

HUMANA MEDICARE EMPLOYER HMO PLAN
2019 Standard HMO Plan 076/517

Subject to CMS Approval

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or member cost-share may change each year. Please refer to the Evidence of Coverage for additional information regarding covered services and limitations or any other contractual conditions. Members residing in some states can get coverage for most services without a referral or approval ahead of time from their PCP. 'Self-referred' means members get services on their own from network specialists. For a complete description of benefits, exclusions and limitations please refer to the actual Evidence of Coverage. If a discrepancy arises between this information and the actual Evidence of Coverage, the Evidence of Coverage will prevail in all instances.

Humana is a Medicare Employer HMO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

		2018	2019
Annual Maximum Out-of-Pocket		• In-Network: \$2,500 per individual per plan year (excludes Part D Pharmacy, Extra Services and the Plan Premium)	• In-Network: \$2,500 per individual per plan year (excludes Part D Pharmacy, Extra Services and the Plan Premium)
Annual Deductible		• In-Network: NONE • In-Network Exclusions: N/A	• In-Network: NONE • In-Network Exclusions: N/A
Place of Treatment	Benefit	Network Coverage Plan Pays (1):	Network Coverage Plan Pays (1):
Primary Care Physician	• Office Visit	100% after \$5 copayment	100% after \$5 copayment
	• Diagnostic Procedures and Tests	100%	100%
	• Lab Services	100%	100%
	• Surgical Procedures	100% after \$5 copayment	100% after \$5 copayment
	• Allergy Shots and Injections	100%	100%
	• Mental Health/Substance Abuse Services	100% after \$5 copayment	100% after \$5 copayment
	• Administration of Drugs in a Physician's Office	80%	80%
Specialist	• Office Visit	100% after \$20 copayment	100% after \$20 copayment
	• Advanced Imaging	100%	100%
	• Diagnostic Procedures and Tests	100%	100%
	• Lab Services	100%	100%
	• Surgical Procedures	100% after \$20 copayment	100% after \$20 copayment
	• Diagnostic Colonoscopy	100% after \$20 copayment	100% after \$20 copayment
	• Podiatry (Medicare-covered)	100% after \$20 copayment	100% after \$20 copayment

	• Chiropractic (Medicare-covered)	100% after \$20 copayment	100% after \$20 copayment
	• Cardiac Therapy	100% after \$20 copayment	100% after \$20 copayment
	• Pulmonary Therapy	100% after \$20 copayment	100% after \$20 copayment
	• Therapies (Occupational, Physical, Audiology, and Speech)	100% after \$20 copayment	100% after \$20 copayment
	• Radiation Therapy	100% after \$20 copayment	100% after \$20 copayment
	• Allergy Shots and Injections	100%	100%
	• Mental Health/Substance Abuse Services	100% after \$20 copayment	100% after \$20 copayment
	• Administration of Drugs in a Physician's Office	80%	80%
	• Chemotherapy Drugs	100% after \$20 copayment	100% after \$20 copayment
	• Dental (Medicare-covered)	100% after \$20 copayment	100% after \$20 copayment
	• Hearing (Medicare-covered)	100% after \$20 copayment	100% after \$20 copayment
	• Vision (Medicare-covered)	100% after \$20 copayment	100% after \$20 copayment
	• Eyewear for Post-Cataract Surgery	100% • For eyeglasses and contacts following cataract surgery	100% • For eyeglasses and contacts following cataract surgery
	• Diabetic Eye Exam	100%	100%
Preventive Services	• Abdominal Aortic Aneurysm Screening (One time)	100%	100%
	• Screening and Counseling to Reduce Alcohol Misuse (One per year)	100%	100%
	• Annual Wellness Visit (One per year; First annual "Wellness" visit cannot take place within 12 months of Medicare enrollment or the "Welcome to Medicare" visit)	100%	100%
	• Bone Mass Measurement (One every 24 months; More often if medically necessary)	100%	100%
	• Cardiovascular Disease Behavioral Therapy (One per year)	100%	100%
	• Cardiovascular Disease Screening (One every five years)	100%	100%

<ul style="list-style-type: none"> Colorectal Cancer Screening for members age 50 and older: Fecal Occult Blood Test (One per year); Flexible Sigmoidoscopy (One every two years if at high risk or one every 10 years if not at high risk); Colonoscopy (One every two years if at high risk or one every 10 years if not at high risk); Barium Enema (One every 2 years if at high risk or one every four years if not at high risk) 	100%	100%
<ul style="list-style-type: none"> Depression Screening (One per year) 	100%	100%
<ul style="list-style-type: none"> Diabetes Screening (Up to two per year) 	100%	100%
<ul style="list-style-type: none"> Diabetes Self-Management Training 	100%	100%
<ul style="list-style-type: none"> Glaucoma Screening (One per year) 	100%	100%
<ul style="list-style-type: none"> HIV Screening (One per year or three times during pregnancy) 	100%	100%
<ul style="list-style-type: none"> Immunizations (One per year) 	100%	100%
<ul style="list-style-type: none"> Screening for Lung Cancer with Low Dose Computed Tomography (One per year) 	100%	100%
<ul style="list-style-type: none"> Breast Cancer Screening - Mammogram (One per year for members age 40 and older; One baseline mammogram for members between the ages of 35 and 39) 	100%	100%
<ul style="list-style-type: none"> Medicare Diabetes Prevention Program (MDPP) 	100%	100%
<ul style="list-style-type: none"> Nutrition Therapy Services (Diabetic and Kidney Disease Patients) 	100%	100%

	• Obesity Screening and Counseling	100%	100%
	• Cervical, Vaginal, and Prostate Cancer Screening: For all members - Pap Tests and Pelvic Exams (One every 24 months); Pap Test (One every 12 months for high risk); Prostate Cancer Screening (One every 12 months for members age 50 and older)	100%	100%
	• Routine Physical (One per year)	100% • Routine physical must be obtained from a Primary Care Physician	100% • Routine physical must be obtained from a Primary Care Physician
	• Smoking and Tobacco Use Cessation (Covers up to eight face-to-face visits in a 12-month period)	100%	100%
	• Sexually Transmitted Infections (STI) Screening and Counseling (One per year)	100%	100%
	• "Welcome to Medicare" Preventive Visit (One time within the first 12 months of Medicare enrollment)	100%	100%
Inpatient Hospital Services	• Inpatient Acute Care (All Authorized Admissions)	100% after \$150 copayment per day (days 1-5)	100% after \$150 copayment per day (days 1-5)
	• Inpatient Physician Services	100%	100%
	• Inpatient Mental Health Care/Substance Abuse Services (All Authorized Admissions)	100% after \$150 copayment per day (days 1-5)	100% after \$150 copayment per day (days 1-5)
Inpatient Psychiatric Facility	• Inpatient Mental Health Care/Substance Abuse Services (All Authorized Admissions)	100% after \$150 copayment per day (days 1-5) • 190 day lifetime limit in a psychiatric facility	100% after \$150 copayment per day (days 1-5) • 190 day lifetime limit in a psychiatric facility
	• Inpatient Mental Health/Substance Abuse Physician Services	100%	100%
Partial Hospitalization	• Mental Health/Substance Abuse Services	100% after \$20 copayment	100% after \$20 copayment

Outpatient Hospital	• Surgical Services	100% after \$100 copayment	100% after \$100 copayment
	• Diagnostic Colonoscopy	100% after \$100 copayment	100% after \$100 copayment
	• Advanced Imaging	100% after \$50 copayment	100% after \$50 copayment
	• Nuclear Medicine	100% after \$50 copayment	100% after \$50 copayment
	• Diagnostic Procedures and Tests	100%	100%
	• Lab Services	100%	100%
	• Radiation Therapy	100%	100%
	• Cardiac Therapy	100% after \$40 copayment	100% after \$40 copayment
	• Pulmonary Therapy	100% after \$30 copayment	100% after \$30 copayment
	• Therapies (Occupational, Physical, Audiology, and Speech)	100% after \$40 copayment	100% after \$40 copayment
	• Chemotherapy Drugs	100% after \$50 copayment	100% after \$50 copayment
	• Renal Dialysis	80%	80%
	• Mental Health/Substance Services	100% after \$40 copayment	100% after \$40 copayment
	• Outpatient Physician Services	100%	100%
Skilled Nursing Facility (SNF)	• SNF Care (No 3-day hospital stay is required)	100% per day (days 1 - 20); \$25 copayment per day (days 21 - 100) • Plan pays \$0 after 100 days	100% per day (days 1 - 20); \$25 copayment per day (days 21 - 100) • Plan pays \$0 after 100 days
	• SNF Physician Services	100%	100%
Urgent Care Center	• Urgently Needed Care	100% after \$20 copayment	100% after \$20 copayment
	• Lab Services	100%	100%
Emergency Room	• Emergency Services (2)	100% after \$65 copayment; waived if admitted within 24 hours	100% after \$65 copayment; waived if admitted within 24 hours
	• Emergency Room Physician Services	100%	100%
Ambulance	• Ambulance Services	100% after \$50 copayment per date of service • Limited to Medicare-covered transportation	100% after \$50 copayment per date of service • Limited to Medicare-covered transportation
Worldwide Coverage	• Emergency Services Only	100% after \$65 copayment; waived if admitted within 24 hours • Limited to emergency Medicare-covered services	100% after \$65 copayment; waived if admitted within 24 hours • Limited to emergency Medicare-covered services
Comprehensive Outpatient Rehabilitation Facility	• Pulmonary Therapy	100% after \$20 copayment	100% after \$20 copayment
	• Therapies (Occupational, Physical, Audiology, and Speech)	100% after \$20 copayment	100% after \$20 copayment
Freestanding Radiological Facility	• Advanced Imaging	100%	100%
	• Nuclear Medicine	100%	100%
	• Diagnostic Procedures and Tests	100%	100%
	• Radiation Therapy	100%	100%

Ambulatory Surgical Center	• Surgical Procedures	100% after \$75 copayment	100% after \$75 copayment
	• Diagnostic Colonoscopy	100% after \$75 copayment	100% after \$75 copayment
Freestanding Laboratory	• Lab Services	100%	100%
Dialysis Center	• Renal Dialysis	100%	100%
Home Health	• Home Health Care	100%	100%
	• Excludes Personal Home Care		• Excludes Personal Home Care
DME Provider	• Durable Medical Equipment	90%	90%
	• Diabetic Monitoring Supplies	100%	100%
Medical Supply Provider	• Medical Supplies	90%	90%
Prosthetics Provider	• Prosthetics and Orthotics	90%	90%
Pharmacy (Part B Only)	• Durable Medical Equipment	90%	90%
	• Medical Supplies	90%	90%
	• Diabetic Monitoring Supplies	100%	100%
	• Medicare-covered Part B Drugs	80%	80%

The benefit and discount information presented here are current as of the date of this document. If a change should occur prior to implementation, Humana will clarify any change and notify the group sponsor.

Extra Benefits (MSB)	• SilverSneakers®	In most service areas members will have free membership to a local fitness center through the SilverSneakers® Program. The SilverSneakers® Fitness Program offers your retirees free membership at a warm and friendly fitness center. Enrollment is easy and there is no initiation fee or contract. SilverSneakers Steps is a personalized fitness program for members who don't have access to a SilverSneakers location. After signing up as a Steps member on silversneakers.com/member, members will receive a kit with tools to help the members get fit at home.	In most service areas members will have free membership to a local fitness center through the SilverSneakers® Program. The SilverSneakers® Fitness Program offers your retirees free membership at a warm and friendly fitness center. Enrollment is easy and there is no initiation fee or contract. SilverSneakers Steps is a personalized fitness program for members who don't have access to a SilverSneakers location. After signing up as a Steps member on silversneakers.com/member, members will receive a kit with tools to help the members get fit at home.
	• Counseling Services	Member Assistance Program (MAP) which aims to make the member's life easier and can help them get through life's challenges. MAP provides members with three confidential, telephonic counseling sessions, per life event, with a MAP professional to help them cope with life changes, stress, conflict resolution and grief. Members will also have access to online resources, including educational articles and webinars. Unlimited consultations with subject-matter experts and referrals for adult care and childcare issues.	N/A
	• Personal Health Coaching	Personal Health Coaching is an interactive inbound and outreach on-line and telephonic wellness coaching for Medicare participants who elect to participate, for wellness improvement, including weight management, tobacco cessation, nutrition, exercise, back care, blood pressure management, and blood sugar management.	Personal Health Coaching is an interactive inbound and outreach on-line and telephonic wellness coaching for Medicare participants who elect to participate, for wellness improvement, including weight management, nutrition, exercise, back care, blood pressure management, and blood sugar management.
	• Smoking Cessation (Additional)	A comprehensive smoking cessation program available online, email and phone. Personal coaches assist via establishing goals and providing articles and resources to aid in the effort to quit smoking.	A comprehensive smoking cessation program available online, email and phone. Personal coaches assist via establishing goals and providing articles and resources to aid in the effort to quit smoking.

	<ul style="list-style-type: none"> • HumanaFirst® Nurse Advice Line 	<p>A toll-free 24-hour, seven day a week medical information service staffed with specially trained registered nurses to assist in immediately answering questions on symptom related health conditions.</p>	<p>A toll-free 24-hour, seven day a week medical information service staffed with specially trained registered nurses to assist in immediately answering questions on symptom related health conditions.</p>
	<ul style="list-style-type: none"> • Meal Program 	<p>After member's overnight stay in the hospital or nursing facility, they are eligible for 10 nutritious, precooked frozen meals delivered to their door at no cost to members. To arrange for this service, members simply call 1-866-96MEALS (1-866-966-3257) after their discharge and provide their Humana member ID number, and other basic information. A representative will call members to schedule delivery and determine whether they're eligible for other community-based programs to help with rehabilitation or other needs.</p>	<p>After member's overnight stay in the hospital or nursing facility, they are eligible for 10 nutritious, precooked frozen meals delivered to their door at no cost to members. To arrange for this service, members simply call 1-866-96MEALS (1-866-966-3257) after their discharge and provide their Humana member ID number, and other basic information. A representative will call members to schedule delivery and determine whether they're eligible for other community-based programs to help with rehabilitation or other needs.</p>
	<ul style="list-style-type: none"> • Virtual Visits-Medical 	<p>Talk to a U.S. board certified doctor 24/7/365 with telemedicine when the member's regular doctor is not available. Use a phone, computer, tablet or other video technology for diagnosis and treatment of certain non-emergency medical care. And, if medically necessary, a prescription may even be called into members' local pharmacy. While this program is not intended to replace the member's primary care doctor for common or chronic conditions, a virtual visit can sometimes be another option when the member's doctor's office or urgent care center is not available or open. Members are not required to use this service, and can contact their primary care doctor to request an appointment. Services will be rendered for \$5. When members have an emergency, such as a life-threatening injury, illness or major trauma, they call 911 or go to their nearest emergency room. Please contact Customer Care or visit Humana.com for additional benefit details. Web/Phone-based technologies is available in all States except Arkansas and Idaho. Web-based technologies only - available in Arkansas and Idaho.</p>	<p>Talk to a U.S. board certified doctor 24/7/365 with telemedicine when the member's regular doctor is not available. Use a phone, computer, tablet or other video technology for diagnosis and treatment of certain non-emergency medical care. And, if medically necessary, a prescription may even be called into members' local pharmacy. While this program is not intended to replace the member's primary care doctor for common or chronic conditions, a virtual visit can sometimes be another option when the member's doctor's office or urgent care center is not available or open. Members are not required to use this service, and can contact their primary care doctor to request an appointment. Services will be rendered for \$5. When members have an emergency, such as a life-threatening injury, illness or major trauma, they call 911 or go to their nearest emergency room. Please contact Customer Care or visit Humana.com for additional benefit details. Web/Phone-based technologies is available in all States except Arkansas and Idaho. Web-based technologies only - available in Arkansas and Idaho.</p>

	<ul style="list-style-type: none"> • Virtual Visits-Mental and Behavioral Health 	N/A	<p>Members can meet virtually with a U.S. board certified psychiatrist or in-state licensed and credentialed mental health professional by phone or secure online video sessions. Consistent with applicable state and federal law, use a phone, computer, tablet or other video technology for mental health services including diagnosis and treatment of certain non-emergency mental health conditions. If medically necessary and as permitted by state and federal law, a prescription may be called into their local pharmacy. Schedule a virtual visit appointment that is convenient for them and pay a copay based on their health plan. A virtual visit can sometimes be another option when members are unable to access a psychiatrist or mental health professional in-person. Members are not required to use this service – they can contact their local psychiatrist or mental health professional to request an appointment if they prefer to see someone in person. Services will be rendered for \$20. If members are experiencing a mental health crisis or emergency, they call 911 or go to their nearest emergency room. Members can also access the free, 24-hour National Suicide Prevention Lifeline at 1-800-273-8255. Please contact Customer Care or visit Humana.com for additional benefit details. Web/Phone-based technologies is available in all States except Arkansas and Idaho. Web-based technologies only - available in Arkansas and Idaho.</p>
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Care Management	<ul style="list-style-type: none"> • Clinical Programs/Disease Management (3) 	<p><i>Case Management</i> Offers support to high-risk members during or immediately following a hospitalization. Nurses assess member for risks, opportunities to coordinate care, and provide support/guidance to optimize health outcomes. Additionally, Humana At Home care management combines both acute and chronic care management to effectively manage the health needs of the most complex members.</p>	<p><i>Case Management</i> Offers support to high-risk members during or immediately following a hospitalization. Nurses assess member for risks, opportunities to coordinate care, and provide support/guidance to optimize health outcomes. Additionally, Humana At Home care management combines both acute and chronic care management to effectively manage the health needs of the most complex members.</p>
		<p><i>Chronic Condition Management</i> Humana's chronic condition management model for the Medicare population is Humana At Home. Humana At Home supports the overall health and well-being of the individual (for both health/situational challenges the person is facing). Humana At Home focuses on the whole person, allowing the member to receive the accurate level of support wherever he or she is in the healthcare spectrum.</p> <p>Humana At Home delivers an evidence-based program that includes face-to-face interaction, as well as telephonic and virtual support by Humana At Home care managers or health coaches. Humana At Home care managers support members managing their health at home avoiding unnecessary hospitalizations, emergency room visits, and skilled nursing facility admissions. By helping avoid unnecessary utilization, Humana At Home improves health outcomes and member satisfaction, while reducing the cost of care.</p> <p>In addition, Humana offers a management program for members with End-Stage Renal Disease or chronic kidney disease. This program is for members receiving hemodialysis or peritoneal dialysis or who have evidence of advanced renal disease and will be on dialysis soon. Program goals include increasing medication compliance, providing member education, and as possible, delaying the onset of disease progression.</p>	<p><i>Chronic Condition Management</i> Humana's chronic condition management model for the Medicare population is Humana At Home. Humana At Home supports the overall health and well-being of the individual (for both health/situational challenges the person is facing). Humana At Home focuses on the whole person, allowing the member to receive the accurate level of support wherever he or she is in the healthcare spectrum.</p> <p>Humana At Home delivers an evidence-based program that includes face-to-face interaction, as well as telephonic and virtual support by Humana At Home care managers or health coaches. Humana At Home care managers support members managing their health at home avoiding unnecessary hospitalizations, emergency room visits, and skilled nursing facility admissions. By helping avoid unnecessary utilization, Humana At Home improves health outcomes and member satisfaction, while reducing the cost of care.</p> <p>In addition, Humana offers a management program for members with End-Stage Renal Disease or chronic kidney disease. This program is for members receiving hemodialysis or peritoneal dialysis or who have evidence of advanced renal disease and will be on dialysis soon. Program goals include increasing medication compliance, providing member education, and as possible, delaying the onset of disease progression.</p>

		<p><i>Transplant Management</i> Guides and coordinates the services and procedures involved with transplants, from initial diagnosis, through recovery; supports members for one year post transplant.</p>	<p><i>Transplant Management</i> Guides and coordinates the services and procedures involved with transplants, from initial diagnosis, through recovery; supports members for one year post transplant.</p>
		<p><i>Behavioral Health Care Coordination</i> This holistic approach combines medical and behavioral support to improve mental health issues that could hinder the progression to better physical health.</p>	<p><i>Behavioral Health Care Coordination</i> This holistic approach combines medical and behavioral support to improve mental health issues that could hinder the progression to better physical health.</p>
		<p><i>Health Coaching</i> Health coaching wellness programs are offered on three topics: chronic conditions, nutrition, and back pain. These programs use telephonic certified health coaches with educational print materials to encourage healthy behaviors and positive lifestyle change.</p>	<p><i>Health Coaching</i> Health coaching wellness programs are offered on three topics: chronic conditions, nutrition, and back pain. These programs use telephonic certified health coaches with educational print materials to encourage healthy behaviors and positive lifestyle change.</p>

(1) All coinsurance percentages are based on the Medicare fee schedule and not billed charges. All copayments are on a "per visit" basis, unless otherwise noted.

(2) Emergency room copayment waived if admitted or if hospital is outside the U.S.

(3) We have provided examples of various Health Education and clinical programs. Actual programs may vary by market.

The benefit and discount information presented here are current as of the date of this document. If a change should occur prior to implementation, Humana will clarify any change and notify the group sponsor. The products and services described below 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 should be addressed with Customer Care by calling the number on the back of the member's Humana membership card.

CMS does not permit discussing the below services with potential enrollees prior to enrollment.

Extra Services (VAIS)	• Complementary and Alternative Medicine	Discounts for complementary and alternative medicine services including chiropractic, acupuncture and massage therapy. Services must be received from participating Tivity Health's WholeHealth Living Choices providers. Puerto Rico is excluded. To find a participating provider, go to humana.wholehealthmd.com .	Discounts for complementary and alternative medicine services including chiropractic, acupuncture and massage therapy. Services must be received from participating Tivity Health's WholeHealth Living™ providers. Puerto Rico is excluded. To find a participating provider, go to humana.wholehealthmd.com or call 1-866-430-8647, Monday through Friday, 8:30 a.m. to 8 p.m. Eastern time. TTY users call 711.
	• Dental Discount (HumanaDental)	Discount for dental services received from participating HumanaDental providers. To find a participating provider visit Humana.com . To receive the discount members show their Humana ID card and their dental discount card. The service is not available in Puerto Rico or Florida.	Discount for dental services received from participating HumanaDental providers. To find a participating provider visit Humana.com . To receive the discount members show their Humana ID card and their dental discount card. The service is not available in Puerto Rico or Florida.
	• Dental Discount (Careington Dental)	Up to 60 percent discount for dental services received from participating Careington general dentistry providers. Services include routine oral exams, cleanings, and major work such as dentures, root canals and crowns. Available in Florida only. Find a Careington dentist by calling 1-866-636-9248 (TTY: 711) or at careington.com/humana .	Up to 60 percent discount for dental services received from participating Careington general dentistry providers. Services include routine oral exams, cleanings, and major work such as dentures, root canals and crowns. Available in Florida only. Find a Careington dentist by calling 1-866-636-9248 (TTY: 711) or at careington.com/humana .
	• Healthy Hearing Discount (HearUSA)	The HearUSA discount hearing program offered by HearUSA includes special pricing on hearing aids, two years of free batteries when members buy hearing aids (up to 96 cells per hearing aid), three-year warranty, three-year loss and damage coverage and in-office service at no charge for the life of the hearing aids. A 10% discount on hearing assistance products for televisions and phones is also available. Just visit www.hearingshop.com and use checkout code "EARHUMANA" to receive savings. To get their discount, members show their Humana ID card at the time of their visit. Available in Florida only.	The HearUSA discount hearing program offered by HearUSA includes special pricing on hearing aids, two years of free batteries when members buy hearing aids (up to 96 cells per hearing aid), all styles and technology levels including invisible, Bluetooth and Smartphone compatible. A 10 percent discount on accessories and hearing assistance products is also available. Just visit www.hearingshop.com . Please use checkout code "EARHUMANA" to receive savings. A 60-day money-back guarantee and interest-free financing available with approved credit. To get their discount, members show their Humana ID card at the time of their visit. Available in Florida only.

<ul style="list-style-type: none"> • Healthy Hearing Discount (HearUSA) 	<p>The Hearing Care program offered by HearUSA. Includes special pricing on hearing aids, two years of free batteries when members buy hearing aids (up to 96 cells), three-year warranty, an in-office service at no charge for the life of the hearing aid, and a 60 day money back guarantee. To get their discount, members show their Humana ID card at the time of their visit. A 10% discount on accessories and hearing assistance products is also available online. Visit hearingshop.com. Please use checkout code "EARHUMANA" to receive savings. Not available in Florida or Puerto Rico.</p>	<p>N/A</p>
<ul style="list-style-type: none"> • Hearing Discount (Beltone) 	<p>A discount is available on a variety of hearing aids at any Beltone Hearing Center. Member must schedule appointment with Beltone before seeing clinician. Not available in Florida or Puerto Rico.</p>	<p>N/A</p>
<ul style="list-style-type: none"> • Hearing Discount (TruHearing) 	<p>A discount is available on hearing aids at any TruHearing hearing center. Member must schedule an appointment with TruHearing before seeing a provider. Save an average of \$980 per hearing aid compared to average retail pricing. Pricing on all TruHearing products can be found at www.truhearing.com. Not available in Florida.</p>	<p>A discount is available on hearing aids at any TruHearing hearing center. Member must schedule an appointment with TruHearing before seeing a provider. Save an average of \$980 per hearing aid compared to average retail pricing. Pricing on all TruHearing products can be found at www.truhearing.com. Not available in Florida.</p>
<ul style="list-style-type: none"> • Go365™ by Humana (The Biggest Loser Resort) 	<p>Members save up to 25% off the published standard weekly rate at any Biggest Loser Resort, subject to availability. Locations include: Niagara, NY, Palm Desert, CA, Amelia Island, FL. To find out more, go to Go365.com or call the number on the back of the member's Humana member ID card. Use Discount code: HUMANABLR + last three (3) digits of their Humana member ID card. To learn more about the resorts, visit biggestloser.com. Only available to members who have Go365 by Humana.</p>	<p>N/A</p>
<ul style="list-style-type: none"> • Go365™ by Humana (Life Fitness) 	<p>Member will sign into Go365.com. Next, go to the mall and find Life Fitness. The member selects the "Get Discount" link and will be directed to the Life Fitness products page. Members save 20% with discount code: FITREWARDSGO365. Discount does not apply to shipping and installation. Only available to members who have Go365 by Humana.</p>	<p>N/A</p>

<p>Go365™ by Humana (Rock and Roll Marathon Series)</p>	<p>Member will sign into Go365.com. Next, go to the Go365 Mall, select the Discounts category and choose the Rock 'n' Roll Marathon Series. Select the "Get Discount" link and will be directed to the Rock 'n' Roll Marathon Series registration page. Get 10% off 5K, 10K, 1/2 Marathon, and Marathon, use Discount Code: STARTWITHEALTHY10. The Las Vegas running series is not a part of this discount. To find out more, go to Go365.com or member will call the number on the back of their Humana member ID card. Only available to members who have Go365 by Humana.</p>	<p>Member will sign into Go365.com. Next, go to the Go365 Mall, select the Discounts category and choose the Rock 'n' Roll Marathon Series. Select the "Get Discount" link and will be directed to the Rock 'n' Roll Marathon Series registration page. Get 10% off 5K, 10K, 1/2 Marathon, and Marathon, use Discount Code: STARTWITHEALTHY10. The Las Vegas running series is not a part of this discount. To find out more, go to Go365.com or member will call the number on the back of their Humana member ID card. Only available to members who have Go365 by Humana.</p>
<ul style="list-style-type: none"> Go365™ by Humana (Seattle Sutton's Healthy Eating) 	<p>Seattle Sutton's Healthy Eating offers a simple, easy approach to healthy eating. Go365® members can order healthy meals that meet calorie and diet guidelines at a discounted price. Seattle Sutton's Healthy Eating can help members eat the right amount at each meal to help with weight loss or to maintain a healthy lifestyle, with a specific focus on controlling diabetes, high cholesterol, high blood pressure or another medical condition. How the discount works: Sign in to Go365.com or call the number on the back of their Humana member ID card to learn more. Discount code: GO365.</p>	<p>N/A</p>
<ul style="list-style-type: none"> Lifeline® Medical Alert Systems 	<p>Philips Lifeline may help members live independently with a peace of mind. Personal emergency response services connect members to caregivers and emergency services when an incident occurs. The basic lifeline service is \$29.95 monthly. Lifeline with Auto Alert is \$44.95 monthly. Auto Alert will detect a fall and automatically place a call for the member. Wireless or landline options available. GoSafe Mobile Lifeline functions in and out of the home. GoSafe uses two way voice communication and five location seeking technologies used to send help quickly to wherever the member is located. GoSafe starts at \$54.95 monthly, uses two way voice communication & five location seeking technologies to send help to the location. Also, a Medication Dispensing Service is available at the rate of \$59.95 per month. Equipment shipping and handling is \$19.95. Member may elect to self-install or choose an in-home services installation for \$99 (optional). Learn more at: www.offer.lifelinesys.com/humana/.</p>	<p>Philips Lifeline may help members live independently with a peace of mind. Personal emergency response services connect members to caregivers and emergency services when an incident occurs. The basic lifeline service is \$29.95 monthly. Lifeline with Auto Alert is \$44.95 monthly. Auto Alert will detect a fall and automatically place a call for the member. Wireless or landline options available. GoSafe Mobile Lifeline functions in and out of the home. GoSafe uses two way voice communication and five location seeking technologies used to send help quickly to wherever the member is located. GoSafe starts at \$54.95 monthly, uses two way voice communication & five location seeking technologies to send help to the location. Also, a Medication Dispensing Service is available at the rate of \$59.95 per month. Equipment shipping and handling is \$19.95. Member may elect to self-install or choose an in-home services installation for \$99 (optional). Learn more at: www.offer.lifelinesys.com/humana/.</p>
<ul style="list-style-type: none"> Pharmacy Discount - This is offered only to employers with Part D coverage 	<p>Members show their Humana member ID card at participating pharmacies when they buy non-covered prescription medicines. Depending on the medicine purchased, quantity limits may apply.</p>	<p>Members show their Humana member ID card at participating pharmacies when they buy non-covered prescription medicines to receive any available discounts. Depending on the medicine purchased, quantity limits may apply.</p>

	<ul style="list-style-type: none"> • Vision Discount (EyeMed) 	<p>Discounts from participating Eyemed Vision Care Select network providers on routine vision services such as: Exam with dilation (if necessary) – \$5 off routine exam; \$5 off contact lens fitting and follow-up. Frames – 40% off retail price of a complete pair of frames and 20% off retail price of a partial pair of frames. Lenses – fixed prices for lenses and lens options. Contact lenses – 15% off retail price of non-disposable contact lenses. Laser vision correction (Lasik or PRK)* – 15% off retail price or 5% off promotional price. This is a discount only through EyeMed Medicare discount plan ID 9243247. Discounts are taken at point of sale. To locate an EyeMed Select network provider, go to Humana.com > Find a doctor > from the Search Type drop down, select Vision > click onto EyeMed Vision Care. Discount and funded benefits cannot be utilized within same transaction.</p>	<p>Discounts from participating Eyemed Vision Care Select network providers on routine vision services such as: Exam with dilation (if necessary) – \$5 off routine exam; \$5 off contact lens fitting and follow-up. Frames – 40% off retail price of a complete pair of frames and 20% off retail price of a partial pair of frames. Lenses – fixed prices for lenses and lens options. Contact lenses – 15% off retail price of non-disposable contact lenses. Laser vision correction (Lasik or PRK)* – 15% off retail price or 5% off promotional price. This is a discount only through EyeMed Medicare discount plan ID 9243247. Discounts are taken at point of sale. To locate an EyeMed Select network provider, go to Humana.com > Find a doctor > from the Search Type drop down, select Vision > click onto EyeMed Vision Care. Discount and funded benefits cannot be utilized within same transaction.</p>
	<ul style="list-style-type: none"> • Weight Management Discount (Jenny Craig®) 	<p>Members pay \$10/month for unlimited Jenny Craig one-on-one consultations with free enrollment. A 10% discount is available on Jenny Craig products, including food. Go to JennyCraig.com/HumanaMedicare or call 1 -877-Jenny70 to find out more or to find a location near the member.</p>	<p>Members pay \$10/month for unlimited weekly Jenny Craig one-on-one consultations with free enrollment. A 10% discount is available on Jenny Craig products, including food. Go to JennyCraig.com/HumanaMedicare or call 1-877-Jenny70 to find out more or to find a location near the member.</p>
	<ul style="list-style-type: none"> • Weight Management Discount (Nutrisystem®) 	<p>A 40% discount on all four-week auto-delivery programs including Basic, Core, and Uniquely Yours plans, plus members also get free tracking tools and support from the online Nutrisystem community. For members outside of Florida, visit Nutrisystem at www.nutrisystem.com/humana For Humana members in Florida, visit Nutrisystem at www.nutrisystem.com/humanafl Not available in Puerto Rico.</p>	<p>A 40% discount on all four-week auto-delivery programs including Basic, Core, and Uniquely Yours plans, plus members will also get free tracking tools and support from the online Nutrisystem community. For members outside of Florida, visit Nutrisystem at www.nutrisystem.com/humana. For Humana members in Florida, visit Nutrisystem at www.nutrisystem.com/humanafl. There are special auto-delivery shipping charges that will be incurred for shipments in Alaska, Hawaii, Puerto Rico, Canada and other US territories.</p>
<p>Go365 by Humana is included in this plan:</p>			
<p>Go365 is a wellness reward program that engages Medicare beneficiaries for doing activities that help them establish and maintain a healthy lifestyle. Go365 inspires members to know and improve their individual health status through a state of the art health assessment, biometrics and a personalized pathway to wellness. As they achieve manageable health goals, Go365 keeps members engaged and motivated by acknowledging their health efforts.</p>			

GENERAL LIMITATIONS AND EXCLUSIONS OF MEDICAL BENEFITS

Member benefits do not include the following, except as otherwise noted:

Acupuncture.

Cosmetic surgery or procedures, unless because of an accidental injury or for improvement of the functioning of a malformed body member. However, all stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.

Custodial care is care provided in a nursing home, hospice, or other facility setting when members do not require skilled medical care or skilled nursing care. Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps members with activities of daily living, such as bathing or dressing.

Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purpose, anti-aging and mental performance), except when medically necessary.

Experimental medical and surgical procedures, equipment and medications, unless covered by Original Medicare or under a Medicare-approved clinical research study or by our plan. Experimental procedures and items are those items and procedures determined by our plan and Original Medicare to not be generally accepted by the medical community.

Fees charged for care by member's immediate relatives or members of their household.

Home-delivered meals delivered to member's home except those included in the meal program.

Homemaker services include basic household assistance, including light housekeeping or light meal preparation.

Naturopath services (uses natural or alternative treatments).

Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace or the shoes are for a person with diabetic foot disease.

Personal items in member's room at a hospital or a skilled nursing facility, such as a telephone or a television.

Private duty nursing care in a hospital setting.

Private duty nursing care in member's home.

Private room in a hospital, except when it is considered medically necessary.

Reversal of sterilization procedures and non-prescription contraceptive supplies.

Routine chiropractic care, other than manual manipulation of the spine consistent with Medicare coverage guidelines.

Routine dental care, such as cleanings, filings, or dentures. However, non-routine dental care required to treat illness or injury may be covered as inpatient or outpatient care.

Routine foot care, except for the limited coverage provided according to Medicare guidelines.

Routine hearing exams, hearing aids or exams to fit hearing aids

Routine vision care, such as routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, vision therapy and low vision aids.

Services considered not reasonable and necessary, according to the standards of Original Medicare, unless these services are listed by our plan as covered services.

Services for which members have other coverage, including military service-connected conditions as defined by the Veterans Administration for which care is received from the Veterans Administration by members or paid for them by the Veterans Administration. If members have Veterans Administration benefits, they may decide whether they will use those or the Humana Group Medicare plan. However, the Humana Group Medicare plan will not pay for services received from the Veterans Administration, services covered by another government program other than Medicare or Medicaid and services paid by workers' compensation, automobile liability insurance, employer group health plans, or any other type of insurance. The Humana Group Medicare plan will become the secondary payer in cases such as Workers' Compensation, automobile liability, or other types of insurance.

Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with severe diabetic foot disease.

Any services listed above that aren't covered will remain not covered even if received at an emergency facility.