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits.</p>	<p>maintenance up to 4 per year. \$0 copayment for amalgam and/or composite filling, necessary anesthesia with covered service, simple or surgical extraction up to unlimited per year. \$2,000 combined maximum benefit coverage amount per year for preventive and comprehensive benefits. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.</p>
Healthy Foods Card	\$50 allowance amount per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.	Not Covered	See " Healthy Options Allowance " section in this chart for more information.	Not Covered
Humana Healthy Options Allowance	Not Covered	Not Covered	\$125 automatically loaded on a prepaid card every month to use toward the purchase of food, over-the-counter (OTC) products, and home supplies from a national network of retailers.	Not Covered

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
			<p>The card may also be used to pay for non-medical transportation, general supports for living (such as rent assistance, internet, and utilities), social needs, aging support and assistive devices, pest control, and pet care and supplies. Unused amount expires at the end of each month.</p> <p>See "Humana Spending Account Card" section in this chart for more information.</p>	
Over-the-counter (OTC) mail order	\$150 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.	Not Covered	See " Healthy Options Allowance " section in this chart for more information.	Not Covered
Personal emergency response system	\$0 copayment for a GoSafe Mobile personal help button that functions both in and out of the home. GoSafe uses two way voice communication & five location seeking technologies to send help quickly to	Not Covered	\$0 copayment for either an On The Go Mobile personal help button or an On the Go Mobility personal help button. Both function in and out of the home. On The Go uses two way voice communication & five location	Not Covered

Cost	2022 (this year)		2023 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	wherever the member is located.		seeking technologies to send help quickly to wherever the member is located. On the Go Mobility mobile device offers fall detection remotely activated/deactivated, up to 5 days of battery life, location services, and wandering. Accommodation for Pacemakers and Implanted Devices when worn at the waist with free leather pouch and auto fall detection deactivated.	
Podiatry services <ul style="list-style-type: none"> For each routine visit, you pay: <ul style="list-style-type: none"> at a specialist's office 	Not Applicable	Not Applicable	\$0 copayment, limit 6 combined in-network and out-of-network visit(s) per year	\$0 copayment, limit 6 combined in-network and out-of-network visit(s) per year
Humana Spending Account Card Allowance(s) listed will be loaded onto a single prepaid card. Allowance amounts cannot be combined. Allowance(s) shown are accessed by using this card. Please keep this card even after the allowance is spent as future allowances will be loaded to this card.	Not Available	Not Available	Your card-based allowance(s) include: <ul style="list-style-type: none"> Humana Healthy Options Allowance 	Not Available

Section 1.5 - Changes to Part D Prescription Drug Coverage

Changes to Our Drug Guide

Our list of covered drugs is called a Formulary or "Drug Guide." A copy of our Drug Guide is provided electronically. The Drug Guide includes many - but not all - of the drugs that we will cover next year. If you don't see your drug on this list, it might still be covered. **You can get the complete Drug Guide** by calling Customer Care (see the back cover) or visiting our website (**Humana.com/PlanDocuments**).

We made changes to our Drug Guide, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug Guide to make sure your drugs will be covered next year and to see if there will be any restrictions.**

Most of the changes in the Drug Guide are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug Guide to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Care for more information.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs does not apply to you.**

There are four "drug payment stages."

The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your drugs until you have reached the yearly deductible.	If you qualify for "Extra Help", for all Medicare Part D covered prescription drugs on your formulary for all tiers The deductible is \$0 . During this stage, you pay \$0 cost-sharing for drugs on Tier 1, Tier 2, Tier 3, Tier 4, and Tier 5. If you do not qualify for "Extra Help" The deductible is \$480 .	If you qualify for "Extra Help", for all Medicare Part D covered prescription drugs on your formulary for all tiers The deductible is \$0 . During this stage, you pay \$0 cost-sharing for drugs on Tier 1, Tier 2, Tier 3, Tier 4, and Tier 5. If you do not qualify for "Extra Help" The deductible is \$505 .

Stage	2022 (this year)	2023 (next year)
	During this stage, you pay \$0 cost-sharing for drugs on Tier 1, \$20 cost-sharing for drugs on Tier 2 and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you have reached the yearly deductible.	

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. The cost in these rows are for a one-month (up to a 30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i> .	If you qualify for "Extra Help", you will pay \$0 for all Medicare Part D covered prescription drugs on your formulary for all tiers. If you do not qualify for "Extra Help", your cost for a one-month (up to a 30-day) supply filled at a network pharmacy is below:	If you qualify for "Extra Help", you will pay \$0 for all Medicare Part D covered prescription drugs on your formulary for all tiers. If you do not qualify for "Extra Help", your cost for a one-month (up to a 30-day) supply filled at a network pharmacy is below:
For 2022 you paid "a \$5 copayment" for drugs on the Preferred Generic tier. For 2023 you will pay " 25% coinsurance" for drugs on this tier.	Preferred Generic: <i>Standard cost sharing:</i> You pay \$5 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.	Preferred Generic: <i>Retail (Standard) cost sharing:</i> You pay 25% per prescription.
For 2022 you paid "a \$20 copayment" for drugs on the Generic tier. For 2023 you will pay " 25% coinsurance" for drugs on this tier.	Generic: <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$20 per prescription.	Generic: <i>Retail (Standard) cost sharing:</i> You pay 25% per prescription.
For 2022 you paid "a \$47 copayment" for drugs on the Preferred Brand tier. For 2023 you will pay " 25% coinsurance" for drugs on this tier.	Preferred Brand: <i>Standard cost sharing:</i> You pay \$47 per prescription. <i>Preferred cost sharing:</i> You pay \$47 per prescription.	Preferred Brand: <i>Retail (Standard) cost sharing:</i> You pay 25% per prescription.
For 2022 you paid "a \$100 copayment" for drugs on the Non-Preferred Drug tier. For 2023	Non-Preferred Drug: <i>Standard cost sharing:</i> You pay \$100 per prescription.	Non-Preferred Drug: <i>Retail (Standard) cost sharing:</i> You pay 25% per prescription.

Stage	2022 (this year)	2023 (next year)
you will pay " 25% coinsurance" for drugs on this tier.	<i>Preferred cost sharing:</i> You pay \$100 per prescription.	
	Specialty Tier: <i>Standard cost sharing:</i> You pay 25% per prescription. <i>Preferred cost sharing:</i> You pay 25% per prescription.	Specialty Tier: <i>Retail (Standard) cost sharing:</i> You pay 25% per prescription.
	Once your total drug costs have reached \$4,430 , you will move to the next stage (the Coverage Gap Stage).	Once your total drug costs have reached \$4,660 , you will move to the next stage (the Coverage Gap Stage).

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Care for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month (up to 30-day) supply of each Part D insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible. Please see your Prescription Drug Guide to find all Part D insulins covered by your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments).

Changes to your VBIID Part D Benefit

You will pay nothing for all Medicare Part D prescription drugs on all tiers through all stages. To qualify, members must be eligible for "Extra Help".

SECTION 2 Deciding Which Plan to Choose

Section 2.1 - If you want to stay in HumanaChoice SNP-DE H8087-003 (PPO D-SNP)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our HumanaChoice SNP-DE H8087-003 (PPO D-SNP).

Section 2.2 - If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- OR -- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from HumanaChoice SNP-DE H8087-003 (PPO D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from HumanaChoice SNP-DE H8087-003 (PPO D-SNP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll or visit our website to disenroll online. Contact Customer Care if you need more information on how to do so.
 - or – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 3 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2023, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 4 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program (SHIP) counselors can help you with your

Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call your State Health Insurance Assistance Program at the number listed in "Exhibit A" in the back of this document.

For questions about your Michigan Department of Health & Human Services (Medicaid) benefits, contact Michigan Department of Health & Human Services (Medicaid). Ask how joining another plan or returning to Original Medicare affects how you get your Michigan Department of Health & Human Services (Medicaid) coverage. You can call Michigan Department of Health & Human Services (Medicaid) at the number listed in "Exhibit A" in the back of this document.

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **"Extra Help" from Medicare.** Because you have Michigan Department of Health & Human Services (Medicaid), you are already enrolled in 'Extra Help,' also called the Low Income Subsidy. "Extra Help" pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about "Extra Help", call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria; including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the ADAP program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the ADAP program (the name and phone numbers for this organization are in "Exhibit A" in the back of this document).

SECTION 6 Questions?

Section 6.1 - Getting Help from HumanaChoice SNP-DE H8087-003 (PPO D-SNP)

Questions? We're here to help. Please call Customer Care at 1-800-457-4708. (TTY only, call 711.) We are available for phone calls from 8 a.m. to 8 p.m., seven days a week from Oct. 1 – Mar. 31 and 8 a.m. to 8 p.m. Monday-Friday from Apr. 1 - Sept. 30. Calls to these numbers are free.

Read your 2023 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023. For details, look in the 2023 *Evidence of Coverage* for HumanaChoice SNP-DE H8087-003 (PPO D-SNP). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get

covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at **Humana.com/PlanDocuments**. You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at **Humana.com/PlanDocuments**. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our list of covered drugs (Formulary/Drug Guide).

Section 6.2 - Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2023

Read the *Medicare & You 2023* handbook. Every fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Section 6.3 - Getting Help from Medicaid

To get information from Medicaid, you can call Michigan Department of Health & Human Services (Medicaid) at the numbers listed in "Exhibit A" in the back of this document.

Exhibit A - State Agency Contact Information**Exhibit A- State Agency Contact Information**

This section provides the contact information for the state agencies referenced in this Annual Notice of Changes. If you have trouble locating the information you seek, please contact Customer Care at the phone number on the back cover of this booklet.

Michigan	
SHIP Name and Contact Information	MMAP, Inc. 6105 West St. Joseph Hwy Suite 204 Lansing, MI 48917 1-800-803-7174 (toll free) www.mmapinc.org
Quality Improvement Organization	Livanta BFCC-QIO Program 10820 Guilford Road Suite 202 Annapolis Junction, MD 20701 1-888-524-9900 1-888-985-8775 (TTY) 1-833-868-4059 (Fax) https://livantaqio.com/
State Medicaid Office	Michigan Department of Health and Human Services (Medicaid) 400 S Pine Lansing, MI 48933 1-800-642-3195 (toll free) 1-517-241-3740 (local) 1-800-649-3777 (TTY) https://www.michigan.gov/mdhhs
AIDS Drug Assistance Program	Michigan Drug Assistance Program (MIDAP) Michigan Drug Assistance Program, HIV Care Section, Division of Health, Wellness and Disease Control 109 Michigan Avenue 9th Floor Lansing, MI 48913 1-888-826-6565 1-517-335-7723 (fax) https://www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/hivsti/michigan-drug-assistance-program

Notice of Privacy Practices

For your personal health information

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The privacy of your personal and health information is important. You don't need to do anything unless you have a request or complaint.

We may change our privacy practices and the terms of this notice at any time, as allowed by law. Including information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

What is personal and health information?

Personal and health information includes both medical information and personal information, like your name, address, telephone number, or Social Security number. The term “information” in this notice includes any personal and health information. This includes information created or received by a healthcare provider or health plan. The information relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare.

How do we protect your information?

We have a responsibility to protect the privacy of your information in all formats including electronic, written and oral information. We have safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our employees about our privacy program and procedures

How do we use and disclose your information?

We use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services

We have the right to use and disclose your information:

- To a doctor, a hospital, or other healthcare provider so you can receive medical care.
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments.
- For healthcare operation activities. Including processing your enrollment, responding to your inquiries, coordinating your care, improving quality, and determining premiums.
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.
- To your plan sponsor to permit them to perform, plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations. For example, to allow your plan sponsor to obtain bids from other health plans. Your detailed health information will not be shared with your plan sponsor. We will ask your permission or your plan sponsor has to certify they agree to maintain the privacy of your information.
- To contact you with information about health-related benefits and services, appointment reminders, or treatment alternatives that may be of interest to you. If you have opted out as described below, we will not contact you.
- To your family and friends if you are unavailable to communicate, such as in an emergency. To your family and friends or any other person you identify. This applies if the information is directly relevant to their involvement with your health care or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm if the claim has been received and paid.

- To provide payment information to the subscriber for Internal Revenue Service substantiation.
- To public health agencies, if we believe that there is a serious health or safety threat.
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence.
- In response to a court or administrative order, subpoena, discovery request, or other lawful process.
- For law enforcement purposes, to military authorities, and as otherwise required by law.
- To help with disaster relief efforts.
- For compliance programs and health oversight activities.
- To fulfill our obligations under any workers' compensation law or contract.
- To avert a serious and imminent threat to your health or safety or the health or safety of others.
- For research purposes in limited circumstances.
- For procurement, banking, or transplantation of organs, eyes, or tissue.
- To a coroner, medical examiner, or funeral director.

Will we use your information for purposes not described in this notice?

We will not use or disclose your information for any reason that is not described in this notice, without your written permission. You may cancel your permission at any time by notifying us in writing.

The following uses and disclosures will require your written permission:

- Most uses and disclosures of psychotherapy notes
- Marketing purposes
- Sale of personal and health information

What do we do with your information when you are no longer a member?

Your information may continue to be used for purposes described in this notice. This includes when you do not obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

What are my rights concerning my information?

We are committed to responding to your rights request in a timely manner

- Access - You have the right to review and obtain a copy of your information that may be used to make decisions about you. You also may receive a summary of this health information. If you request copies, we may charge you a fee for the labor for copying, supplies for creating the copy (paper or electronic) and postage.
- Adverse Underwriting Decision - If we decline your application for insurance, you have the right to be provided a reason for the denial.
- Alternate Communications - To avoid a life-threatening situation, you have the right to receive your information in a different manner or at a different place. We will accommodate your request if it is reasonable.
- Amendment - You have the right to request correction of any of this personal information through amendment or deletion. Within 30 business days of receipt of your written request, we will notify you of our amendment or deletion of the information in dispute, or of our refusal to make such correction after further investigation. In the event that we refuse to amend or delete the information in dispute, you have the right to submit to us a written statement of the reasons for your disagreement with our assessment of the information in dispute and what you consider to be the correct information. We shall make such a statement accessible to any and all parties reviewing the information in dispute.*
- Disclosure - You have the right to receive a listing of instances in which we or our business associates have disclosed your information. This does not apply to treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for six years. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee.
- Notice - You have the right to request and receive a written copy of this notice any time.
- Restriction - You have the right to ask to limit how your information is used or disclosed. We are not required to agree to the limit, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted limitation.

What types of communications can I opt out of that are made to me?

- Appointment reminders
- Treatment alternatives or other health-related benefits or services

- Fundraising activities

How do I exercise my rights or obtain a copy of this notice?

All of your privacy rights can be exercised by obtaining the applicable forms. You may obtain any of the forms by:

- Contacting us at 1-866-861-2762
- Accessing our Website at **Humana.com** and going to the Privacy Practices link
- Send completed request form to:
Humana Inc.
Privacy Office 003/10911
101 E. Main Street
Louisville, KY 40202

* This right applies only to our Massachusetts residents in accordance with state regulations.

If I believe that my privacy has been violated, what should I do?

If you believe that your privacy has been violated you may file a complaint with us by calling us at 1-866-861-2762 any time.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office for Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You can also e-mail your complaint to OCRComplaint@hhs.gov. If you elect to file a complaint, your benefits will not be affected and we will not punish or retaliate against you in any way.

We support your right to protect the privacy of your personal and health information.

We follow all federal and state laws, rules, and regulations addressing the protection of personal and health information. In situations when federal and state laws, rules, and regulations conflict, we follow the law, rule, or regulation which provides greater protection.

We are required by law to abide by the terms of this notice currently in effect.

What will happen if my information is used or disclosed inappropriately?

We are required by law to provide individuals with notice of our legal duties and privacy practices regarding personal and health information. If a breach of unsecured personal and health information occurs, we will notify you in a timely manner.

The following affiliates and subsidiaries also adhere to our privacy program and procedures:

Arcadian Health Plan, Inc.
CarePlus Health Plans, Inc.
Cariten Health Plan, Inc.
CHA HMO, Inc.
CompBenefits Company
CompBenefits Dental, Inc.
CompBenefits Insurance Company
DentiCare, Inc.
EmpheSys Insurance Company
HumanaDental Insurance Company
Humana Benefit Plan of Illinois, Inc.
Humana Benefit Plan of South Carolina, Inc.
Humana Benefit Plan of Texas, Inc.
Humana Employers Health Plan of Georgia, Inc.
Humana Health Benefit Plan of Louisiana, Inc.
Humana Health Company of New York, Inc.
Humana Health Insurance Company of Florida, Inc.

Humana Health Plan of California, Inc.
Humana Health Plan of Ohio, Inc.
Humana Health Plan of Texas, Inc.
Humana Health Plan, Inc.
Humana Health Plans of Puerto Rico, Inc.
Humana Insurance Company
Humana Insurance Company of Kentucky
Humana Insurance Company of New York
Humana Insurance of Puerto Rico, Inc.
Humana Medical Plan, Inc.
Humana Medical Plan of Michigan, Inc.
Humana Medical Plan of Pennsylvania, Inc.
Humana Medical Plan of Utah, Inc.
Humana Regional Health Plan, Inc.
Humana Wisconsin Health Organization Insurance Corporation
Go365 by Humana for Healthy Horizons
Managed Care Indemnity, Inc.
The Dental Concern, Inc.

Effective 9/2013

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, ethnicity, marital status, religion or language. 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.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-320-1235 (TTY: 711). Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-320-1235 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-877-320-1235 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-877-320-1235 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-320-1235 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-320-1235 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-877-320-1235 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelpfen. Unsere Dolmetscher erreichen Sie unter 1-877-320-1235 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-320-1235 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-320-1235 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (1-877-320-1235 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-320-1235 (TTY: 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

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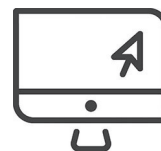
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- Drug List: List of drugs covered in your plan
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