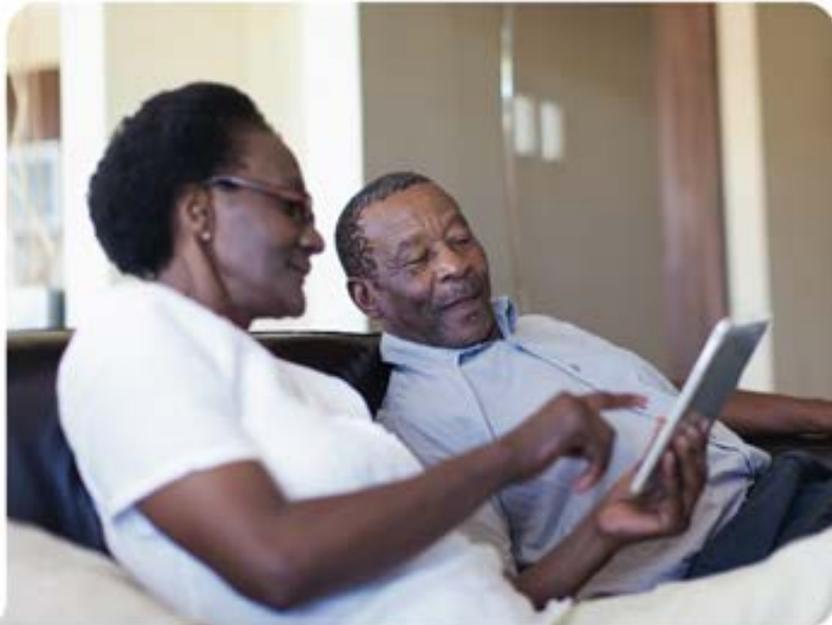


Humana Group Medicare Advantage

Plans that go the extra mile.



ERS of Texas

Nick Arnold
Laura Pinkard

October 2016

HealthSelect
Medicare Advantage Plan

ERS
EMPLOYEES' RETIREMENT
SYSTEM OF TEXAS

Humana

Making Healthcare Decisions: What You Need to Know

Today we will focus on how Humana can partner with you to help you achieve your healthcare goals. We will also answer questions you may have about your new Humana plan.

What We Will Discuss Today:



How does Medicare work, and how is it different from Medicare Advantage?

What is our new plan, and what does the change mean for me?

What happens after I enroll?



Learn About Medicare: Humana Medicare Advantage

At Humana, we help you understand the many aspects of Medicare and try to make your options easy to select, enroll in and use.

About Humana:



Dedicated to communities around the country for **more than 50 years**



Over 7 million Medicare members, just like you, across **all 50 states***



Providing Medicare plans to beneficiaries **since 1987**



Easily find a provider with our **nationwide network of providers**

One Card and One Place to Call With Questions for your Medicare Hospital and Medical Coverage:



Humana Group Medicare Advantage



*Source: 2015 Humana Inc. Annual Report

MILE
2

Understand Your Plan: What is a PPO?

A Preferred Provider Organization (PPO) allows members to go to any provider that accepts Medicare that also agrees to Humana’s terms and conditions – in other words, they agree to bill Humana.

PPO – See any provider that accepts Medicare and agrees to bill Humana

Humana
Humana Medicare (Employer PPO)

MEMBER NAME	CARD ISSUED: MM/DD/YYYY
MEMBER ID: HXXXXXXXXX	
Plan (80840) 9140461101	
COMPANY NAME	<u>Copayments:</u>
Group: XXXXX	OFFICE VISIT: \$XX
	SPECIALIST: \$XX
	HOSPITAL EMERGENCY: \$XX
	CMS XXXXX XXX



Provider Flexibility



No Copayment for certain Preventive Care



Out-Of-Pocket Maximum



Worldwide Emergency Coverage

MILE
2

Understand Your Plan: Your PPO

With your PPO plan, you will pay the same amount both in and out-of-network for care.

What You Will Pay:

Your PPO plan	
Annual Deductible	\$0
Annual Maximum Out of Pocket	\$1,000
Hospital Care	
Outpatient Hospital Visits	\$0
Inpatient Hospital	\$0 per admit
Physician and Facility Services	
Primary Care Physician	\$0
Specialist	\$0
Outpatient Ambulatory Surgical Center	\$0
Durable Medical Equipment	\$0
Emergency Services	
Emergency Room Care	\$0
Urgent Care	\$0

Use Your Plan: Available Programs

Humana's Group Medicare plans address the full spectrum of your health needs – from overcoming a chronic condition or supporting your journey towards better health and security.

Clinical Programs:

Get the right care in place to help manage chronic condition(s)

Humana

At HomeSM

If you qualify, a personal Care Manager will work with you one-on-one by phone, video or in your home.

Health Management Resources:

Humana Points of Care

Provides the ability to connect with your family and friends, health and education tools and more.

MyDirectivesSM

An easy way for you to develop an advance directive for your family and providers.

[HumanaPointsofCare.com](https://www.humana.com/points-of-care)

Health Coaching Programs:



Begin your journey to a healthier lifestyle with a certified health coach who helps you set and reach goals through a personalized action plan.

Use Your Plan: Available Programs

Humana's Group Medicare plans can help you improve your overall well-being with extra benefits.



- A total health and physical activity program
- Help you get fit the way you want by providing access to fitness locations nationwide
- Connect online and stay active with support from fellow members: silversneakers.com



A wellness program just for Humana members. It's part of your Humana Medicare plan at no extra cost. Here are four easy steps to get off to a healthy start!

- Learn more about your health
- Engage in healthy activities
- Earn **Go365 Bucks**
- Shop the **Go365 Mall**

Go365.com

MILE
3

Use Your Plan: Understanding Your Health

You will receive your SmartSummary, a comprehensive overview of your personal health benefits and health spending throughout the year.



Stay Informed:

Know what you're spending and the benefits you're using with a 12-month claims history



Clear and Detailed Financials:

Identify patterns and find savings opportunities with all your plan information in one place



Health Record to Take to Your Provider:

Use this document to take with you to the provider's office

Your SmartSummary®



MILE

3

Use Your Plan: Stay Connected With Humana

There are many ways to interact with Humana after you enroll in a plan.

?

You will have a dedicated customer care team to help you with anything related to your Humana plan.

1-855-377-0001

(TTY:711)

MyHumana®

Use MyHumana as an online tool to access your benefits information anytime. Look for this icon:



HumanaFirst®

HumanaFirst* is a toll-free, 24 hour-a-day Nurse Advice Line. A nurse will provide advice on how to treat your situation at home or advise where to go for care, if needed

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

**HumanaFirst should not be used in emergency situations.*

MILE
3

Use Your Plan: What's Next

There are a few things you need to do after moving to your Humana plan.

What do I do with my Medicare card?

- * Provide your Humana card to your provider from now on, but keep your Medicare card in a safe place

* Keep, but don't use



* Use this card now



What do I need to do after I enroll?

- * Read through the materials Humana sends you and expect to receive a call from Humana within 90 days to discuss your health goals

How do I find a provider/physician/hospital?

- * Go to [Humana.com/PhysicianFinder](https://www.humana.com/PhysicianFinder) and follow the simple instructions to find a provider in Humana's network

Thank You

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

The and provider 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 service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

This information is available for free in other languages. Please call our customer care number at 1-855-377-0001 (TTY: 711). You can call Monday - Friday, from 8 a.m. - 9 p.m., Eastern time.>

Esta información está disponible gratuitamente en otros lenguajes. Póngase en contacto con nuestro Departamento de Atención al Cliente al 1-855-377-000 (TTY: 711). Los representantes están disponibles de lunes a viernes de 8 a.m. a 9 p.m., hora del Este.>

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. Humana does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats
- Provides free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact Michelle Griffin, PhD.

If you believe that Humana has 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:

Michelle M. Griffin, PhD (FACHE)
Civil Rights/LEP/ADA/Section 1557 Compliance Officer
500 W. Main Street -10th Floor
Louisville, Kentucky 40202
Phone: 1-877-320-1235 (TTY: 711) Fax: 877-320-1269
Email: Mgriffin5@humana.com or Accessibility@humana.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Dr. Michelle Griffin, Civil Rights/LEP/ADA/Section 1557 Compliance Officer, is available to help you at the contact information listed above.

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 or TDD: 800-537-7697

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

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-866-396-8810 (TTY: 711).

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-396-8810 (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 1-866-396-8810 (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 1-866-396-8810 (TTY: 711).

한국어 (Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-396-8810 (TTY: 711)번으로 전화해 주십시오.

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-396-8810 (TTY: 711).

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-396-8810 (телетайп: 711).

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-396-8810 (TTY: 711).

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-396-8810 (ATS : 711).

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-396-8810 (TTY: 711).

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-396-8810 (TTY: 711).

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-396-8810 (TTY: 711).

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-396-8810 (TTY: 711).

ગુજરાતી (Gujarati): સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-396-8810 (TTY: 711).

ภาษาไทย (Thai): เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-866-396-8810 (TTY: 711).

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíilnih 1-866-396-8810 (TTY: 711)

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-866-396-8810 (رقم هاتف الصم والبكم: 711).