

Changes to the
Humana Gold Choice H8145-122 (PFFS)
2023
Evidence of Coverage and Annual Notice of Change

October 17, 2022

Dear Member,

This is important information on changes in your plan's coverage.

We previously sent you the Annual Notice of Change (ANOC) and you may have received the Evidence of Coverage (EOC). These documents provide information about your coverage as an enrollee in our Medicare Advantage with prescription drug coverage plan. This notice is to let you know there are benefit enhancements as a result of the Inflation Reduction Act of 2022 that was signed into law by President Biden on August 16, 2022 that were not included in your original documents. Below you will find information describing the changes. Please keep this information for your reference. The updated EOC can be found on our website at **[Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments)**.

Enhancements to your coverage are as follows:

- The following statement is now included in *“SECTION 1 Changes to Benefits and Costs for Next Year, subsection titled “Changes to Prescription Drug Costs,”* of your ANOC and replaces the first paragraph under *“Chapter 6, Section 9 – Part D Vaccines”* of your EOC:

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 your plan has a deductible and you have not paid it. Call Customer Care for more information.

- The following statement is now included in *“SECTION 1 Changes to Benefits and Costs for Next Year, subsection titled “Changes to Prescription Drug Costs,”* of your ANOC and in *“What you pay for your Part D prescription drugs” Chapter 6, under section 2.1 “What are the drug payment stages for plan members?”* of your EOC:

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply (up to 30-day) of each insulin product covered by our plan, no matter what cost-sharing tier it's on even if your plan has a deductible and you have not paid it.

What does this mean for me?

Based on the enhanced benefits being offered on your plan, most Part D vaccines are covered on your plan at no cost to you, regardless of what drug stage you are in. To determine which vaccines are covered by our plan, please see your Prescription Drug Guide.

You will pay no more than \$35 for a one-month (up to 30-day) supply for all Part D insulins covered by our plan no matter what cost-sharing tier it's on regardless of what drug stage you are

in. The \$35 maximum will apply to any Humana-covered Part D insulin even if you are responsible for a coinsurance. Your share of the cost for a one-month (up to 30-day) supply will be the coinsurance amount up to \$35. To determine which insulins are covered by our plan, please see your Prescription Drug Guide.

Please see the chart below for insulin cost share information:

Tier	Retail cost sharing (in-network) (up to a 30-day supply)	Standard mail-order cost sharing (in-network) (up to a 30-day supply)	Preferred mail-order cost sharing (in-network) (up to a 30-day supply)	Long-term care (LTC) cost sharing (in-network) (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)
Deductible Stage Cost-Share					
Cost-Sharing Tier 3 Insulin	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Cost-Sharing Tier 5 Insulin	\$35	\$35	\$35	\$35	\$35
Initial Coverage Stage Cost-Share					
Cost-Sharing Tier 3 Insulin	\$35	\$35	\$35	\$35	\$35
Cost-Sharing Tier 5 Insulin	30% up to \$35	30% up to \$35	30% up to \$35	30% up to \$35	30% up to \$35

For additional cost share detail on insulin including extended day supply, please see your EOC posted to [Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments).

If you receive “Extra Help”, we mailed you an Extra Help letter, known as the “Low Income Subsidy Rider” or the “LIS Rider”, which tells you about your drug coverage. If you don’t have this insert, please call Customer Care and ask for the “LIS Rider.” Your LIS rider may not explain enhanced insulin coverage that is now part of this plan. Under this plan you will pay no more than \$35 for a one-month (up to 30-day) supply of Humana-covered Part D insulin even if you receive “Extra Help”.

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions, please call us at **1-800-457-4708** for additional information. (TTY users should call 711). Hours are 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.

Thank you for choosing Humana. We look forward to helping you achieve your best health in 2023.

Humana is a Medicare Advantage HMO, PPO, and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.