# 2023 **Health Plan Benefits** at a Glance

Humana Gold Plus SNP-DE H1036-285 (HMO D-SNP) Gulf Coast, FL

Plan Costs	Without Medicare & State Cost-Share Protection	With Medicare & State Cost-Share Protection
Monthly plan premium	\$25.30	\$0
Annual out-of-pocket maximum	\$3,400 in-network	\$0
	Without Medicare & State Cost-Share Protection In-Network	With Medicare & State Cost-Share Protection
<b>Doctor Office Visits</b>		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$0 copay	\$0 copay
Preventive Care		
Including: Medicare covered screenings	Covered at no cost when you see an in-network provider	\$0 copay
Telehealth Services (in addition to Original Medicare)		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$0 copay	\$0 copay
Urgent care services	\$0 copay	\$0 copay
Substance abuse or behavioral health services	\$0 copay	\$0 copay
Inpatient Care		
Acute inpatient hospital care	\$0 copay per stay	\$0 copay
Lab Services		
Lab tests from lab facility	\$0 copay	\$0 copay
Lab tests from outpatient hospital facility	\$0 copay	\$0 copay
Outpatient Care		
Outpatient surgery at ambulatory surgical center	\$0 copay	\$0 copay
Physical therapy at therapy facility	\$0 copay	\$0 copay
X-rays at outpatient hospital facility	\$0 copay	\$0 copay

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Diagnostic testing at outpatient hospital facility	\$0 copay	\$0 copay	
Mental Health Services			
Inpatient psychiatric hospital	\$0 copay per stay	\$0 copay	
Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.			
Specialist's office	\$0 copay	\$0 copay	
Outpatient hospital	\$0 copay	\$0 copay	
Partial hospitalization	\$0 copay	\$0 copay	
<b>Emergency Services</b>			
Urgently needed services at an urgent care center	\$0 copay	\$0 copay	
Ground ambulance services	\$100 copay per date of service	\$0 copay	
Emergency room	\$90 copay	\$0 copay	
Additional Benefits & Programs			
Humana Healthy Options Allowance	<b>\$150</b> every month to use toward the purchase of food, over-the-coun (OTC) products, and home supplies from a national network of retailer Additional uses include payment for utilities, internet, and pet care services. Please refer to the Summary of Benefits for more details. Unused funds will roll over to the next month and expire at the end of the plan year. Allowance is available on the Humana Spending Accountance.		
Special Supplemental Benefits for the Chronically Ill (SSBCI) Humana Flexible Care Assistance	A needs based benefit included for chronically ill members who meet eligibility criteria, and are participating in care management. Please ref to the Summary of Benefits for additional details.		
Routine dental services DEN490	Included - cost share may apply. Please refer to the Summary of Bene for additional details.		
Routine vision services VIS848	Included - cost share may apply. Please refer to the Summary of Bene for additional details.		
Routine hearing services HER845	Included - cost share may apply. Please refer to the Summary of Bene for additional details.		
Post Discharge Personal Home Care Services	Included		



Additional Benefits & Programs (continued)		
Transportation services	<b>\$0</b> copay for plan approved location up to unlimited one-way trip(s) per year.	
SilverSneakers® fitness program	Included	
Deliver Fresh Meal Program	Included	

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## 2023 Prescription Drug Benefits at a Glance

Humana Gold Plus SNP-DE H1036-285 (HMO D-SNP) Gulf Coast, FL

#### **Important Message About What You Pay for Vaccines**

Our plan covers most Part D vaccines at no cost to you, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

#### 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.

**\$0 Rx Copay Benefit** If you qualify for "Extra Help", you will pay **\$0** for all Medicare Part D covered prescription drugs on your formulary, for all tiers, and through all stages. If you do not receive "Extra Help" refer to Chapter 6 of the Evidence of Coverage for more details on the prescription drug benefit.

Pharmacy options		
Mail Order	Preferred cost-sharing	CenterWell Pharmacy™
	Standard cost-sharing \$0	Walmart Mail, PillPack Other pharmacies are available in our network. To find pharmacy mail order options, go to Humana.com/pharmacyfinder
Retail	Retail cost-sharing	All network retail pharmacies
For generic drugs (including brand	30-day supply	90-day supply*
drugs treated as generic), either:	\$0	\$0
For all other drugs, either:	\$0	\$0

You can get more out of your plan by doing the following:

- Stay in-network. You'll pay less for your drugs at in-network pharmacies.
- **Use your preferred mail order cost-sharing pharmacies.** They offer a lower cost-share than standard mail order cost-sharing pharmacies for most drugs (your cost-share for specialty drugs is the same at any in-network pharmacy).
- **Get a 90-day supply of many of the drugs you take all of the time.** You'll get more and may pay less, especially when you fill at a preferred cost-sharing mail-order pharmacy.

Other pharmacies are available in our network.

If you have questions and are a Humana member, please contact Customer Care at 1-800-457-4708 (TTY: 711). If you are not currently a Humana member, please contact a licensed Humana sales agent at 1-844-775-9622 (TTY: 711), 8 a.m. - 8 p.m. seven days a week from Oct. 1, 2022 - Mar. 31, 2023 and Monday through Friday the rest of the year.

Humana is a Coordinated Care (HMO D-SNP) plan with a Medicare contract and a contract with the Florida Medicaid program. Enrollment in this Humana plan depends on contract renewal.

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<sup>\*</sup>Some drugs are limited to a 30-day supply.

Your provider may choose to submit to the Florida Medicaid for consideration of additional secondary payment for an amount applied to deductibles, coinsurance, or copayments. Providers are required by federal regulation to accept Humana Gold Plus SNP-DE H1036-285 (HMO D-SNP) primary payment and the Florida Medicaid secondary payment as payment in full for covered Medicare Part A and Part B services – even when the Medicaid payment is zero or a provider chooses to not submit to Medicaid.

If you are cost-share protected by the Florida Medicaid, Humana Gold Plus SNP-DE H1036-285 (HMO D-SNP) providers aren't allowed to collect or bill you for services and items covered under Medicare Part A and Part B, including deductibles, coinsurance, and copayments – even when Medicaid payment is zero or a provider chooses to not submit to Medicaid. If a provider asks you to pay, that's against the law. You may however be responsible for a small Medicaid copayment.

If you are cost-share protected and you are billed or asked to pay the provider for deductibles, coinsurance, or copayments on covered Medicare Part A and Part B services tell your provider you are cost-share protected and can't be charged. If you have already made payment you have the right to a refund. If your provider will not stop billing, you can call Customer Care at 1-844-775-9622 or you can call Medicare at 1-800-Medicare (1-800-633-4227), (TTY 1-877-486-2048). Customer Care or Medicare can ask your provider to stop billing you and refund any payment you have made.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Sponsored by HUMANA MEDICAL PLAN, INC. and the State of Florida, Agency for Health Care Administration.

Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.



Get all your health plan details at **Humana.com/Benefits** 



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### **Important**

### At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

• The following department has been designated to handle inquiries regarding Humana's non-discrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235** (**TTY: 711**).

Auxiliary aids and services, free of charge, are available to you. 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.

This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

**Español (Spanish):** Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711)**. Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部: 877-320-1235 (聽障專線: 711)。辦公時間: 東部時間上午 8 時至晚上 8 時。

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