

**Humana.**

# Humana Medicare Decision Guide



# Humana is a healthcare company, and we have plans for you

Humana is going beyond insurance to become your partner in health. We strive to provide more than just your health insurance plan. We'll help you select the right Humana Medicare plan for your needs, and we're here to help you on your health journey.

- Millions of Medicare members have selected Humana.<sup>1</sup> With 60 years in the healthcare industry, Humana is a Fortune 100 company you can trust.
- We work hard to help you potentially save on healthcare. Humana offers Medicare plans with affordable monthly premiums. In 2020, Humana Medicare Advantage and Prescription Drug plan members saved an estimated \$8,400 on average on their prescription drug costs.<sup>2</sup>

If you're newly eligible, qualify for a Special Enrollment Period (SEP), or are looking at plans during the Annual Enrollment Period (AEP), Humana can help. We have a variety of Medicare options to fit your lifestyle and your budget.



Call a licensed Humana sales agent today.

Call **1-800-336-6759 (TTY: 711)** 5 a.m. - 8 p.m.,  
daily or visit [HumanaMedicare.com](https://www.humana.com)




<sup>1</sup>Humana Inc. First Quarter 2021 Earnings Release 4-28-2021

<sup>2</sup>2020 Humana Member Savings Report. This report estimates average member savings by comparing the usual and customary pharmacy prices for prescription drugs purchased without insurance to an average member's out-of-pocket costs and premiums for prescription drugs covered by their plan.



## What is Medicare?

Medicare is a federal health insurance program for U.S. citizens and legal residents who are 65 and older or qualify due to a disability. You can receive your Medicare Part A and Part B benefits through the federal government or a private insurance company.

 <p><b>PARTS A AND B</b></p>	<p>Original Medicare, offered by the federal government.</p> <p>Covers much of your medical care but not all of it, and you pay a deductible and coinsurance when you use them. That may be why many people buy coverage with benefits beyond those included in Original Medicare.</p>
 <p><b>PART C</b></p>	<p>Medicare Advantage, offered through private insurance companies.</p>
 <p><b>PART D</b></p>	<p>Medicare prescription drug plan, offered by private companies.</p>

# Ask yourself important questions

Make a better decision by understanding what's most important to you.

## What matters most to me?

Before reviewing our available plans, you may want to consider what factors in the decision-making process matter the most to you. Are you:

- Concerned about cost?
- Looking for prescription drug coverage?
- Want the freedom to choose your own doctors?

## Why do I need more than Original Medicare?

Original Medicare covers hospital stays, doctor visits and outpatient visits—but not the full cost. For instance, after paying the deductible:

- Original Medicare covers only 80 percent of approved healthcare costs, leaving you responsible for the remaining 20 percent.
- Original Medicare doesn't cover other medical services you might need, such as prescription drugs, vision, dental and hearing.

## How can I get help with uncovered expenses?

- A Humana Medicare Advantage plan goes even further, generally covering more medical services at an affordable premium cost.
- Depending on where you live, you may be able to combine medical, prescription drug, and basic dental coverage in a convenient all-in-one Medicare Advantage plan from Humana.
- A stand-alone prescription drug plan helps cover the cost of prescription drugs, which Medicare does not. In most cases, you cannot be enrolled in both a Medicare Advantage plan and a stand-alone prescription drug plan at the same time.



## Look for a plan that's right for you

We can help you find a Humana Medicare plan that fits your health and wellness needs and your budget.

We know Medicare can be confusing at times. The more you understand how the program works, the easier it will be for you to know which plan is best for your needs. In this 2021 Humana Medicare Decision Guide, you'll find valuable information to help you choose the Medicare plan that's right for you.

### Give us a call

- Knowledgeable licensed Humana sales agents are just a phone call away to provide help or answer questions
- When you're ready to enroll, our licensed Humana sales agents are ready to help you through every step of the process



**Have questions? Ready to enroll?**

Call **1-800-336-6759 (TTY: 711)** 5 a.m. - 8 p.m., daily or visit [HumanaMedicare.com](https://www.HumanaMedicare.com)

## Make the most of your Humana plan

With Humana Medicare Advantage plans, you get more than just health insurance. You also get programs and tools designed to help you live a fuller, healthier, more active life.

### Here's what you could enjoy with a Humana Medicare Advantage plan ...

	Original Medicare	Humana Medicare Advantage plans may include*
Doctor visits and preventive services	✓	✓
Hospital stays	✓	✓
Part D prescription drug benefits		✓
Worldwide emergency coverage when you travel		✓
Health and wellness programs		✓
Maximum out-of-pocket protection		✓
Dental, vision and hearing coverage in many areas		✓
\$0 copay for many preventive services, including annual physicals and necessary vaccinations		✓
Knowledgeable, licensed sales agents to answer questions and help you enroll		✓

\*This information is not a complete description of benefits. Benefits vary by area and not all benefits listed are available on every plan. Humana also offers Medicare Advantage plans that do not include prescription drug coverage.

# Humana Medicare Advantage plans

Get all the benefits of Original Medicare, plus options to add prescription drug, dental and vision coverage in many areas all for an affordable monthly plan premium.

**Added services and benefits to support your well-being.**

**Many plans include:**



## CAREGIVER SUPPORT RESOURCES

Resources for those who care for others



## MAIL-DELIVERY PHARMACIES WITH PREFERRED COST SHARING

Convenience and potential savings



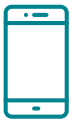
## SILVERSNEAKERS FITNESS PROGRAM

Stay active with gym membership and access to more than 15,000 fitness centers nationwide



## Go365<sup>®</sup> BY HUMANA

Get rewarded for making healthier choices



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## Prescription Drug Coverage (Part D)

- **Potential savings**, with affordable monthly plan premiums
- **You can enroll** as a stand-alone plan or as part of a Medicare Advantage Prescription Drug (MAPD) plan
- **Mail-delivery convenience:** Save time with prescriptions shipped directly to your door
- **SmartSummary Rx®:** Personalized statement that summarizes your prescription drug spending



Have questions? Ready to enroll?

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# Seven reasons why you should choose Humana for your Medicare Advantage health plan

## 1. PEACE OF MIND

With a Humana Medicare Advantage plan, you get more than just health insurance. With many Humana Medicare Advantage plans you also get access to extra benefits and services designed to help you live a fuller, healthier, more active life.

## 2. MORE COVERAGE

Combine all the benefits of Original Medicare with options to add prescription drug, dental and vision coverage in many areas.

## 3. EXTRA BENEFITS & SERVICES

Most plans include extras like fitness programs, preventive services, worldwide coverage for emergency care when you travel, health education programs - plus more!

## 4. COMPETITIVE PRICING

Humana offers a range of plans with affordable monthly plan premiums to fit your needs and budget.

## 5. EASY-TO-USE PLANS

With most Humana Medicare Advantage plans, prescription drug coverage is usually built in. All questions can be answered from a knowledgeable Humana sales representative with a call to one number.

## 6. PROVEN TRUSTWORTHY

Humana is going beyond insurance to become your partner in health. Humana is a Fortune 100 company with 60 years in the healthcare industry.

## 7. IMPRESSIVE SAVINGS

In 2020, Humana Medicare Advantage and prescription drug plan members saved an estimated \$8,400 on average on their prescription drug costs.<sup>2</sup>

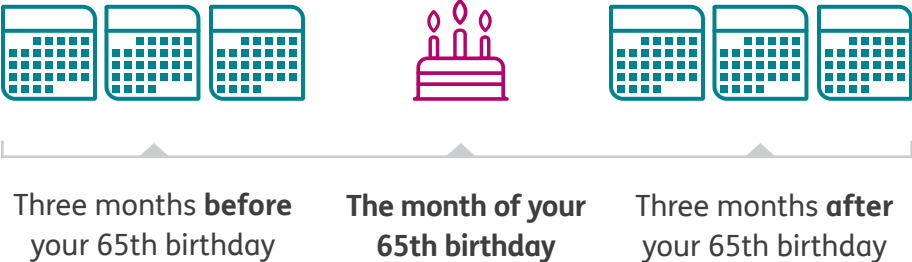
# Mark your calendar

Unless you have a special qualifying circumstance, there are only a few times a year when you can select a new Medicare plan or switch between plans.

## Do you qualify for Medicare?

You could qualify for Medicare coverage if you are 65 or older or qualify due to a disability.

### Seven-month Initial Enrollment Period (IEP)



## Do you have Medicare Parts A and B?

### Medicare Annual Enrollment Period (AEP)



## Do you qualify for a Special Enrollment Period (SEP)?

This period is based on certain qualifying conditions. These can include losing plan or group coverage, moving from your plan's service area or having both Medicare and Medicaid coverage. If you qualify, you can enroll in a Medicare Advantage plan—even outside of the Annual Enrollment Period.



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Costs, coverage, and benefits vary by location.

Humana is a Medicare Advantage HMO, PPO and PFFS organization and a stand-alone PDP prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

**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, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-320-1235 (TTY: 711).

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-320-1235 (TTY:711).

繁體中 (Chinese): 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-877-320-1235 (TTY: 711).

**Humana**<sup>®</sup>

