

9/21/2018

Steve Shelton  
Raytown School District  
6608 Raytown Rd.  
Raytown, MO 64133

### **Renew Your Humana Group Medicare Advantage Plan**

Dear Steve Shelton

Thank you for choosing the Humana Group Medicare Advantage Plan. We appreciate your continued business and your trust. Below is information related to your 2019 renewal.

We work continuously to provide your retirees with benefits above and beyond Original Medicare and keep your group's medical costs below unmanaged secondary plans. As one of the largest Medicare Advantage plan carriers in the country, we feel strongly that our plans continue to offer long term, sustainable value for clients like you.

Humana uses several methods to mitigate the cost of care while improving the well-being of your retirees. Our integrated care delivery model offers an enhanced patient experience through sophisticated clinical program outreach and value-based physician partnerships that improve health outcomes and create long-term value. Humana is actively and efficiently engaging your members in these activities whenever possible.

Several factors can affect your rate, including:

- CMS reimbursement changes
- Current costs of care in your area
- Group demographics and risk score
- Utilization of services
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**The new rate is effective January 1, 2019. It is important that we receive acceptance of your renewal no later than October 1, 2018. This will ensure we meet CMS requirements and provide on-time delivery of member materials.**

If you'd like to know how we could assist more of your retirees or offer additional products and services, please contact me. Please also sign and return the enclosed "Humana Group Medicare Advantage Plan Renewal" form no later than **October 1, 2018** to accept the plan's benefits and rates and continue the plan in the coming year.

If you have any questions, please let me know.

Sincerely,

**Necia Williams**

Necia Williams  
Senior Account Management Professional  
312-441-5361

Enclosure: 2019 renewal package

**Humana Group Medicare Advantage Plan Renewal**

In signing this document, you are accepting the renewal, effective January 1, 2019, of the Group Medicare plan(s) submitted by your Humana Account Executive and described in the enclosed renewal package.

2019 Plan/Option: Multiple Plans please see attached renewal package state specific detail

You, the Plan Sponsor, understand, acknowledge, and agree that:

- You have carefully reviewed the renewal letter and the enclosed renewal package.
- Only individuals who meet the eligibility requirements of the plan are eligible to maintain coverage.
- Providing incomplete, inaccurate, or untimely information may void, reduce, or increase premium, or terminate an individual's coverage or the plan coverage.
- The Plan Sponsor can subsidize different premium amounts for different classes of enrollees in a plan provided: 1) such classes are reasonable and based on objective business criteria, such as years of service, date of retirement, business location, job category, and nature of compensation (e.g., salaried vs. hourly), 2) the premium cannot vary for individuals within a given class of enrollees, and 3) the Plan Sponsor must pass through any direct subsidy payments received from CMS to reduce the amount that the beneficiary pays (or in those instances where the subscriber to or participant in the plan pays premiums on behalf of a Medicare eligible spouse or dependent, the amount the subscriber or participant pays). With regard to the Part D premium, different classes of enrollees cannot be based on eligibility for the Part D Low-Income Subsidy (LIS).
- If plan enrollees are entitled to a reduction of their premium as Part D LIS enrollees and Humana receives a Low-Income Premium Subsidy for such enrollees, Humana will pass the Low-Income Premium Subsidy amount through to the LIS enrollees to reduce their premiums.
- With regard to the Part D premium, the Plan Sponsor cannot charge an enrollee for prescription drug coverage provided under the PDP/MAPD plan more than the sum of his or her monthly beneficiary premium attributable to basic prescription drug coverage and 100% of the monthly beneficiary premium attributable to his or her non-Medicare Part D benefits (if any).

Organization: Raytown C-2 School District

Signature: [Handwritten Signature]

Title: Associate Superintendent

Date: 9-27-18

**Important reminder:** Please sign and return your acceptance right away to ensure we receive it by **October 1, 2018**. Be sure to keep a copy for your records.

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