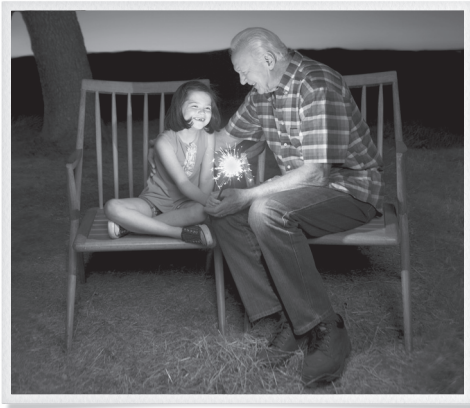


HUMANA®

2012

Summary of Benefits Extra Services and Programs

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Humana Gold Plus®
H1036-065C (HMO)

2012

Summary of Benefits

Humana Gold Plus®

H1036-065C (HMO)

South Florida: Broward

Broward County

HUMANA®

Section I - Introduction to Summary of Benefits

Thank you for your interest in Humana Gold Plus H1036-065C (HMO). Our plan is offered by HUMANA MEDICAL PLAN, INC., a Medicare Advantage Health Maintenance Organization (HMO). This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Humana Gold Plus H1036-065C (HMO) and ask for the "Evidence of Coverage".

You Have Choices In Your Health Care

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Humana Gold Plus H1036-065C (HMO). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call Humana Gold Plus H1036-065C (HMO) at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

How Can I Compare My Options?

You can compare Humana Gold Plus H1036-065C (HMO) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

Where Is Humana Gold Plus H1036-065C (HMO) Available?

The service area for this plan includes: Broward County, FL. You must live in this area to join the plan.

Who Is Eligible To Join Humana Gold Plus H1036-065C (HMO)?

You can join Humana Gold Plus H1036-065C (HMO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in Humana Gold Plus H1036-065C (HMO) unless they are members of our organization and have been since their dialysis began.

Can I Choose My Doctors?

Humana Gold Plus H1036-065C (HMO) has formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time. You can ask for a current provider directory. For an updated list, visit us at **www.humana.com/members/tools**. Our customer service number is listed at the end of this introduction.

What Happens If I Go To A Doctor Who's Not In Your Network?

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services

Section I (continued)

Where Can I Get My Prescriptions If I Join This Plan?

Humana Gold Plus H1036-065C (HMO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases.

The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at http://www.humana.com/Medicare/medicare_prescription_drugs. Our customer service number is listed at the end of this introduction.

Humana Gold Plus H1036-065C (HMO) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower copayment or coinsurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

Does My Plan Cover Medicare Part B Or Part D Drugs?

Humana Gold Plus H1036-065C (HMO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

What Is A Prescription Drug Formulary?

Humana Gold Plus H1036-065C (HMO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at http://www.humana.com/members/tools/prescription_tools/medicare_drug_list.asp.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

How Can I Get Extra Help With My Prescription Drug Plan Costs Or Get Extra Help With Other Medicare Costs?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week and see www.medicare.gov 'Programs for People with Limited Income and Resources' in the publication Medicare & You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or
- Your State Medicaid Office.

What Are My Protections In This Plan?

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Humana Gold Plus H1036-065C (HMO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be

Section I (continued)

covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of Humana Gold Plus H1036-065C (HMO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

What Is A Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Humana Gold Plus H1036-065C (HMO) for more details.

What Types Of Drugs May Be Covered Under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Humana Gold Plus H1036-065C (HMO) for more details.

- **Some Antigens:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis Drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin Alfa or Epogen®):** By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- **Hemophilia Clotting Factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable Drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive Drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some Oral Cancer Drugs:** If the same drug is available in injectable form.
- **Oral Anti-Nausea Drugs:** If you are part of an anti-cancer chemotherapeutic regimen.
- **Inhalation and Infusion Drugs administered through DME.**

Where Can I Find Information On Plan Ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

Please call Humana Medical Plan, Inc. for more information about Humana Gold Plus H1036-065C (HMO).

Visit us at **www.humana-medicare.com** or, call us:

Customer Service Hours: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8 a.m. - 8 p.m. Eastern

Current members should call toll-free **(800)-457-4708** for questions related to the Medicare Advantage Program.

(TTY/TDD 711)

Prospective members should call toll-free **(800)-833-2364** for questions related to the Medicare Advantage Program.

(TTY/TDD 711)

Current members should call locally **(800)-457-4708** for questions related to the Medicare Advantage Program.

(TTY/TDD 711)

Prospective members should call locally **(800)-833-2364** for questions related to the Medicare Advantage Program.

(TTY/TDD 711)

Current members should call toll-free **(800)-457-4708** for questions related to the Medicare Part D Prescription Drug program.

(TTY/TDD 711)

Prospective members should call toll-free **(800)-833-2364** for questions related to the Medicare Part D Prescription Drug program.

(TTY/TDD 711)

Current members should call locally **(800)-457-4708** for questions related to the Medicare Part D Prescription Drug program.

(TTY/TDD 711)

Prospective members should call locally **(800)-833-2364** for questions related to the Medicare Part D Prescription Drug program.

(TTY/TDD 711)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit www.medicare.gov on the web. This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Este documento podría estar disponible en un idioma diferente del inglés. Si desea información adicional, comuníquese con el Departamento de Atención al Cliente al número telefónico indicado arriba.

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

Section II - Summary of Benefits

IMPORTANT INFORMATION

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
<p>① Premium and Other Important Information</p>	<ul style="list-style-type: none"> In 2012 the monthly Part B Standard Premium is \$99.90 and the annual Part B deductible amount is \$140. If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more. Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. 	<p>General</p> <ul style="list-style-type: none"> \$0 monthly plan premium in addition to your monthly Medicare Part B premium. Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. <p>In-Network</p> <ul style="list-style-type: none"> \$5,000 out-of-pocket limit for Medicare-covered services. <p>See page 31 for additional information about Premium and Other Important Information</p>
<p>② Doctor and Hospital Choice (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</p>	<ul style="list-style-type: none"> You may go to any doctor, specialist or hospital that accepts Medicare. 	<p>In-Network</p> <ul style="list-style-type: none"> You must go to network doctors, specialists, and hospitals. Referral required for network specialists (for certain benefits). <p>See page 31 for additional information about Doctor and Hospital Choice</p>

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

INPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
③ Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)	<ul style="list-style-type: none"> In 2012 the amounts for each benefit period are: <ul style="list-style-type: none"> Days 1 - 60: \$1,156 deductible Days 61 - 90: \$289 per day Days 91 - 150: \$578 per lifetime reserve day Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days. Lifetime reserve days can only be used once. A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have. 	<u>In-Network</u> <ul style="list-style-type: none"> No limit to the number of days covered by the plan each hospital stay. \$0 copayment Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. See page 31 for additional information about Inpatient Hospital Care
④ Inpatient Mental Health Care	<ul style="list-style-type: none"> In 2012 the amounts for each benefit period are: <ul style="list-style-type: none"> Days 1 - 60: \$1,156 deductible Days 61 - 90: \$289 per day Days 91 - 150: \$578 per lifetime reserve day You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. 	<u>In-Network</u> <ul style="list-style-type: none"> \$0 copayment You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. See page 31 for additional information about Inpatient Mental Health Care

(Inpatient Care - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

INPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
⑤ Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)	<ul style="list-style-type: none"> In 2012 the amounts for each benefit period after at least a 3-day covered hospital stay are: <ul style="list-style-type: none"> Days 1 - 20: \$0 per day Days 21 - 100: \$144.50 per day 100 days for each benefit period. A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have. 	<p>General</p> <ul style="list-style-type: none"> Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> Plan covers up to 100 days each benefit period No prior hospital stay is required. For SNF stays: <ul style="list-style-type: none"> Days 1 - 7: \$0 copayment per day Days 8 - 100: \$50 copayment per day <p>See page 31 for additional information about Skilled Nursing Facility (SNF)</p>
⑥ Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	<ul style="list-style-type: none"> \$0 copayment. 	<p>General</p> <ul style="list-style-type: none"> Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> \$0 copayment for Medicare-covered home health visits
⑦ Hospice	<ul style="list-style-type: none"> You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice. 	<p>General</p> <ul style="list-style-type: none"> You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OUTPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
8 Doctor Office Visits	<ul style="list-style-type: none"> • 20% coinsurance 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$0 copayment for each primary care doctor visit for Medicare-covered benefits. • \$5 copayment for each in-area, network urgent care Medicare-covered visit • \$5 copayment for each specialist visit for Medicare-covered benefits. <p>See page 32 for additional information about Doctor Office Visits</p>
9 Chiropractic Services	<ul style="list-style-type: none"> • Supplemental routine care not covered • 20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers. 	<p>In-Network</p> <ul style="list-style-type: none"> • \$5 copayment for each Medicare-covered visit • Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.
10 Podiatry Services	<ul style="list-style-type: none"> • Supplemental routine care not covered. • 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs. 	<p>In-Network</p> <ul style="list-style-type: none"> • \$5 copayment for each Medicare-covered visit • \$5 copayment for each supplemental routine visit • Medicare-covered podiatry benefits are for medically-necessary foot care.
11 Outpatient Mental Health Care	<ul style="list-style-type: none"> • 40% coinsurance for most outpatient mental health services • Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copayment cannot exceed the Part A inpatient hospital deductible. • "Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$5 copayment for each Medicare-covered individual therapy visit • \$5 copayment for each Medicare-covered group therapy visit • \$5 copayment for each Medicare-covered individual therapy visit with a psychiatrist • \$5 copayment for each Medicare-covered group therapy visit with a psychiatrist • \$5 copayment for Medicare-covered partial hospitalization program services <p>See page 32 for additional information about Outpatient Mental Health Care</p>

(Outpatient Care - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OUTPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
12 Outpatient Substance Abuse Care	<ul style="list-style-type: none"> • 20% coinsurance 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$25 copayment for Medicare-covered individual visits • \$25 copayment for Medicare-covered group visits <p>See page 32 for additional information about Outpatient Substance Abuse Care</p>
13 Outpatient Services/Surgery	<ul style="list-style-type: none"> • 20% coinsurance for the doctor's services • Specified copayment for outpatient hospital facility services. Copayment cannot exceed the Part A inpatient hospital deductible. • 20% coinsurance for ambulatory surgical center facility services 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$25 copayment for each Medicare-covered ambulatory surgical center visit • \$25 to \$125 copayment [or 20% of the cost] for each Medicare-covered outpatient hospital facility visit <p>See page 32 for additional information about Outpatient Services/Surgery</p>
14 Ambulance Services (medically necessary ambulance services)	<ul style="list-style-type: none"> • 20% coinsurance 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$150 copayment for Medicare-covered ambulance benefits.
15 Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	<ul style="list-style-type: none"> • 20% coinsurance for the doctor's services • Specified copayment for outpatient hospital facility emergency services. • Emergency services copayment cannot exceed Part A inpatient hospital deductible for each service provided by the hospital. • You don't have to pay the emergency room copayment if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit. • Not covered outside the U.S. except under limited circumstances. 	<p>General</p> <ul style="list-style-type: none"> • \$65 copayment for Medicare-covered emergency room visits • Worldwide coverage. • If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.
16 Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	<ul style="list-style-type: none"> • 20% coinsurance, or a set copayment • NOT covered outside the U.S. except under limited circumstances. 	<p>General</p> <ul style="list-style-type: none"> • \$0 to \$5 copayment for Medicare-covered urgently-needed-care visits <p>See page 32 for additional information about Urgently Needed Care</p>

(Outpatient Care - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OUTPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
<div>17</div> Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	<ul style="list-style-type: none">• 20% coinsurance	General <ul style="list-style-type: none">• Authorization rules may apply. In-Network <ul style="list-style-type: none">• \$25 copayment for Medicare-covered Occupational Therapy visits• \$25 copayment for Medicare-covered Physical and/or Speech and Language Therapy visits See page 32 for additional information about Outpatient Rehabilitation Services

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
18 Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	<ul style="list-style-type: none"> • 20% coinsurance 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • 0% to 20% of the cost for Medicare-covered items <p>See page 33 for additional information about Durable Medical Equipment</p>
19 Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	<ul style="list-style-type: none"> • 20% coinsurance 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$0 copayment for Medicare-covered items
20 Diabetes Programs and Supplies	<ul style="list-style-type: none"> • 20% coinsurance for diabetes self-management training • 20% coinsurance for diabetes supplies • 20% coinsurance for diabetic therapeutic shoes or inserts 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$0 copayment for Diabetes self-management training • 0% to 20% of the cost for Diabetes monitoring supplies • 0% of the cost for Therapeutic shoes or inserts <p>See page 33 for additional information about Diabetes Programs and Supplies</p>
21 Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	<ul style="list-style-type: none"> • 20% coinsurance for diagnostic tests and x-rays • \$0 copayment for Medicare-covered lab services • Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • \$0 to \$25 copayment for Medicare-covered lab services • \$0 to \$25 copayment for Medicare-covered diagnostic procedures and tests • \$0 to \$25 copayment for Medicare-covered X-rays • \$0 to \$125 copayment for Medicare-covered diagnostic radiology services (not including X-rays) • \$0 to \$25 copayment for Medicare-covered therapeutic radiology services • If the doctor provides you services in addition to Outpatient Diagnostic and Therapeutic Radiology Services, separate cost sharing of \$0 to \$5 may apply <p>See page 33 for additional information about Diagnostic Tests, X-rays, Lab Services and Radiology Services</p>

(Outpatient Medical Services and Supplies - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
22 Cardiac and Pulmonary Rehabilitation Services	<ul style="list-style-type: none">• 20% coinsurance for Cardiac Rehabilitation services• 20% coinsurance for Pulmonary Rehabilitation services• 20% coinsurance for Intensive Cardiac Rehabilitation services• This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.	<p>General</p> <ul style="list-style-type: none">• Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none">• \$5 to \$25 copayment for Medicare-covered Cardiac Rehabilitation Services• \$5 to \$25 copayment for Medicare-covered Intensive Cardiac Rehabilitation Services• \$5 to \$25 copayment for Medicare-covered Pulmonary Rehabilitation Services <p>See page 34 for additional information about Cardiac and Pulmonary Rehabilitation Services</p>

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

PREVENTIVE SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
<p>23 Preventive Services and Wellness/Education Programs</p>	<ul style="list-style-type: none"> No coinsurance, copayment or deductible for the following: <ul style="list-style-type: none"> Abdominal Aortic Aneurysm Screening Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions. Cardiovascular Screening Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk. Colorectal Cancer Screening Diabetes Screening Influenza Vaccine Hepatitis B Vaccine for people with Medicare who are at risk HIV Screening. \$0 copayment for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39. Medical Nutrition Therapy Services. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease Personalized Prevention Plan Services (Annual Wellness Visits) Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your 	<p>General</p> <ul style="list-style-type: none"> \$0 copayment for all preventive services covered under Original Medicare at zero cost sharing: <ul style="list-style-type: none"> Abdominal Aortic Aneurysm screening Bone Mass Measurement Cardiovascular Screening Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) Colorectal Cancer Screening Diabetes Screening Influenza Vaccine Hepatitis B Vaccine HIV Screening Breast Cancer Screening (Mammogram) Medical Nutrition Therapy Services Personalized Prevention Plan Services (Annual Wellness Visits) Pneumococcal Vaccine Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) Smoking Cessation (Counseling to stop smoking) Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details. <p>In-Network</p> <ul style="list-style-type: none"> The plan covers the following supplemental education/wellness programs: <ul style="list-style-type: none"> Written health education materials, including Newsletters Additional Smoking Cessation Health Club Membership/Fitness Classes Nursing Hotline <p>See page 34 for additional information about Preventive Services and Wellness/Education Programs</p>

(Preventive Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

PREVENTIVE SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
	<p>lifetime. Call your doctor for more information.</p> <ul style="list-style-type: none">– Prostate Cancer Screening. Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50.– Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.– Welcome to Medicare Physical Exam (initial preventive physical exam). When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.	

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
24 Kidney Disease and Conditions	<ul style="list-style-type: none"> • 20% coinsurance for renal dialysis • 20% coinsurance for kidney disease education services 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-Network</p> <ul style="list-style-type: none"> • 0% to 20% of the cost for renal dialysis • \$0 copayment for kidney disease education services <p>See page 35 for additional information about Kidney Disease and Conditions</p>
25 Outpatient Prescription Drugs	<ul style="list-style-type: none"> • Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage. 	<p>Drugs covered under Medicare Part B</p> <p>General</p> <ul style="list-style-type: none"> • 0% to 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs. <p>Drugs covered under Medicare Part D</p> <p>General</p> <ul style="list-style-type: none"> • This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.humana.com/members/tools/prescription_tools/medicare_drug_list.asp on the web. • Different out-of-pocket costs may apply for people who <ul style="list-style-type: none"> – have limited incomes, – live in long term care facilities, or – have access to Indian/Tribal/Urban (Indian Health Service) providers. • The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel). • Total yearly drug costs are the total drug costs paid by both you and a Part D plan. • The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. • Some drugs have quantity limits. • Your provider must get prior authorization from Humana Gold Plus H1036-065C (HMO) for certain drugs. • You must go to certain pharmacies for a very limited number of drugs, due to special

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<p>handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <ul style="list-style-type: none"> • If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount. • If you request a formulary exception for a drug and Humana Gold Plus H1036-065C (HMO) approves the exception, you will pay Tier 4: Non-Preferred Brand Drugs cost sharing for that drug. <p><u>In-Network</u></p> <ul style="list-style-type: none"> • \$0 deductible. • Supplemental drugs don't count toward your out-of-pocket drug costs. <p><u>Initial Coverage</u></p> <ul style="list-style-type: none"> • You pay the following until total yearly drug costs reach \$4,000: <p><u>Retail Pharmacy</u></p> <ul style="list-style-type: none"> • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of drugs in this tier – \$0 copayment for a three-month (90-day) supply of drugs in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of drugs in this tier – \$0 copayment for a three-month (90-day) supply of drugs in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (30-day) supply of drugs in this tier

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> – \$21 copayment for a three-month (90-day) supply of drugs in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (30-day) supply of drugs in this tier – \$135 copayment for a three-month (90-day) supply of drugs in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (30-day) supply of drugs in this tier <u>Long Term Care Pharmacy</u> <ul style="list-style-type: none"> • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (34-day) supply of drugs in this tier • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (34-day) supply of drugs in this tier • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (34-day) supply of drugs in this tier • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (34-day) supply of drugs in this tier • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (34-day) supply of drugs in this tier <u>Mail Order</u> <ul style="list-style-type: none"> • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> – \$0 copayment for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$0 copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy. – \$0 copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy. • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$0 copayment for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$0 copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy. – \$0 copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy. • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$11 copayment for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$7 copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy. – \$21 copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$125 copayment for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy. – \$45 copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy. – \$135 copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy. • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy. – 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy. <p><u>Additional Coverage Gap</u></p> <ul style="list-style-type: none"> • The plan covers many formulary generics (65%-99% of formulary generic drugs), few formulary brands (less than 10% of formulary brand drugs) through the coverage gap. • You pay the following: <p><u>Retail Pharmacy</u></p> <ul style="list-style-type: none"> • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier – \$0 copayment for a three-month (90-day) supply of all drugs covered in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier – \$0 copayment for a three-month (90-day) supply of all drugs covered in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (30-day) supply of select drugs covered in this tier – \$21 copayment for a three-month (90-day) supply of select drugs covered in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (30-day) supply of select drugs covered in this tier – \$135 copayment for a three-month (90-day) supply of select drugs covered in this tier • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (30-day) supply of select drugs covered in this tier <p><u>Long Term Care Pharmacy</u></p> <ul style="list-style-type: none"> • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (34-day) supply of all drugs covered in this tier • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (34-day) supply of all drugs covered in this tier • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (34-day) supply of select drugs covered in this tier

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (34-day) supply of select drugs covered in this tier • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (34-day) supply of select drugs covered in this tier <p>Mail Order</p> <ul style="list-style-type: none"> • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier from a preferred mail order pharmacy – \$0 copayment for a three-month (90-day) supply of all drugs covered in this tier from a preferred mail order pharmacy – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier from a non-preferred mail order pharmacy – \$0 copayment for a three-month (90-day) supply of all drugs covered in this tier from a non-preferred mail order pharmacy • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier from a preferred mail order pharmacy – \$0 copayment for a three-month (90-day) supply of all drugs covered in this tier from a preferred mail order pharmacy – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier from a non-preferred mail order pharmacy – \$0 copayment for a three-month (90-day) supply of all drugs covered in this tier from a non-preferred mail order pharmacy • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 3: Preferred Brand Drugs</u>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> – \$7 copayment for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy – \$11 copayment for a three-month (90-day) supply of select drugs covered in this tier from a preferred mail order pharmacy – \$7 copayment for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy – \$21 copayment for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy – \$125 copayment for a three-month (90-day) supply of select drugs covered in this tier from a preferred mail order pharmacy – \$45 copayment for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy – \$135 copayment for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy • Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information. • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy – 33% coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy • Please contact the plan for a complete list of drugs covered through the gap.

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> • After your total yearly drug costs reach \$4,000, you receive limited coverage by the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than 86% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$4,700. <p>Catastrophic Coverage</p> <ul style="list-style-type: none"> • After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of: <ul style="list-style-type: none"> – 5% coinsurance, or – \$2.60 copayment for generic (including brand drugs treated as generic) and a \$6.50 copayment for all other drugs. <p>Out-of-Network</p> <ul style="list-style-type: none"> • Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Humana Gold Plus H1036-065C (HMO). <p>Out-of-Network Initial Coverage</p> <ul style="list-style-type: none"> • You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$4,000: • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of drugs in this tier • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of drugs in this tier • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (30-day) supply of drugs in this tier

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none"> • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (30-day) supply of drugs in this tier • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (30-day) supply of drugs in this tier • You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount. <p><u>Additional Out-of-Network Coverage Gap</u></p> <ul style="list-style-type: none"> • You will be reimbursed for these drugs purchased out-of-network up to the plan's cost of the drug minus the following: • <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier • <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> – \$0 copayment for a one-month (30-day) supply of all drugs covered in this tier • <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$7 copayment for a one-month (30-day) supply of select drugs covered in this tier • <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> – \$45 copayment for a one-month (30-day) supply of select drugs covered in this tier • <u>Tier 5: Specialty Tier Drugs</u> <ul style="list-style-type: none"> – 33% coinsurance for a one-month (30-day) supply of select drugs covered in this tier • You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount. <p><u>Out-of-Network Catastrophic Coverage</u></p> <ul style="list-style-type: none"> • After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

OTHER SERVICES

BENEFIT ORIGINAL MEDICARE Humana Gold Plus H1036-065C (HMO)		
Outpatient Prescription Drugs (continued)		
		<ul style="list-style-type: none">– 5% coinsurance, or– \$2.60 copayment for generic (including brand drugs treated as generic) and a \$6.50 copayment for all other drugs.• You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount. <p>See page 35 for additional information about Outpatient Prescription Drugs</p>

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

ADDITIONAL BENEFITS

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
26 Dental Services	<ul style="list-style-type: none"> Preventive dental services (such as cleaning) not covered. 	<p><u>In-Network</u></p> <ul style="list-style-type: none"> \$0 copayment for the following preventive dental benefits: <ul style="list-style-type: none"> up to 2 oral exam(s) every year up to 2 cleaning(s) every year up to 2 dental x-ray(s) every year \$5 copayment for Medicare-covered dental benefits Plan offers additional comprehensive dental benefits. <p>See page 35 for additional information about Dental Services</p>
27 Hearing Services	<ul style="list-style-type: none"> Supplemental routine hearing exams and hearing aids not covered. 20% coinsurance for diagnostic hearing exams. 	<p><u>In-Network</u></p> <ul style="list-style-type: none"> \$0 copayment for up to 2 hearing aid(s) every year <ul style="list-style-type: none"> \$5 copayment for Medicare-covered diagnostic hearing exams \$0 copayment for up to 1 supplemental routine hearing exam(s) every year \$0 copayment for up to 1 hearing aid fitting-evaluation(s) every year \$1,000 plan coverage limit for hearing aids every year. <p>See page 35 for additional information about Hearing Services</p>
28 Vision Services	<ul style="list-style-type: none"> 20% coinsurance for diagnosis and treatment of diseases and conditions of the eye. Supplemental routine eye exams and glasses not covered. Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery. Annual glaucoma screenings covered for people at risk. 	<p><u>In-Network</u></p> <ul style="list-style-type: none"> \$0 copayment for <ul style="list-style-type: none"> one pair of eyeglasses or contact lenses after cataract surgery up to 1 pair(s) of glasses every year up to 1 pair(s) of contacts every year \$0 to \$5 copayment for exams to diagnose and treat diseases and conditions of the eye. \$0 copayment for up to 1 supplemental routine eye exam(s) every year \$115 plan coverage limit for eye wear every year. <p>See page 36 for additional information about Vision Services</p>

(Additional Benefits - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Medical Plan, Inc. for details.

ADDITIONAL BENEFITS

BENEFIT	ORIGINAL MEDICARE	Humana Gold Plus H1036-065C (HMO)
Over-the-Counter Items	<ul style="list-style-type: none"> Not covered. 	<p><u>General</u></p> <ul style="list-style-type: none"> Please visit our plan website to see our list of covered Over-the-Counter items. OTC items may be purchased only for the enrollee. Please contact the plan for specific instructions for using this benefit. <p>See page 36 for additional information about Over-the-Counter items</p>
Transportation (Routine)	<ul style="list-style-type: none"> Not covered. 	<p><u>In-Network</u></p> <ul style="list-style-type: none"> This plan does not cover supplemental routine transportation.
Acupuncture	<ul style="list-style-type: none"> Not covered. 	<p><u>In-Network</u></p> <ul style="list-style-type: none"> This plan does not cover Acupuncture.

SECTION III - ABOUT YOUR PLAN

Humana Gold Plus H1036-065C (HMO)

This section further explains some of the benefits of your plan. To get a complete list of benefits, limitations, and exclusions, call Humana Gold Plus H1036-065C (HMO) and ask for the **"Evidence of Coverage."**

HOW TO USE YOUR PLAN

① Premium and Other Important Information

Maximum out-of-pocket limit

While most expenses apply to the maximum[s], the following don't:

- Outpatient Part D prescription drugs
- Routine hearing services
- Routine vision services
- Routine dental services
- Routine podiatry
- Over-the-counter drugs and supplies

② Doctor and Hospital Choice

Humana Gold Plus H1036-065C (HMO) has formed a network of doctors, specialists, and hospitals. You can only use providers who are part of our network. The providers in our network can change at any time.

Authorization Requirements

Your provider will need an authorization from Humana Gold Plus H1036-065C (HMO) before you receive certain services, except in an emergency or when care is urgently needed. The authorization process helps members receive appropriate and necessary Medicare-covered care and treatment. Providers in our network are aware of this process and will request the authorization. Without the authorization, your plan might not cover the services and you may have to pay the full cost.

INPATIENT CARE

③ Inpatient Hospital Care

④ Inpatient Mental Health Care

⑤ Skilled Nursing Facility (SNF)

Inpatient hospital, inpatient mental health care, and skilled nursing facility admissions require prior authorization from Humana Gold Plus H1036-065C (HMO) except for emergencies or urgently needed care.

Benefit periods don't apply to inpatient hospital care and inpatient mental health care. You pay the amounts shown in Section II each time you're admitted to a hospital, no matter how many days have passed since your last admission. If transferred to another inpatient facility - for example, to a long-term acute care center from an inpatient acute hospital - the day range will begin at one.

When admitted to a skilled nursing facility, you're covered for skilled care as defined by Original Medicare guidelines. No prior hospital stay is required. Your plan doesn't cover custodial care. Humana Gold Plus H1036-065C (HMO) follows Original Medicare guidelines in determining authorization for skilled nursing facility services.

OUTPATIENT CARE

You can receive outpatient services at different types of facilities. Usually, you pay only one copayment or coinsurance for each visit to an office or facility, no matter how many services you receive during the visit or the actual cost of those services. But if, for example, you receive care in your doctor's office and are then sent to another facility for additional services, you may have to pay an additional copayment or coinsurance.

⑧ Doctor Office Visits

You pay:

- **\$0** copayment at your primary care doctor's office
- **\$5** copayment at a specialist's office
- **\$5** copayment at an immediate care facility

⑪ Outpatient Mental Health Care

⑫ Outpatient Substance Abuse Care

You pay:

- **\$5** copayment at a specialist's office
- **\$5** copayment at a hospital facility for partial hospitalization
- **\$25** copayment at a hospital facility as an outpatient.

⑬ Outpatient Services/Surgery

For services received at a hospital facility as an outpatient, you pay:

- **\$125** copayment for advanced imaging - MRI, MRA, CT Scan, and PET services
- **\$100** copayment for nuclear medicine
- **20%** of the cost for renal dialysis
- **\$75** copayment for surgical services
- **20%** of the cost for chemotherapy
- **\$25** copayment for all other services

⑯ Urgently Needed Care

For each Medicare-covered urgently needed care visit, you pay:

- **\$0** copayment at your primary care doctor's office
- **\$5** copayment at a specialist's office

Remember to carry your Humana Gold Plus H1036-065C (HMO) ID card with you and show it to each provider before receiving services. If your Humana Gold Plus H1036-065C (HMO) plan ID card isn't available because of an emergency situation, you're still covered.

Out-of-area care - In most cases, if you're outside the Humana Gold Plus H1036-065C (HMO) service area and urgently need medical care, you should call your primary care doctor before using an out-of-network provider. If this isn't possible, contact your primary care doctor within 48 hours so your doctor can be involved in planning your follow-up care.

In-area or after-hours care - If you need immediate medical advice or care, you can call your primary care doctor's office anytime - 24 hours a day, seven days a week. If you call after normal business hours, listen to the recording for instructions.

⑰ Outpatient Rehabilitation Services

For outpatient rehabilitation services, you pay:

- **\$5** copayment at a specialist's office for all therapy and rehabilitation services

- **\$5** copayment at a comprehensive outpatient rehabilitation facility for audiology, occupational, physical and speech therapy services
- **\$25** copayment at a hospital facility as an outpatient for audiology, occupational, physical and speech therapy services

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

18 Durable Medical Equipment

You pay **20%** of the cost for Medicare-covered power-operated vehicles (electric wheelchairs, customized wheelchairs, and scooters), liquid oxygen systems, voice boxes, bone growth stimulators, wearable cardioverter defibrillators, high-frequency chest wall oscillation devices, and insulin pumps. You pay **\$0** for all other durable medical equipment received in-network.

20 Diabetes Programs and Supplies

For preferred diabetic monitoring supplies, you pay:

- **0%** of the cost at Humana's mail order service
- **0%** of the cost at a pharmacy
- **20%** of the cost at a durable medical equipment provider

For non-preferred diabetic monitoring supplies, you pay:

- **0%** of the cost at Humana's mail order service
- **20%** of the cost at a pharmacy
- **20%** of the cost at a durable medical equipment provider

21 Diagnostic Tests, X-Rays, Lab Services, and Radiology Services

For lab services, you pay:

- **\$0** copayment at your primary care doctor's office
- **\$5** copayment at a specialist's office
- **\$0** copayment at a freestanding lab
- **\$25** copayment at a hospital facility as an outpatient
- **\$5** copayment at an immediate care facility

For diagnostic procedures and tests, you pay:

- **\$0** copayment at your primary care doctor's office
- **\$5** copayment at a specialist's office
- **\$25** copayment at a hospital facility as an outpatient
- **\$5** copayment at an immediate care facility

For X-rays and diagnostic radiology services, you pay:

- **\$0** copayment at your primary care doctor's office
- **\$5** copayment at a specialist's office
- **\$0** copayment at a freestanding radiology facility
- **\$25** copayment at a hospital facility as an outpatient
- **\$5** copayment at an immediate care facility

For advanced imaging (MRI, MRA, PET, or CT Scan) services, you pay:

- **\$0** copayment at your primary care doctor's office
- **\$75** copayment at a specialist's office - in addition to the office visit copayment
- **\$50** copayment at a freestanding radiology facility
- **\$125** copayment at a hospital facility as an outpatient

For nuclear medicine services, you pay:

- **\$0** copayment at a freestanding radiology facility

- **\$100** copayment at a hospital facility as an outpatient

For therapeutic radiology services (Radiation Therapy), you pay:

- **\$5** copayment at a specialist's office
- **\$0** copayment at a freestanding radiology facility
- **\$25** copayment at a hospital facility as an outpatient

You pay **\$0** copayment for an EKG screening at all places of treatment.

22 Cardiac and Pulmonary Rehabilitation Services

For cardiac rehabilitation services, you pay:

- **\$5** copayment at a specialist's office
- **\$25** copayment at a hospital facility as an outpatient

For pulmonary rehabilitation services, you pay:

- **\$5** copayment at a specialist's office
- **\$25** copayment at a hospital facility as an outpatient
- **\$5** copayment at a comprehensive outpatient rehabilitation facility

PREVENTIVE SERVICES

23 Preventive Services and Wellness/Education Programs

Stop-Smoking Program

The QuitNet® smoking cessation program combines Web-based and telephone support, printed materials, and the option of nicotine replacement therapy, such as nicotine patches and nicotine gum. Enroll online at **www.quitnet.com/humana** or by phone at 1-888-572-4074, Monday - Friday, 8 a.m. - midnight, and Saturday, 8 a.m. - 9 p.m., Eastern time (TTY 711).

Humana Active Outlook®

Humana Active Outlook is a lifestyle enrichment program with great features like HAO Magazine, *Live It Up!* Digest insert for members with chronic conditions, the **HumanaActiveOutlook.com** Website, community outreach through seminars and classes, and many other programs. For more information, call 1-800-781-4233, Monday-Friday, 8 a.m. - 8 p.m., Eastern time (TTY 711).

HumanaFirst® 24 Hour Nurse Advice Line

As a Humana member, you have access to health information, guidance, and support. Whether you have an immediate health concern or questions about a particular medical condition, call HumanaFirst for expert advice and guidance - at no additional cost to you. Just call 1-800-622-9529 to talk with a nurse.

SilverSneakers® Fitness Program

The SilverSneakers Fitness Program is a health and physical activity program. In addition to a basic membership at participating locations, you can participate in low-impact SilverSneakers classes, have access to a specially trained Senior Advisor, and use any participating SilverSneakers fitness center in the country at no additional cost. If you're an eligible member who lives 15 miles or more from a participating SilverSneakers fitness center, you can participate in SilverSneakers Steps, a pedometer-measured walking program.

Well Dine Inpatient Meal Program

After your overnight stay in the hospital or nursing facility, you're eligible for 10 nutritious, precooked frozen meals delivered to your door at no cost to you. To arrange for this service, simply call 1-866-96MEALS (1-866-966-3257) after your discharge and provide your Humana member ID number, and other basic information. A Humana representative will assist you in scheduling your delivery.

OTHER SERVICES

24 Kidney Disease and Conditions

You pay:

- **0%** of the cost at a dialysis center
- **20%** of the cost at a hospital facility as an outpatient

You pay:

- **\$0** copayment for kidney disease education services at your physician's office.

25 Outpatient Prescription Drugs

Drugs covered under Medicare Part B

For Medicare Part B-covered chemotherapy drugs and other Part B-covered drugs you receive at a doctor's office, you pay:

0% of the cost for preferred drugs **20%** of the cost for non-preferred drugs.

However, no copayment is required for allergy shots.

Drugs covered under Medicare Part D

Drugs covered in the gap include all preferred generics, all non-preferred generics and select home infusion drugs used as an alternative to inpatient treatment. Your cost for the medication is the same before and during the coverage gap. Contact Humana Gold Plus H1036-065C (HMO) to see if a certain drug is covered or visit **Humana-Medicare.com**.

You pay **\$0** copayment for covered benzodiazepines, barbiturates, and erectile dysfunction drugs at an in-network retail or mail order pharmacy. These drugs do not apply to your total yearly drug cost.

ADDITIONAL BENEFITS

26 Dental Services

Dental services include no member (**\$0**) copayments for preventive and restorative care.

Maximum allowable benefit of **\$3,000** yearly (average value) includes dental exams, x-rays (including full mouth), regular and deep cleanings, fillings, extractions and a denture alignment. Additional dental services include dentures (upper and or lower) once every five years.

To receive the in-network benefit, you must visit a CAREINGTON provider.

27 Hearing Services

Benefit includes:

- **\$0** copayment for hearing screening test, one per year
- **\$0** copayment for hearing aid evaluation, one per year
- **\$1,000** annual benefit toward the purchase of approved hearing aids

28 Vision Services

Benefit includes:

- **\$0** copayment for annual eye exam
- **\$0** copayment for annual glaucoma and refractive error screening
- **\$0** copayment for one pair of standard eyeglasses or contact lenses after cataract surgery

Additionally, you'll receive a Humana eyeglass case at no cost and have the choice of:

- **\$115** annual eyewear benefit for eyeglasses or contact lenses and fittings from the network optical provider

OR

- One pair of eyeglasses at no cost annually, including ultraviolet-protection coating.

You pay **\$5** copayment for Medicare-covered vision services.

Over-the-Counter Items

Health and Wellness Products

You are eligible to receive a **\$25** monthly benefit toward the purchase of selected over-the-counter items such as vitamins, pain relievers, cough and cold medicines, allergy medications, and first aid/medical supplies when you use Humana's mail order service. For more information or to request an order form, please call Customer Service.

HUMANA.

- Medicare
- Group health benefits
- Individual health
- Specialty Benefits
- Pharmacy Solutions

If you are a member of a qualified State Pharmaceutical Assistance Program, please contact the program, to verify that the mail order pharmacy will coordinate with the program.

Humana.com

2012

Value-Added Services

Humana Gold Plus®

H1036-065C (HMO)

South Florida: Broward

Broward County

HUMANA®

Value-Added Services

Humana has deals that let you get items and services for less. In this part, we'll let you know how you can save. To get some of the discounts, you may need to show your Humana ID card or a discount card.

For information, call Humana Customer Care at **1-800-457-4708**, seven days a week, 8 a.m. to 8 p.m. If you use a TTY, please call **711**. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you're calling. A Humana representative will return your call.

- The products and services described on the following pages are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Humana grievance process. If you do not wish to receive information concerning value-added items and services available with the plan, please contact Humana.
- If you're unhappy with any of these items or services, we'd like to know about it. Please call **1-800-457-4708**, seven days a week, 8 a.m. to 8 p.m. If you use a TTY, call **711**.

Jenny Craig Discount

Jenny Craig: A scientifically-proven approach to weight loss.

Jenny Craig has many choices to meet your needs. It is good for:

- Seniors
- People with type 2 diabetes
- Working women
- At-home moms
- Teens

You can meet with your coach at a location near you. You can also do the program at home. Either way, you get personal help and support.

Each day, you eat three Jenny's Cuisine® meals and one snack. Add in your own fresh fruits, vegetables, low-fat dairy, whole grains and heart-healthy fats. Jenny's Cuisine® gives you good choices. Your coach will also help you be active so you can stay healthy.

Make today the day you decide to change your life with Jenny Craig!

Special Savings!

Jenny Craig offers Humana Medicare members and their adult family members a FREE 30-Day Program.

Cost of food and mailing not included. The free offer is only for when you first join. You can join at locations in the U.S., Canada and Puerto Rico. You can also do the program at home. You can only take this offer once. Some restrictions may apply.

Go to www.jennycraig.com/corporatechannel/humanamedicare.aspx to see the whole offer. You can fill out the online form to receive your special offer. Then call **1-877-536-6970** and get started losing weight today!

Here's What You Get With Every Jenny Craig Program:

- Weekly one-on-one talks with a trained coach
- Menus just for you. They include seven days of Jenny's Cuisine. They also tell you how to eat out and make your own meals at home.
- Exercise plans just for you and support to keep you on track
- Online help and free etools at jennycraig.com
- Phone help 24 hours a day, seven days a week

Meal Delivery

As a Humana member, you can get healthy meals delivered at home for less. This program is called Independent Living Systems Meals Discount Services Program, or ILS. These meals are good if you have diseases like diabetes, high blood pressure, and high cholesterol. They are low in carbs, fats and salt.

The meals are home-delivered and ready to serve in a few minutes. This is great if it is hard for you to cook meals or get to the market.

How it works

There are five kinds of packages. Each has a different frozen main course and side items. The packages cost **\$25** each. This includes five meals delivered to your home. There are five kinds of packages offered:

- Regular

- Hispanic or American
- Low salt
- For diabetes
- Soft food

Contact information

For information, visit the ILS Website at www.ilsmeals.com. You can order your meals online. You can also call **1-800-460-7176**, Monday through Friday, 8:30 a.m. to 5 p.m. Eastern time. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you are calling. We'll call back by the end of the next business day. Please have your Humana ID card when you call.

Weight Watchers® Discount

Weight Watchers® takes a complete approach to weight loss by combining smarter eating, healthy habits, exercise and a supportive environment. At weekly meetings you'll get the guidance you need to succeed and stay on track. The program is based on years of scientific research and analysis.

How the discount works

Find the Weight Watchers location near you. Find meetings that fit your schedule. Enroll as a new or renewing member and then attend a meeting. You'll get everything you need to start on the program.

Upon joining Weight Watchers, you choose an initial weight goal. When you reach that goal, Weight Watchers' six-week maintenance phase teaches you how to stay at your new weight and keep from gaining any weight.

The support you receive in the meetings will help you learn about weight loss, provide role models, share your challenges, find solutions, and celebrate your successes – all a vital part of long-term weight management.

You will also get:

- Help setting a weight goal that you can reach
- Helpful and informative Weight Watchers program materials
- Help in keeping track of your weight and meetings
- Awards when you lose weight

Humana members get more than **50 percent off** the first week's registration fee and a **20 percent** discount on weekly meeting fees. At the meeting, show your Humana ID card to receive the discounts.

Contact information

Call Weight Watchers in Dade County at **1-305-221-9411**, in Broward County call **1-954-525-7233**, Monday –Thursday, 9:00 a.m. to 4:30 p.m. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. You can also visit www.weightwatchers.com. Please have your Humana ID card when you call.

Safety Equipment

Humana members can purchase convenience and safety equipment at a **35 percent** discount. There is a delivery fee of \$20. Your coverage also includes many other helpful personal and household items.

Items available through this program include:

- Over-the-bed table
- Transfer bench

- Shower and bath bench
- Wheeled toilet
- Water jet spa
- Bath mats
- Raised toilet seats

Contact information

For details call Univita Healthcare Solutions, Inc. at **1-888-914-2201**, Monday through Friday, 8:30 a.m. to 5:30 p.m., and Saturday and Sunday, 10 a.m. to 4 p.m. Eastern time. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you are calling. We'll call back by the end of the next business day. Please have your Humana ID card when you call.

Complementary and Alternative Medicine

Complementary and alternative medicine (CAM) services include chiropractic care, acupuncture, and massage. As a Humana member, you can get these services at a discount through the **Healthways WholeHealth Network** (HWHN) of more than 35,000 practitioners.

Services include:

- **Acupuncture** - A trained professional inserts and rotates very thin needles at key points on the body to stimulate various organs and systems.
- **Massage** - Using scientific manual techniques, a massage therapist manipulates soft tissues of the body to normalize those tissues.
- **Chiropractic** - A chiropractor diagnoses spinal misalignments and corrects them by using hands to adjust the spine, joints, and muscles.

How the discount works

You don't need a referral to visit a practitioner in the HWHN network. You may see HWHN providers as often as you like — but we encourage you to tell your primary care physician about any treatment you're considering. If you're already seeing a CAM professional who isn't on the HWHN list, you can nominate that individual online for network consideration.

To get your discount, simply show the provider the discount card, which can be printed from **Humana.com**, or show your Humana ID card.

Contact information

For details about the program, access the CAM Website from **Humana.com**. Once you log in to *MyHumana*, go to:

- Health & Wellness
- Savings Center, then select "Alternative Medicine"
- Scroll down to the middle part of the screen and there is a link - select "Find an alternative medicine provider"

To find a provider in your area, visit the HWHN Website at www.humana.wholehealthmd.com or call **1-866-430-8647**, Monday through Friday, 8:30 a.m. to 8 p.m. Eastern time. If you use a TTY, call **1-877-440-5580**, Monday through Friday, 8:30 a.m. to 8 p.m. Eastern time.

Prescription Medicine Discount

As a Humana member, you can get discounts on some medicines you get from the drug store. Use this discount for prescriptions Medicare won't pay for.

How the discount works

Show your Humana ID card at a participating pharmacy when you buy non-covered prescriptions/medicines. Dependent upon your purchase, you may be limited to a certain amount.

Contact Information

All major pharmacy chains participate. To find out if an independent pharmacy participates, call Customer Service at **1-800-457-4708**. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you are calling. We'll call back by the end of the next business day. Please have your Humana ID card when you call.

Careington Dental Discount

You may save **20 to 60 percent** when you receive dental services from a general dentist in the Careington network. Services include:

- Regular oral exams
- Cleanings
- Dentures
- Root canals
- Crowns

How the discount works

Choose a participating CAREINGTON general dentist by calling **1-866-636-9248** or by visiting CAREINGTON online at www.careington.com. You will get the discount right away and let you know whether to pay at the time of service or wait for a bill. If you need to see a specialist, participating CAREINGTON specialists will give a **20 percent** discount off of their normal fees. At the time of service, present your Humana ID card.

Contact information

Visit www.careington.com. You can also call **1-866-636-9248**, Monday through Friday, 7 a.m. to 7 p.m. Central time. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you are calling. We'll call back by the end of the next business day. Please have your Humana ID card when you call.

- The Careington program is not intended to replace any other dental coverage.
- If your dentist leaves the Careington network, you'll need to find another one. Not all types of dentists may be in your area.
- In-network dentists are licensed in the state where they practice and are credentialed by Careington.
- If you have questions or concerns about the dentist, call Customer Care at the number on your Humana ID card.
- Discounts do not apply to dental work that was in progress before you joined this plan.

Nutrisystem® Discount

The Nutrisystem® program helps you lose weight simply and easily. This lets you enjoy an active, healthy life. Nutrisystem is a low-calorie, nutritionally supercharged weight loss program. It is a good source of protein, fiber, and “good” fats. It also is low in salt. It has lower cholesterol, and fewer saturated fats. It can help you shed pounds sensibly.

With Nutrisystem, you also get the Glycemic Advantage. It is a weight-loss breakthrough. It gives you the benefits of a low-carb diet. But it lets you eat carbs. Nutrisystem foods contain “good carbs.” This lets you eat your favorite foods, including pizza, pasta, cookies, and chocolate.

How the discount works

It's easy to get started. Simply select your foods online or on the phone. You can choose from a huge variety of great-tasting meals and snacks. They come to your doorstep, all ready to heat and eat. All of the prepared Nutrisystem foods are perfectly portioned. You never have to weigh portions. You don't have to count calories and points. You get to eat six times a day. This will help cut down on those cravings between meals. You don't have to go to any meetings. You can call or e-mail the program counselors, nutritionists, and dietitians any time for free.

As a Humana member, you also get a **12 percent** discount on all 28-day programs. This could mean up to \$45 off on the most expensive Nutrisystem program, in addition to the best available offer on the Website. And that isn't all. You get free membership and free access to the online Nutrisystem community support boards.

Contact information

Visit us today at www.Nutrisystem.com/humanafl to learn more about individual programs and more savings. You can also call Nutrisystem toll-free at **1-866-936-6874** for all Florida plan members. Hours are Monday through Friday, 8 a.m. to 12 a.m., and Saturday and Sunday, 8:30 a.m. to 5 p.m. Eastern time. All other Humana plan members, please visit www.nutrisystem.com/humana or call **1-866-942-6874** to order. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our automated phone system may answer your call on Saturdays, Sundays, and some public holidays. Just leave a message and select the reason for your call from the automated list. We'll call back by the end of the next business day. Please have your Humana ID card handy when you call.

Lifeline® Medical Alert Systems

Every day, Lifeline® helps thousands of people live more independent, active lives at home. Lifeline offers a monthly rate of **\$31.25** for its standard medical alert service to all Humana members.

How the discount works

Standard Lifeline Service

Installation and enrollment fee

- Regular rate for self installations: \$75
- Humana members' self-installation rate: **\$40**

For a Lifeline Home Service Representative to install the home communicator for you, the rate is \$75.

Monthly fee

- Regular rate: \$42
- Humana members: **\$31.25**

How this service works

The standard service includes the new Lifeline CarePartners Home Communicator model 6800. It also includes Lifeline monitoring services by a trained, dedicated professional staff. They are there to help 24 hours a day, every day of the year.

If you need medical help, a push of a button signals the Lifeline monitoring center. One of our professionals will speak to you over our Home Communicator phone. He or she will figure out what help is needed. They will dispatch the appropriate responders. Family members, friends, neighbors, or emergency service personnel who can quickly get to your home can all be responders.

The standard service includes your choice of a necklace-style Slimline or Classic transmitter, or a wristwatch-style Slimline. You can exchange the transmitter for a different style one time during the subscription period at no additional charge.

Contact information

For details about the program, call **1-866-674-9900**, extension **4304**, Monday through Friday, 7:30 a.m. to 10 p.m., and Saturday, 8 a.m. to 7 p.m. Eastern time. If you use a TTY, call **1-800-855-2881**, Monday through Friday, 7:30 a.m. to 10 p.m., and Saturday, 8 a.m. to 7 p.m. Eastern time.

Hearing Care Program – HEARx and HearUSA

As a Humana member, you can get discounts from HEARx and HearUSA.

How the discount works

- Free hearing test for the purpose of selecting and fitting hearing aids
- \$500 for each hearing aid
- Two years of free batteries with a purchase of hearing aids (up to 40 cells)
- Two-year warranty on the hearing aids

To get your discount, show your Humana ID card at the time of your visit.

Healthy Hearing Program

Other bonuses just for Humana members:

- Humana Battery Club: free hearing enhancement product with enrollment, special pricing for Humana members
- **10 percent** discount on e-hearing health products
- Lifetime in-house service warranty for Humana members
- Two-week check-up: free hearing enhancement product
- Hearing-aid checks at 6 months, one year, two years and three years

Contact information

Visit www.hearusa.com. Call HearUSA at **1-800-333-3389**, Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time. If you use a TTY, call **1-888-300-3277**, Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time.

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Notes

[illegible]

HUMANA.

- Medicare
- Group health benefits
- Individual health
- Specialty Benefits
- Pharmacy Solutions

A Health plan with a Medicare contract, available to anyone enrolled in both Part A and Part B of Medicare. Medicare beneficiaries may enroll in the plan only during specific times of the year. Contact Humana for more information.

Humana.com

HUMANA.

- Medicare
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Humana.com