

# Medicare Employer Plan

The difference is clear

Dear Group Medicare Beneficiary,

At Humana, helping you achieve lifelong well-being is our mission. During our 30 years of experience with Medicare, we've learned how to be a better partner in health.

We're excited to let you know that Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust has asked Humana to offer you a Medicare Advantage and Prescription Drug Plan that gives you more benefits than Original Medicare.

## Learn more about the Humana Medicare Employer plan

- Review the enclosed materials. This packet includes information on your personalized healthcare coverage along with extra services Humana provides.
- If you have questions about your self-payment amount, please call Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust at 1-800-331-4277.

## How to enroll

- To learn how to enroll, please refer to the document titled "Important Enrollment Information," located in this packet.

We look forward to serving you now and for many years to come.

Sincerely,  
Group Medicare Operations

## We're here for you



### Humana Group Medicare

Customer Care

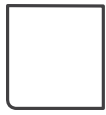
**1-800-733-9064 (TTY: 711)**

Monday – Friday

8 a.m. – 9 p.m., Eastern time

Our automated phone system may answer your call on weekends and some public holidays. Please leave your name and telephone number and we'll call you back by the end of the next business day.





# Important enrollment information

Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust is enrolling you in the Humana Medicare Employer preferred provider organization (PPO) plan. You do not need to do anything to be automatically enrolled in this Medicare health plan. If you do not want to join this plan, you can follow the instructions included below. You must do this before November 13, 2017. Enrollment in this PPO plan will end your enrollment in any Medicare Advantage plan that you are currently enrolled in.

## What do I need to know as a member of the Humana Medicare Employer PPO Plan?

This mailing includes important information about this plan and what it covers, including a Summary of Benefits document. Please review this information carefully.

Once enrolled, you will receive an Evidence of Coverage document (also known as a member contract or subscriber agreement) from the Humana Medicare Employer PPO Plan. Please read the document to learn about the plan's coverage and services. As a member of the Humana Medicare Employer PPO Plan, you can appeal plan decisions about payment or services if you disagree. Enrollment in this plan is generally for the entire year.

When your Humana Medicare Employer PPO Plan begins, Humana will cover all medically necessary items and services, even if you get the services out of network. However, your member cost share may be lower if you use in-network providers. "In-network" means that your doctor or provider is on our list of participating providers. "Out-of-network" means that you are using someone who isn't on this list. The exception is for emergency care, out of area

dialysis services, or urgently needed services. You must use network pharmacies to access Humana benefits, except under limited, non-routine circumstances when you can't reasonably use network pharmacies.

You will need to keep Medicare Parts A and B as the Humana Medicare Employer PPO Plan is a Medicare Advantage Plan. **You must also continue to pay your Part B premium.** You can be in only one Medicare Advantage Plan at a time. You must let us know if you think you might be enrolled in a different Medicare Advantage plan or a Medicare Prescription Drug plan and inform us of any prescription drug coverage that you may get in the future.

## What happens if I don't join the Humana Medicare Employer PPO Plan?

**You aren't required to be enrolled in this plan. If you don't want to enroll, please contact Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust at 1-800-331-4277.**

If you choose to join a different Medicare plan, you can contact 1-800-MEDICARE anytime, 24 hours a day, 7 days a week, for help in learning how. TTY users can call 1-877-486-2048. Your state may have counseling services through the

State Health Insurance Assistance Program (SHIP). They can provide you with personalized counseling and assistance when selecting a plan, including Medicare Supplement plans, Medicare Advantage plans and Prescription Drug Plans. They can also help you find medical assistance through your state Medicaid program and the Medicare Savings Program.

### **What if I want to leave the Humana Medicare Employer PPO Plan?**

You can change or cancel your Humana coverage at any time and return to Original Medicare or another Medicare Advantage plan by using a special election. You can send a request to the Humana Medicare Employer PPO Plan or call 1-800-MEDICARE.

The Humana Medicare Employer PPO Plan serves a specific service area. If you move out of the area that the Humana Medicare Employer PPO Plan serves, you need to notify Humana. Please call Humana Group Medicare Customer Care at 1-800-733-9064 (TTY: 711), Monday – Friday from 8 a.m. – 9 p.m., Eastern time.

Remember that if you leave this plan and don't have creditable prescription drug coverage (as good as Medicare's prescription drug coverage), you may have to pay a late enrollment penalty if you enroll in Medicare prescription drug coverage in the future.

### **Release of Information**

By joining this Medicare Advantage Plan, you give us permission to share your information with Medicare and other plans when needed for treatment, payment and health care operations. We do this to make sure you get the best treatment and to make sure that it is covered by the plan. Medicare may also use this information for research and other reasons allowed by Federal law.

2018

# Summary of Benefits

## Humana Medicare Employer PPO Plan

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### **PPO 079/389**

Iron Workers District Council of SO OH &  
Vicinity Benefit Trust

**Humana®**

Our service area includes the following: **Alabama:** Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Chambers, Cherokee, Chilton, Choctaw, Clarke, Coffee, Colbert, Conecuh, Dale, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Hale, Henry, Houston, Jackson, Jefferson, Lauderdale, Lee, Limestone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Mobile, Monroe, Montgomery, Morgan, Pickens, Pike, Randolph, Russell, Shelby, Talladega, Tuscaloosa, Walker, Washington, Wilcox, Winston; **Arizona:** La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz, Yavapai; **Arkansas:** Baxter, Benton, Boone, Carroll, Clark, Cleburne, Conway, Craighead, Crawford, Crittenden, Dallas, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hot Spring, Iard, Jefferson, Johnson, Lee, Logan, Lonoke, Madison, Marion, Montgomery, Newton, Perry, Phillips, Poinsett, Polk, Pope, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sharp, St. Francis, Van Buren, Washington, Yell; **Colorado:** Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Grand, Huerfano, Jefferson, La Plata, Larimer, Las Animas, Logan, Mesa, Montezuma, Montrose, Morgan, Otero, Park, Pueblo, Teller, Weld; **Delaware:** Kent, New Castle, Sussex; **Florida:** Alachua, Baker, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Escambia, Flagler, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jefferson, Lafayette, Lake, Lee, Levy, Liberty, Madison, Manatee, Marion, Martin, Miami-Dade, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union, Volusia, Wakulla, Walton, Washington; **Georgia:** Appling, Atkinson, Bacon, Baldwin, Barrow, Bartow, Berrien, Bibb, Bleckley, Brantley, Bryan, Bulloch, Burke, Butts, Camden, Carroll, Charlton, Chatham, Chattahoochee, Cherokee, Clarke, Clayton, Clinch, Cobb, Coffee, Columbia, Coweta, Crawford, Dawson, DeKalb, Dodge, Douglas, Effingham, Elbert, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Glynn, Greene, Gwinnett, Habersham, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Jackson, Jasper, Jefferson, Jenkins, Johnson, Jones, Lamar, Laurens, Lincoln, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Montgomery, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Putnam, Rabun, Randolph, Richmond, Rockdale, Screven, Spalding, Stephens, Stewart, Talbot, Taliaferro, Tattnall, Towns, Twiggs, Union, Walton, Warren, Washington, Wayne, Webster, Wheeler, Wilkes; **Hawaii:** Honolulu, Kauai, Maui; **Idaho:** Ada, Boise, Bonner, Canyon, Gem, Kootenai, Payette; **Illinois:** Adams, Boone, Brown, Cass, Christian, Clark, Cook, DeKalb, DuPage, Edgar, Fulton, Hancock, Henderson, Henry, Jasper, Kane, Kankakee, Kendall, Knox, La Salle, Lake, Lee, Livingston, Madison, Marshall, McDonough, McHenry, McLean, Menard, Mercer, Monroe, Morgan, Moultrie, Ogle, Peoria, Pike, Putnam, Richland, Rock Island, Sangamon, Schuyler, Scott, St. Clair, Stark, Stephenson, Tazewell, Vermilion, Warren, Will, Winnebago, Woodford; **Indiana:** Adams, Allen, Bartholomew, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Howard, Huntington, Jackson, Jasper, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Perry, Porter, Posey, Putnam, Randolph, Ripley, Scott, Shelby, Spencer, St. Joseph, Steuben, Switzerland, Tippecanoe, Tipton, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wells, White, Whitley; **Iowa:** Adair, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Dickinson, Emmet, Floyd, Franklin, Fremont, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Osceola, Page,

Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright; **Kansas:** Atchison, Bourbon, Butler, Cherokee, Cowley, Crawford, Dickinson, Douglas, Franklin, Harvey, Jefferson, Johnson, Labette, Leavenworth, Linn, McPherson, Miami, Ottawa, Pottawatomie, Reno, Sedgwick, Shawnee, Sumner, Wyandotte; **Kentucky:** Adair, Allen, Anderson, Barren, Bath, Boone, Bourbon, Boyd, Boyle, Bracken, Bullitt, Butler, Campbell, Carroll, Carter, Casey, Clark, Clay, Clinton, Crittenden, Cumberland, Edmonson, Fayette, Floyd, Franklin, Fulton, Gallatin, Garrard, Grant, Green, Greenup, Hardin, Harlan, Harrison, Henderson, Henry, Hickman, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Leslie, Letcher, Lincoln, Livingston, Logan, Madison, Magoffin, Marion, Martin, McCracken, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Nelson, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Scott, Shelby, Simpson, Spencer, Trimble, Union, Warren, Washington, Webster, Whitley, Woodford; **Louisiana:** Allen, Avoyelles, Beauregard, Bienville, Calcasieu, Caldwell, Cameron, Claiborne, De Soto, Evangeline, Jefferson Davis, Lafayette, LaSalle, Morehouse, Natchitoches, Ouachita, Red River, Sabine, St. Bernard, St. Landry, St. Martin, St. Mary, Vernon, Washington, Winn; **Maine:** Androscoggin, Cumberland, Kennebec, Knox, Oxford, Piscataquis, Sagadahoc, Somerset, Waldo, York; **Maryland:** Anne Arundel, Carroll, Frederick, Garrett, Washington; **Michigan:** Allegan, Barry, Berrien, Branch, Calhoun, Cass, Clare, Clinton, Eaton, Gladwin, Gratiot, Hillsdale, Ingham, Isabella, Kalamazoo, Kent, Lenawee, Livingston, Macomb, Midland, Monroe, Montcalm, Muskegon, Oakland, Oceana, Ottawa, Saginaw, St. Joseph, Van Buren, Washtenaw, Wayne; **Minnesota:** Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Lac qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahanomen, Marshall, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Scott, Sherburne, Sibley, St. Louis, Stearns, Steele, Swift, Todd, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright; **Mississippi:** Amite, Attala, Benton, Carroll, Claiborne, Clarke, Coahoma, Copiah, DeSoto, George, Greene, Hancock, Harrison, Hinds, Holmes, Humphreys, Jackson, Jefferson, Jefferson Davis, Kemper, Lauderdale, Lawrence, Leake, Madison, Marshall, Monroe, Montgomery, Neshoba, Newton, Pearl River, Rankin, Scott, Simpson, Smith, Stone, Tallahatchie, Tate, Tishomingo, Tunica, Walthall, Wayne, Wilkinson, Yazoo; **Missouri:** Audrain, Barry, Bates, Benton, Bollinger, Boone, Callaway, Carroll, Cass, Cedar, Christian, Clay, Cole, Cooper, Dade, Dallas, Douglas, Greene, Harrison, Henry, Hickory, Howard, Howell, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lincoln, Livingston, McDonald, Miller, Moniteau, Morgan, Newton, Oregon, Osage, Ozark, Pemiscot, Pettis, Phelps, Platte, Polk, Pulaski, Ray, Saline, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Wright; **Montana:** Beaverhead, Broadwater, Carbon, Cascade, Chouteau, Deer Lodge, Fergus, Flathead, Granite, Jefferson, Judith Basin, Lake, Lewis and Clark, Liberty, Lincoln, Madison, Meagher, Mineral, Missoula, Pondera, Powell, Ravalli, Sanders, Silver Bow, Stillwater, Teton, Yellowstone; **Nebraska:** Banner, Burt, Butler, Cass, Cheyenne, Colfax, Cuming, Dodge, Douglas, Kimball, Lancaster, Otoe, Sarpy, Saunders, Seward, Washington; **Nevada:** Clark, Washoe; **New Hampshire:** Belknap, Carroll, Hillsborough, Merrimack, Rockingham, Strafford; **New Jersey:** Gloucester; **New Mexico:** Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, Dona Ana, Grant, Guadalupe, Lincoln, Los Alamos, Luna, McKinley, Otero, Rio Arriba, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Taos, Torraine, Valencia; **New York:** Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Columbia, Cortland, Delaware, Greene, Hamilton, Herkimer, Jefferson,

Kings, Lewis, Madison, Montgomery, Nassau, New York, Oneida, Onondaga, Oswego, Otsego, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schuyler, Seneca, Steuben, Tioga, Warren, Washington, Yates; **North Carolina:** Alamance, Alexander, Anson, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Camden, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Columbus, Cumberland, Davidson, Davie, Durham, Forsyth, Franklin, Gaston, Gates, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, New Hanover, Northampton, Orange, Pender, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Washington, Watauga, Yadkin, Yancey; **North Dakota:** Barnes, Burleigh, Cass, Grand Forks, Kidder, Morton, Richland, Stutsman, Traill; **Ohio:** Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Coshocton, Crawford, Cuyahoga, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Gallia, Geauga, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Vinton, Warren, Washington, Wayne, Williams, Wood, Wyandot; **Oklahoma:** Adair, Canadian, Cherokee, Cleveland, Comanche, Craig, Custer, Delaware, Dewey, Grady, Haskell, Hughes, Johnston, Kay, Kingfisher, Kiowa, Le Flore, Lincoln, Logan, Mayes, McClain, Muskogee, Noble, Nowata, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pottawatomie, Pushmataha, Seminole, Sequoyah, Stephens, Tulsa, Wagoner; **Oregon:** Benton, Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lincoln, Linn, Malheur, Multnomah, Washington; **Pennsylvania:** Adams, Allegheny, Beaver, Berks, Bradford, Bucks, Butler, Carbon, Centre, Chester, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Erie, Franklin, Huntingdon, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Warren, Washington, Wayne, Westmoreland, Wyoming, York; **Puerto Rico:** Island Wide; **South Carolina:** Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Berkeley, Calhoun, Charleston, Cherokee, Colleton, Dorchester, Fairfield, Georgetown, Greenville, Hampton, Kershaw, Laurens, Lee, Lexington, Newberry, Oconee, Orangeburg, Pickens, Richland, Spartanburg, Union, York; **South Dakota:** Bon Homme, Brookings, Butte, Clark, Clay, Codington, Custer, Davison, Day, Deuel, Fall River, Grant, Hamlin, Hanson, Hutchinson, Kingsbury, Lake, Lawrence, Lincoln, Marshall, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Spink, Turner, Union, Yankton; **Tennessee:** Anderson, Bedford, Bledsoe, Blount, Bradley, Campbell, Cheatham, Claiborne, Cocke, Cumberland, Davidson, DeKalb, Dickson, Fayette, Fentress, Franklin, Grainger, Grundy, Hamblen, Hamilton, Hardin, Hickman, Jackson, Jefferson, Knox, Lewis, Loudon, Macon, Madison, Marion, Marshall, Maury, Meigs, Monroe, Montgomery, Morgan, Overton, Polk, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Sumner, Trousdale, Union, Warren, Wayne, White, Williamson; **Texas:** Anderson, Aransas, Armstrong, Atascosa, Austin, Bandera, Bastrop, Bee, Bexar, Caldwell, Callahan, Cameron, Camp, Carson, Chambers, Cherokee, Coleman, Collin, Colorado, Comal, Comanche, Cooke, Dallas, Dawson, Deaf Smith, Delta, Denton, Dimmit, Eastland, Ector, Edwards, El Paso, Ellis, Erath, Fannin, Fort Bend, Franklin, Frio, Galveston, Gray, Grayson, Gregg, Grimes, Guadalupe, Hardin, Harris, Harrison, Hays, Henderson, Hidalgo, Hill, Hood, Howard, Jefferson, Jim Wells, Johnson, Jones, Kendall, Kerr, Kinney, Kleberg, Liberty, Lubbock, Marion, Martin, Matagorda, Maverick, McLennan, Medina, Midland, Montgomery, Morris, Navarro, Nueces, Orange, Palo Pinto, Panola, Polk, Potter, Randall, Real, Rockwall, Rusk, San Jacinto, San Patricio, Shackelford, Shelby, Smith,



Tarrant, Taylor, Tom Green, Travis, Trinity, Tyler, Upshur, Uvalde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wharton, Williamson, Wilson, Wood, Zavala; **Utah:** Daggett, Davis, Salt Lake, Uintah, Utah, Weber, Virginia: Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Bedford, Bland, Botetourt, Bristol City, Buchanan, Buckingham, Buena Vista City, Caroline, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Culpeper, Cumberland, Dickenson, Dinwiddie, Essex, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Fredericksburg City, Giles, Gloucester, Goochland, Grayson, Greene, Halifax, Hampton City, Hanover, Henrico, Hopewell City, Isle of Wight, James City, King and Queen, King George, Lancaster, Lee, Loudoun, Louisa, Lunenburg, Madison, Manassas City, Manassas Park City, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Petersburg City, Poquoson City, Portsmouth City, Powhatan, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York; **Washington:** Clark, Cowlitz, Island, King, Kitsap, Kittitas, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla; **West Virginia:** Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Putnam, Raleigh, Ritchie, Roane, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming; **Wisconsin:** Brown, Calumet, Columbia, Crawford, Dane, Dodge, Door, Douglas, Fond du Lac, Forest, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Portage, Racine, Richland, Rock, Sauk, Sheboygan, Washington, Waukesha, Waupaca, Waushara, Winnebago;

The employer, union or trust determines where they are going to offer the plan.



# Let's talk about **Humana Medicare Employer PPO,**

Find out more about the Humana Medicare Employer PPO plan – including the services it covers – in this easy-to-use guide.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, ask us for the "Evidence of Coverage" or you will receive one after you are enrolled.

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## **To be eligible**

To join Humana Medicare Employer PPO, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. The counties listed earlier in this booklet are covered in the Humana network. However, if your county is not listed, you may still have coverage with this plan. If you don't live in one of these areas, please contact Humana to see if you are eligible.

## **Plan name:**

Humana Medicare Employer PPO

## **How to reach us:**

Members should call toll-free **1-800-733-9064** for questions **(TTY/TDD 711)**

Call Monday – Friday, 8 a.m. - 9 p.m. Eastern time.

Or visit our website: **Humana.com**

Humana Medicare Employer PPO has a network of doctors, hospitals, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network. You may have to pay more for the services you receive outside the network, and you may have to follow special rules prior to getting services in and/or out of network. For more information, please call Group Medicare Customer Care.



## **A healthy partnership**

Get more from your plan — with extra services and resources provided by Humana!

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Para obtener información adicional, llame a Servicio al cliente al número de teléfono que aparece anteriormente.



# Monthly Premium, Deductible and Limits

## IN-NETWORK

## OUT-OF-NETWORK

### PLAN COSTS

**Monthly premium**

You must keep paying your Medicare Part B premium.

For information concerning the self-payment amounts you will pay, please contact your employer/union group.

**Medical deductible**

This plan does not have a deductible.

**Maximum out-of-pocket responsibility**

The most you pay for copays, coinsurance and other costs for medical services for the year.

**In-Network Maximum Out-of-Pocket**

**\$1,000** out-of-pocket limit for Medicare-covered services. The following services do not apply to the maximum out-of-pocket: Part D Pharmacy, Counseling Services ; Fitness Program ; Health Education Services ; Meal Benefit ; Nursing Hotline ; Smoking Cessation (Additional) ; Web/Phone Based Technologies and the Plan Premium.

If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.

**Combined In and Out-of-Network Maximum Out-of-Pocket**

**\$1,000** out-of-pocket limit for Medicare-covered services. In-Network Exclusions: Part D Pharmacy, Counseling Services ; Fitness Program ; Health Education Services ; Meal Benefit ; Nursing Hotline ; Smoking Cessation (Additional) ; Web/Phone Based Technologies and the Plan Premium do not apply to the combined maximum out-of-pocket.

Out-of-Network Exclusions: Part D Pharmacy, Worldwide Coverage and the Plan Premium do not apply to the combined maximum out-of-pocket.

Your limit for services received from in-network providers will count toward this limit.

If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.

**Note:** some services require prior authorization and referrals from providers.



# Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
<b>ACUTE INPATIENT HOSPITAL CARE</b>		
Our plan covers an unlimited number of days for an inpatient hospital stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.	<b>\$0</b> per admit	<b>\$0</b> per admit
<b>OUTPATIENT HOSPITAL COVERAGE</b>		
Outpatient hospital visits	<b>\$0</b> copay	<b>\$0</b> copay
Ambulatory surgical center	<b>\$0</b> copay	<b>\$0</b> copay
<b>DOCTOR OFFICE VISITS</b>		
<b>Primary care provider (PCP)</b>	<b>\$15</b> copay	<b>\$15</b> copay
<b>Specialists</b>	<b>\$15</b> copay	<b>\$15</b> copay
<b>PREVENTIVE CARE</b>		
Including: Annual Wellness Visit, flu vaccine, colorectal cancer and breast cancer screenings. Covered at no cost when you see an in-network provider. Any additional preventive services approved by Medicare during the contract year will be covered.	<b>Covered at no cost</b> when you see an in-network provider.	<b>\$0</b> copay for Medicare-covered preventive services <b>\$0</b> copay for a supplemental annual physical exam
<b>EMERGENCY CARE</b>		
<b>Emergency room</b> If you are admitted to the hospital within 24 hours for the same condition, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.	<b>\$50</b> copay for Medicare-covered emergency room visit(s)	<b>\$50</b> copay for Medicare-covered emergency room visit(s)
<b>Urgently needed services</b> Urgently needed services are care provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.	<b>\$0</b> copay *	<b>\$0</b> copay *

\* **\$15** copay for services received at a Primary Care Provider (PCP) or Specialist still apply.

**Note:** some services require prior authorization and referrals from providers.



# Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
<b>DIAGNOSTIC SERVICES, LABS AND IMAGING</b>		
Diagnostic radiology	\$0 copay *	\$0 copay *
Lab services	\$0 copay	\$0 copay
Diagnostic tests and procedures	\$0 copay *	\$0 copay *
Outpatient X-rays	\$0 copay *	\$0 copay *
Radiation Therapy	\$0 copay *	\$0 copay *
<b>HEARING SERVICES</b>		
Medicare covered hearing	\$15 copay	\$15 copay
Routine hearing	\$0 copayment for routine hearing exam up to 1 per year.	\$0 copayment for routine hearing exam up to 1 per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
<b>DENTAL SERVICES</b>		
Medicare covered dental	\$15 copay	\$15 copay
<b>VISION SERVICES</b>		
Medicare covered vision services	\$0 to \$15 copay	\$0 to \$15 copay
Diabetic eye exam	\$0 copay	\$0 copay
Eyewear (post-cataract)	\$15 copay	\$15 copay
Routine vision	\$0 copayment for Routine Exam up to 1 per year.	\$0 copayment for Routine Exam up to 1 per year. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

\* **\$15** copay for services received at a Primary Care Provider (PCP) or Specialist still apply.

**Note:** some services require prior authorization and referrals from providers.



# Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
<b>MENTAL HEALTH SERVICES</b>		
<b>Inpatient</b> The inpatient hospital care limit applies to inpatient mental services provided in a general hospital. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. 190 day lifetime limit in a psychiatric facility	<b>\$0</b> per admit	<b>\$0</b> per admit
<b>Outpatient group and individual therapy visits</b>	Outpatient therapy visit: <b>\$0</b> copay *	<b>\$0</b> copay *
<b>SKILLED NURSING FACILITY</b>		
Our plan covers up to 100 days in a SNF.  No 3-day hospital stay is required. Plan pays \$0 after 100 days	<b>\$0</b> copay per day for days 1-100	<b>\$0</b> copay per day for days 1-100
<b>PHYSICAL THERAPY</b>		
	<b>\$0</b> copay	<b>\$0</b> copay
<b>AMBULANCE</b>		
	<b>\$0</b> copay	<b>\$0</b> copay
<b>TRANSPORTATION</b>		
	Not covered	Not covered
<b>PART B PRESCRIPTION DRUGS</b>		
	<b>\$0</b> copay or <b>0%</b> of the cost	<b>\$0</b> copay or <b>0%</b> of the cost
<b>ALLERGY</b>		
<b>Allergy Shots &amp; Serum</b>	<b>\$15</b> copay	<b>\$15</b> copay
<b>CHIROPRACTIC SERVICES</b>		
<b>Medicare covered chiropractic visit(s)</b>	<b>\$0</b> copay	<b>\$0</b> copay
<b>DIABETES MANAGEMENT TRAINING</b>		
	<b>\$0</b> copay	<b>\$0</b> copay

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# Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
<b>FOOT CARE (PODIATRY)</b>		
Medicare covered foot care	\$15 copay	\$15 copay
<b>HOME HEALTH CARE</b>		
	\$0 copay	\$0 copay
<b>MEDICAL EQUIPMENT/SUPPLIES</b>		
Durable medical equipment (like wheelchairs or oxygen)	0% of the cost	0% of the cost
Medical Supplies	0% of the cost	0% of the cost
Prosthetics (artificial limbs or braces)	0% of the cost	0% of the cost
Diabetes monitoring supplies	\$0 copay	\$0 copay
<b>OUTPATIENT SUBSTANCE ABUSE</b>		
Outpatient group and individual substance abuse treatment visits	Outpatient substance abuse treatment visit: \$0 copay *	Outpatient substance abuse treatment visit: \$0 copay *
<b>REHABILITATION SERVICES</b>		
Occupational and speech therapy	\$0 copay	\$0 copay
Cardiac rehabilitation	\$0 **	\$0 **
Pulmonary rehabilitation	\$0 copay	\$0 copay
<b>RENAL DIALYSIS</b>		
Renal dialysis	\$0 copay	\$0 copay
Kidney disease education services	\$0 copay	\$0 copay
<b>FITNESS AND WELLNESS</b>		
SilverSneakers® Fitness Program - Basic fitness center membership including fitness classes.		
<b>HOSPICE</b>		
You must get care from a Medicare-certified hospice. You must consult with your plan before you select hospice.		

\*\* \$15 copay for services received at an Outpatient Hospital still apply.

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رقم هاتف الصم والبكم: 711. 1-800-733-9064.



## Find out **more**

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Humana is a Medicare Advantage organization with a Medicare contract. You must continue to pay your Medicare Part B premiums. This is an advertisement. The benefit information provided is a brief summary, not a comprehensive description of benefits. For more information contact the plan. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each year.

If you want to compare our plan with other Medicare health plans, you can call your employer or union sponsoring this plan to find out if you have other options through them. If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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Humana.com

(Pending CMS Approval) PPO 079/389

2018

# Prescription Drug Schedule

## Humana Medicare Employer Plan

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### **Rx 256**

Iron Workers District Council of SO OH &  
Vicinity Benefit Trust

**Humana®**





## Let's talk about **Humana Medicare Employer Rx,**

Find out more about the Humana Medicare Employer Rx plan – including the services it covers – in this easy-to-use guide.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, ask us for the "Evidence of Coverage" or you will receive one after you enroll.

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## Monthly Premium, Deductible and Limits

### Pharmacy (Part D) deductible

This plan does not have a deductible.



## Prescription Drug Benefits

Initial coverage (after you pay your deductible, if applicable)

You pay the following until your total yearly drug costs reach **\$3,750**. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

Tier	Standard Retail Pharmacy	Standard Mail Order
<b>30-day supply</b>		
<b>1 (Generic or Preferred Generic)</b>	<b>\$7</b> copay	<b>\$7</b> copay
<b>2 (Preferred Brand)</b>	<b>\$25</b> copay	<b>\$25</b> copay
<b>3 (Non-Preferred Drug)</b>	<b>\$40</b> copay	<b>\$40</b> copay
<b>4 (Specialty Tier)</b>	<b>\$40</b> copay	<b>\$40</b> copay
<b>90-day supply</b>		
<b>1 (Generic or Preferred Generic)</b>	<b>\$14</b> copay	<b>\$14</b> copay
<b>2 (Preferred Brand)</b>	<b>\$50</b> copay	<b>\$50</b> copay
<b>3 (Non-Preferred Drug)</b>	<b>\$80</b> copay	<b>\$80</b> copay
<b>4 (Specialty Tier)</b>	N/A	N/A

There may be generic and brand-name drugs, as well as Medicare-covered drugs, in each of the tiers. See the Prescription Drug Guide to identify commonly prescribed prescription drugs in each tier.

### ADDITIONAL DRUG COVERAGE

#### Original Medicare excluded drugs

Certain drugs excluded by Original Medicare are covered under this plan. You pay the cost share associated with the tier level for certain Erectile Dysfunction Drugs, Vitamin and Mineral Drugs, Weight Loss Drugs. The amount you pay when you fill a prescription for these drugs does not count towards qualifying you for the Catastrophic Coverage stage. Contact Humana Group Medicare Customer Care at the phone number on the back of your membership card for more details.

### Coverage Gap

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches **\$3,750**.

You will continue to pay the same amount as when you were in the initial coverage stage.

### Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$5,000**, you pay the greater of:

- **\$3.35** for generic (including brand drugs treated as generic) and a **\$8.35** copay for all other drugs, or
- **5%** coinsurance (**\$40.00** maximum out-of-pocket per prescription for a one-month supply) regardless of tier.





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## Find out **more**

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You can see our plan's drug formulary at our website at **[http://www.humana.com/medicare/medicare\\_prescription\\_drugs/medicare\\_drug\\_tools/medicare\\_drug\\_list](http://www.humana.com/medicare/medicare_prescription_drugs/medicare_drug_tools/medicare_drug_list)** or call us at the number listed at the beginning of this booklet and we will send you one.

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**Humana**<sup>®</sup>

Humana.com

(Pending CMS Approval) Rx 256

# Humana Pharmacy<sup>®</sup> mail delivery

More and more Humana members are finding Humana Pharmacy to be their choice for value, experience, safety, accuracy, convenience and service.

## Why choose Humana Pharmacy?

**Savings.** Many Humana plans provide cost savings if you fill a 90-day supply of your maintenance medicine through a mail-delivery pharmacy, instead of a retail pharmacy. Plus, the pharmacy team works with you and your doctor to find medicine that costs less.

**Experienced pharmacy team.** Pharmacists are available to answer questions about your medicine and our services.

**Safe and accurate.** Two pharmacists check your new prescriptions to make sure they're safe to take with your other medications. The dispensing equipment and heat-sealed bottles with tamper-resistant foil help ensure quality and safety. Plus, your order comes in plain packaging for additional security.

**Timely reminders.** To help make sure you have the medicine and supplies you need when you need them, we can remind you when it's time to refill your medicine. Just set your preferences when you sign up at [HumanaPharmacy.com](https://www.humana.com/humana-pharmacy).

**Time-saving mail delivery.** No driving to the pharmacy and waiting in line. You may be able to order just four times a year and have more time to do the things you enjoy.

## Visit [HumanaPharmacy.com](https://www.humana.com/humana-pharmacy)

After you become a Humana member, you can sign in with your MyHumana identification number or register to get started. You can also sign up by calling **1-800-833-1315 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

Your health is important to us. Humana Pharmacy can deliver the value and service you expect from your pharmacy.

Make Humana Pharmacy  
your one source

**Maintenance medicine.** Medicine you take all the time for conditions like high cholesterol, high blood pressure and asthma.

**Specialty medicine.** Specialized therapies to treat chronic or complex illnesses like rheumatoid arthritis and cancer.



# Humana<sup>®</sup>

# Flexible ordering options

## Online

**HumanaPharmacy.com.** Start a new prescription, order refills, check on your order and get information about how to get started.

## Doctor

Let your doctor know you would like to use our pharmacy and he or she can send prescriptions through ePrescribe. Healthcare providers can also fill out the fax form by downloading it from **HumanaPharmacy.com/forms** and faxing the prescription to **1-800-379-7617**.

## Mail

Download the “Registration & Prescription Order Form” from **HumanaPharmacy.com/forms** and mail your paper prescriptions to:  
Humana Pharmacy  
P.O. Box 745099  
Cincinnati, OH 45274-5099

## Phone

For maintenance medicine, you can call **1-800-833-1315 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

For specialty medicine, you can call Humana Specialty Pharmacy® directly at **1-800-833-1642 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., and Saturday, 8 a.m. – 6 p.m., Eastern time.

## Humana Pharmacy Mobile App

Place new orders and refills for your medicine, check order status and gain access to a secure site 24 hours a day, seven days a week.

Text “**HPAPP**” to **239355** (Be Well) to download. Message and data rates apply. Reply STOP to cancel, HELP for help.

## The life of a prescription

1. Humana Pharmacy receives your prescription order. Your doctor can send us your new prescriptions by fax, phone or electronically. Or you can send new prescriptions by mail with an order form. Order forms can be downloaded at **HumanaPharmacy.com/forms**.
2. The pharmacy checks your Humana pharmacy benefits coverage, enters your order and creates a unique shipment number.
3. A pharmacist checks your prescription order for accuracy and possible drug interactions.
4. Approved orders go through the payment process. If your health benefits don't cover the medicine, the pharmacy will check the claim and fix the problem. If they cannot fill your prescription, they will return it to you and tell you why.
5. An automated system fills your medicine and a pharmacist makes sure it matches the label before it's sealed.
6. Humana Pharmacy mails the order to you with important information about your medicine.

You should get your new prescription by mail in 7 – 10 days after Humana Pharmacy has all the necessary information. Your refill should arrive within 5 – 7 days. It may take longer if they have to call you or your doctor with questions about the order.

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## **Discrimination is against the law**

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, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Humana Inc. and its subsidiaries provide:

- Free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call the number on your ID card or if you use a TTY, call **711**.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Discrimination Grievances  
P.O. Box 14618  
Lexington, KY 40512-4618

If you need help filing a grievance, call the number on your ID card or if you use a TTY, call **711**.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at:

**<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

**U.S. Department of Health and Human Services**

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

**1-800-368-1019, 800-537-7697 (TDD)**

Complaint forms are available at **<http://www.hhs.gov/ocr/office/file/index.html>**

# Humana®

# Multi-Language Interpreter Services

**English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call the number on your ID card (TTY: 711).

**Español (Spanish):** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación (TTY: 711).

**繁體中文 (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。請致電會員卡上的電話號碼 (TTY：711)。

**Tiếng Việt (Vietnamese):** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số điện thoại ghi trên thẻ ID của quý vị (TTY: 711).

**한국어 (Korean):** 주의 : 한국어를 사용하시는 경우 , 언어 지원 서비스를 무료로 이용하실 수 있습니다 . ID 카드에 적혀 있는 번호로 전화해 주십시오 (TTY: 711).

**Tagalog (Tagalog – Filipino):** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa iyong ID card (TTY: 711).

**Русский (Russian):** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Наберите номер, указанный на вашей карточке-удостоверении (телетайп: 711).

**Kreyòl Ayisyen (French Creole):** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou kat idantite manm ou (TTY: 711).

**Français (French):** ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro figurant sur votre carte de membre (ATS : 711).

**Polski (Polish):** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Proszę zadzwonić pod numer podany na karcie identyfikacyjnej (TTY: 711).

**Português (Portuguese):** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para o número presente em seu cartão de identificação (TTY: 711).

**Italiano (Italian):** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero che appare sulla tessera identificativa (TTY: 711).

**Deutsch (German):** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wählen Sie die Nummer, die sich auf Ihrer Versicherungskarte befindet (TTY: 711).

**日本語 (Japanese):** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。お手持ちのIDカードに記載されている電話番号までご連絡ください (TTY：711)。

**فارسی (Farsi):**

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.  
با شماره تلفن روی کارت شناسایی تان تماس بگیرید (TTY: 711).

**Diné Bizaad (Navajo):** Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, námbóo ninaaltsoos yézhí, bee nées ho'dólzin bikáá'ígíí bee hólne' (TTY: 711).

**العربية (Arabic):**

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم الهاتف الموجود على بطاقة الهوية الخاصة بك (رقم هاتف الصم والبكم: 711).



**GHHJBZCEN\_18\_placeholder**







**Group Medicare PPO**  
Iron Workers District Council of Southern Ohio & Vicinity







# HEALTHY CHOICES GET REWARDED

Improve your well-being and earn Bucks in the process

Start with the decision to engage with Go365™ by Humana.

Go365 is a program designed to help you make healthier choices. Along the way, as you complete activities, you'll get rewarded.



**Learn...** About your health. Through our Go365 Health Assessment, a confidential lifestyle questionnaire, you'll gain an understanding of your current health. You'll get a personalized report with steps you can take to boost wellness. And you'll discover your Go365 Age — which tells you if your body is living older or younger than your actual years.



**Burn...** Calories through activities we suggest. Or get vaccinations and preventive screenings. We'll help you establish goals based on your Go365 Health Assessment results and guide you in completing activities to achieve them.



**Earn...** Bucks\* you can spend at the Go365 Mall. As you complete certain activities, you earn Bucks — Bucks are good for the purchase of movie tickets and gift cards, pedometers and wearable fitness devices, apparel and more. Great gifts for your family, for your friends and, of course, for yourself. After all, you earned them.

## You'll receive more information about Go365 after you enroll in a Humana Medicare plan.

Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits may change each year.

### Discrimination is Against the Law

Humana Inc. and its subsidiaries ("Humana") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

continued on back

\*Bucks have no cash value and can only be spent at the Go365 Mall. Bucks must be earned and redeemed within the same plan year.

MAKE HEALTHIER CHOICES



**English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Please call our Customer Care number on the back of your Humana member ID card.

**Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Póngase en contacto con nuestro Departamento de Atención al Cliente llamando al número que aparece al dorso de su tarjeta de identificación de afiliado de Humana.

**繁體中文 (Chinese):** 注意：如果您使用繁體中文，請致電 Humana 會員卡背面的電話號碼與客戶服務部聯絡。





# Take me to your doctor or provider!

Give this flyer to your doctor to confirm you are covered.

Don't forget to bring your Humana member ID card to your first appointment as well. Once you are a member of the Humana Medicare Employer preferred provider organization (PPO) plan, sharing this information can help keep you connected with your preferred provider.

## A message for your provider

Humana will provide coverage for this retiree under a group (or an employer-sponsored) Medicare employer preferred provider organization (PPO) plan.

**This retiree's in-network and out-of network benefits are the same.** This means you can provide services to this retiree or **any member of this plan if you are a Medicare provider.**

**Contracted healthcare providers** – If you're a Humana Medicare Employer PPO-contracted healthcare provider, **you'll receive your contracted rate.**

**Out-of-network healthcare providers** – **Humana is dedicated to an easy transition.** If you're a Medicare provider, you can treat and receive payment for your Humana-covered patients who have this plan. Humana pays providers according to the Original Medicare fee schedule less any member plan responsibility.

**Healthcare providers who want information** about our claims processes or about becoming a Humana Medicare Employer PPO-contracted provider can call Provider Relations at **1-800-626-2741.**

**NOTE:** This number is not for patient use. Patients, please call the Group Medicare Customer Care number on the back of your Humana member ID card.

**Humana**®

**The in-network and out-of network benefits are the same for any member of this plan if you are a Medicare provider.**

Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

### **Discrimination is Against the Law**

Humana Inc. and its subsidiaries (“Humana”) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

**English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Please call our Customer Care number on the back of your Humana member ID card.

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**繁體中文 (Chinese):** 注意：如果您使用繁體中文，請致電 Humana 會員卡背面的電話號碼與客戶服務部聯絡。

**Humana**<sup>®</sup>

# Humana Medicare Employer

Preferred provider organization plan (PPO)



Great things are ahead  
of you when your health  
is ready for them



We're here to help you get ready. We'll assist you each step of the way to help you feel confident about managing your costs—and your well-being.

This guidebook covers the **Humana Medicare Employer preferred provider organization (PPO) plan.**

This guidebook doesn't list every service, limitation and exclusion in the plan. All that information, along with a full list of benefits, is found within your Evidence of Coverage provided after you enroll.

**Are you ready to start?**

# Let's begin at the beginning



## 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. Medicare is divided into Parts A, B, C and D. Parts A and B are called Original Medicare.

You can receive your Medicare Parts A and B benefits through the federal government or a private insurance company.

## How does it work?

A

### **Medicare Part A is hospital insurance**

It helps cover medically necessary inpatient care in a hospital or skilled nursing facility. It also helps cover some home healthcare and hospice care.

B

### **Medicare Part B is medical insurance**

It helps cover medically necessary doctors' services, outpatient care and other medical services and supplies. Part B also covers some preventive services.

C

### **Medicare Part C (Medicare Advantage plans)**

These are available through private insurance companies. Medicare Part C helps cover everything medically necessary that Parts A and B cover, including hospital and medical services. **You still have Medicare if you elect Medicare Part C coverage.** You must be entitled to Medicare Part A and enrolled in Part B to be eligible for Medicare Part C.

D

### **Medicare Part D is prescription drug coverage**

Like Part C Medicare Advantage plans, Part D is only available through private companies. **Some Medicare Advantage plans include Medicare prescription drug coverage.** Part D helps with the costs of the medications your doctor prescribes.

# Humana offers you a Medicare Employer PPO

## **A PPO offers:**

- **All the benefits of Original Medicare, plus extra benefits**
- Maximum out-of-pocket protections
- Worldwide emergency coverage
- Programs to help improve health and well-being

## **Dedicated team and more:**

- **Your benefit levels are the same for in-network and out-of-network providers**
- You don't need a referral to see any healthcare provider
- Coverage for office visits, including routine physical exams
- Almost no claim forms to fill out or mail—we take care of that for you
- Dedicated Customer Care specialists who serve only our Group Medicare customers
- Emergency coverage anywhere in the world

## Total well-being starts with a complete approach to health

### **Support your health—and your finances**

Humana offers solid insurance products that help you support your health—and your financial security—all provided by a Fortune 500 company with 30 years of experience providing Medicare member plans.

### **Maximize your well-being**

Our health and well-being tools and resources make it easy to set health goals, chart your progress, strengthen your mind and body and build connections with others. The power to live a full, vibrant life is in your hands.

### **Manage your health**

Complex or chronic health conditions often demand personal attention. A Humana nurse can meet you at home, in the hospital, on the phone or via email, to help you manage your condition and minimize complications.



## Build healthy relationships

Your relationship with your medical provider is important in helping you protect and manage your health.

With the Humana Medicare Employer PPO plan, you can use any provider who accepts Medicare and agrees to bill Humana. Your benefit plan coverage remains the same, even if you receive care from an out-of-network provider.

If you decide to seek care from an out-of-network provider, your share of the costs may be higher if the benefit is a coinsurance amount instead of a copayment. Refer to your Summary of Benefits, located in this packet, for more information.

### Why choose a Humana network provider?

- Humana Medicare PPO network providers must take payment from Humana for treating plan members.
- Network providers coordinate with Humana, which makes it easier to share information. Patients may have a better experience when providers share information this way.
- Humana supplies in-network providers with information about services and programs available to patients with chronic conditions.

### Is your provider in Humana's provider network?


Humana respects your relationship with your provider. We want you to be able to select a provider who's close to home and who can focus on your specific needs. If you need help finding a provider, call our Group Medicare Customer Care team or use our online directory.

Humana's online provider lookup is an easy way to find doctors, hospitals and other healthcare providers in Humana's network:

- Go to **Humana.com** and click on "Find a doctor"
- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name

## Communication counts

Humana believes Medicare members deserve a better way to understand, track, manage and possibly save money on their healthcare.



Your **SmartSummary**<sup>®</sup>  
helps you do just that

SmartSummary serves as your comprehensive and personalized health benefits statement. You can use your SmartSummary as a portable health record.

You'll receive these statements after each month in which you've had a claim. You also can sign in to MyHumana and see your past SmartSummary statements anytime.

### **SmartSummary helps you:**

- Understand your total healthcare picture
- Manage your monthly and yearly healthcare costs
- Engage with your providers by having a list of the healthcare services you receive
- Learn about preventive care, health conditions, treatment options and ways to help reduce health expenses

*"I have been on the Humana MA PPO since 2010 and it is the best insurance I've had. Their customer service is second to none."*

– Edwin C. Louisville, KY



# MyHumana

It's just for you

As soon as you receive your Humana member ID card, go to **Humana.com** and register for MyHumana. This is your personal, secure online account that allows you to access your specific plan details from your computer or smartphone.

## The MyHumana Mobile app

If you have an iPhone or Android, download the MyHumana Mobile app.\* You'll have your plan details with you at all times.

Visit **Humana.com/mobile-apps** to learn about our many mobile apps, the app features and how to use them.

With MyHumana and the MyHumana Mobile app, you can:

- Review your plan benefits and claims
- Find providers in your network
- Access digital ID cards

### You can also connect with us on Facebook

Find healthcare information for Medicare members and caregivers to help in your pursuit of lifelong well-being at **facebook.com/Humana**.

\*Standard data rates may apply.



# SilverSneakers®

## Fitness program



This program gives you access to fitness locations nationwide where you can:

**Work out indoors.** You receive a basic fitness membership and SilverSneakers group exercise classes (where available).

**Go outside with FLEX™.** Try tai chi, yoga, walking groups and more. Available at local parks and recreation centers (where available).

**Get SilverSneakers Steps®.** At home or on the go—receive your choice of a kit for general fitness, strength, walking or yoga.

## Allies in well-being

### Consent forms

Many people trust a family member or close friend to help them with their healthcare—someone who may help you talk with us about your insurance plan, keep track of your benefits and claims or answer healthcare questions.

We need your permission to share your personal information with someone else. To give your permission, you'll need to read and sign a consent form.

#### Here are the ways you can do that:

- Fill out and submit the form online once you have registered on MyHumana
- Print the form from **Humana.com/PHI** and return it by following the instructions on the form
- Give us a call and we'll mail the form to you to complete and return

A signed consent form allows insurers to share health plan information and personal health information. It's different from granting medical power of attorney, which allows someone to make decisions about your care.

We all need a little help now and then. These programs and services are there when you need them, connecting you with care, advice and support wherever you are in your well-being journey.



## **Humana Points of Care**

Offers useful articles, the ability to connect with your family and friends, health and education tools, and much more. We also provide support and education for those caring for members, so they can improve the health and quality of life for their loved ones.

### **HumanaPointsofCare.com**

## **HumanaFirst® Nurse Advice Line**

Talk to a registered nurse who will help address your health concerns and answer questions about medical conditions. This service is not for use in an emergency. If you have a medical emergency, go to the emergency room or dial 911. The HumanaFirst Nurse Advice Line is available 24 hours a day, seven days a week.

**1-800-622-9529 (TTY: 711)**

**[Humana.com/medicare-support/benefits/health-programs/HumanaFirst](https://www.humana.com/medicare-support/benefits/health-programs/HumanaFirst)**

## **Humana At Home<sup>SM</sup>**

Supports qualifying members with both short-term and long-term services that can help them remain independent at home. Humana At Home care managers support members by providing education about chronic conditions and medication adherence, helping with discharge instructions, accessing community resources, finding social support and more, all included in the plan at no additional cost.

**[Humana.com/caregmt](https://www.humana.com/caregmt)**

**1-800-432-4803 (TTY: 711)**

Monday – Friday, 8:30 a.m. – 5:30 p.m., Eastern time

## **Humana Well Dine® meal program**

After your inpatient stay in a hospital or nursing facility, you're eligible for 10 healthy, precooked frozen meals delivered to your door at no additional cost to you.

**1-866-96MEALS (1-866-966-3257) (TTY: 711)**

Monday – Friday, 8 a.m. – 9 p.m.

Saturday, 9 a.m. – 5 p.m., Eastern time

## **MDLIVE®**

Humana's telemedicine benefit, delivered by MDLIVE, allows you to visit anytime with a doctor from your home or on the go. Our network of U.S. board-certified doctors is available 24 hours a day, seven days a week by phone or video (where available) to assist with non-emergency medical care. Limitations on healthcare and prescription services delivered via telemedicine vary by state.

**1-888-673-1992 (TTY: 711)**

24 hours a day, seven days a week

**[MDLIVE.com/HumanaMedicare](https://www.mdlive.com/HumanaMedicare)**

*"I love my Humana MA PPO. I have a nurse that calls me once a month to check in, and she is always able to help me with questions I have about my health."*

– August M. Louisville, KY

## In other words ...

All those insurance terms can be a little confusing. Here are a few of the most common terms and definitions.

### **Coinsurance**

Your share after deductible

A percentage of your medical and drug costs that you may pay out of your pocket for services after you pay any plan deductible.

### **Copayment**

What you pay at the provider's office for medical services

The set dollar amount you pay when you receive medical services or have a prescription filled.

### **Deductible**

What you pay up front

The amount you pay for healthcare before your plan begins to pay for your benefits.

### **Exclusions and limitations**

Anything not covered

Specific conditions or circumstances that aren't covered under a plan.

### **Maximum out-of-pocket**

The most you'll spend before your plan pays 100 percent

The most you would have to pay for services covered by a health plan, including deductibles, copays and coinsurance. If and when you reach your annual out-of-pocket limit, the Humana Medicare Employer plan pays 100 percent of the Medicare-approved amount for most covered medical charges.

### **Network**

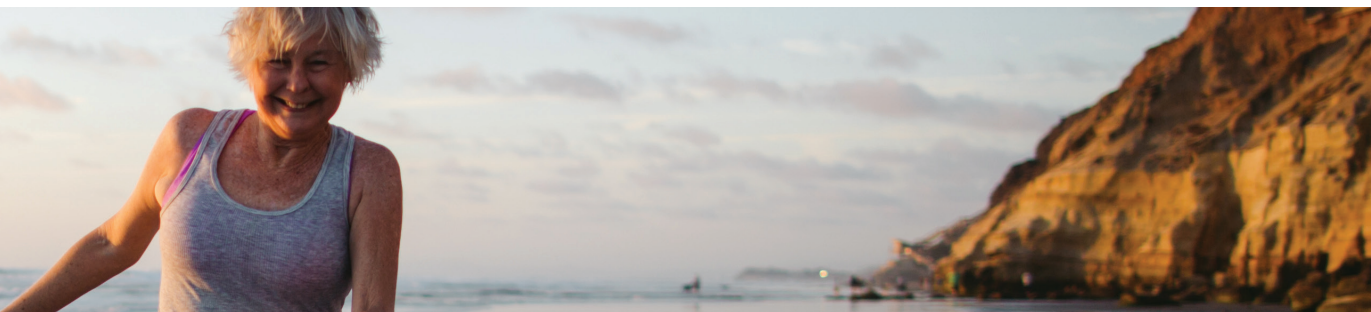
Your plan's healthcare team

A group of healthcare providers contracted to provide medical services at discounted rates. The providers include doctors, hospitals and other healthcare professionals and facilities.

### **Premium**

The regular payment for your plan

The amount you and/or your employer regularly pay for Medicare or Medicare Advantage coverage.



## Frequently asked questions

### **Do I need to show my red, white and blue Medicare card when I visit the doctor?**

No. You'll get a Humana member ID card that will take its place. Keep your Medicare ID card in a safe place—or use it only when it's needed for discounts and other offers from retailers.

### **What should I do if I move?**

If you move to another area or state, it may affect your plan. Please contact your group benefits administrator for details and call to notify Humana of the move.

### **What should I do if I have to file a claim?**

Call Humana Group Medicare Customer Care for more information and assistance. To request reimbursement for a charge you paid for a service, send the provider's itemized receipt and the Health Benefits Claim Form (also available at [MyHumana.com](https://www.mychumana.com)) to the claims address on the back of your Humana member ID card. Make sure the receipt includes your name and Humana member ID number.

### **What if I have other health insurance coverage?**

If you have other health insurance, show your Humana member ID card and your other insurance cards when you see a healthcare provider. The Humana Medicare Employer plan may be used in combination with other types of health insurance coverage you may have. This is called coordination of benefits.

### **When does my coverage begin?**

Your former employer or union decides how and when you enroll. Check with your benefits administrator for the proposed effective date of your enrollment. Be sure to keep your current healthcare coverage until your Medicare plan enrollment is confirmed.

### **What if my service needs a prior authorization?**

If your medical service or medication requires a prior authorization, your provider can contact Humana to request it. You can consult your benefits summary or call Customer Care if you have questions regarding what medical services and medications require prior authorization.

### **What if my provider says they will not accept my plan?**

If your provider says they will not accept your PPO plan, you can give them the "[Take me to your doctor or provider!](#)" flyer, located in the pocket of this booklet. It explains how your PPO plan works. You can also call Customer Care and have a Humana representative contact your provider and explain how your PPO plan works.



## What to expect after you enroll



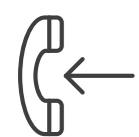
### Enrollment confirmation

You'll receive a letter from Humana once the Centers for Medicare & Medicaid Services (CMS) confirms your enrollment.



### Humana member ID card

Your Humana member ID card will arrive in the mail shortly after you enroll.



### Welcome call

Shortly after your membership is confirmed, a Humana representative will call you to answer any questions about your enrollment and complete a survey about your health.



### Humana care management programs

If you qualify, a nurse or Humana At Home<sup>SM</sup> care manager may also call to learn about any challenges you feel affect your health.



### Evidence of Coverage (EOC)

This detailed booklet about your healthcare coverage with your plan will arrive in the mail. This will also include your privacy notice.

Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium and/or member cost share may change each year. You must continue to pay your Part B premium.

The provider and pharmacy network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

This telemedicine service may not be available with all Humana health plans. Limitations on healthcare and prescription services delivered via telemedicine and communications options vary by state. Telemedicine is not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.

**Humana**<sup>®</sup>

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## The coverage you need

to be ready for the great things ahead  
Important plan information

**Humana**<sup>®</sup>

GHHJC3QEN\_18





### Why should I choose Humana?

We've earned the trust of millions of members since we offered our first Medicare plan in 1987. More than 8.3 million<sup>1</sup> Medicare customers have chosen us to be their healthcare partner, making Humana one of the largest Medicare plan administrators in the country.

**Lifelong well-being—Humana's goal for you**

### What's inside

- How to enroll
- Summary of Benefits
- Introduction to Medicare
- Details about your plan
- Tools and programs to manage your health
- Frequently asked questions

### We're here for you

Humana Group Medicare Customer Care

**1-800-733-9064 (TTY: 711)**

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

<sup>1</sup>Humana Inc. 2016 Annual Report, February 2017