

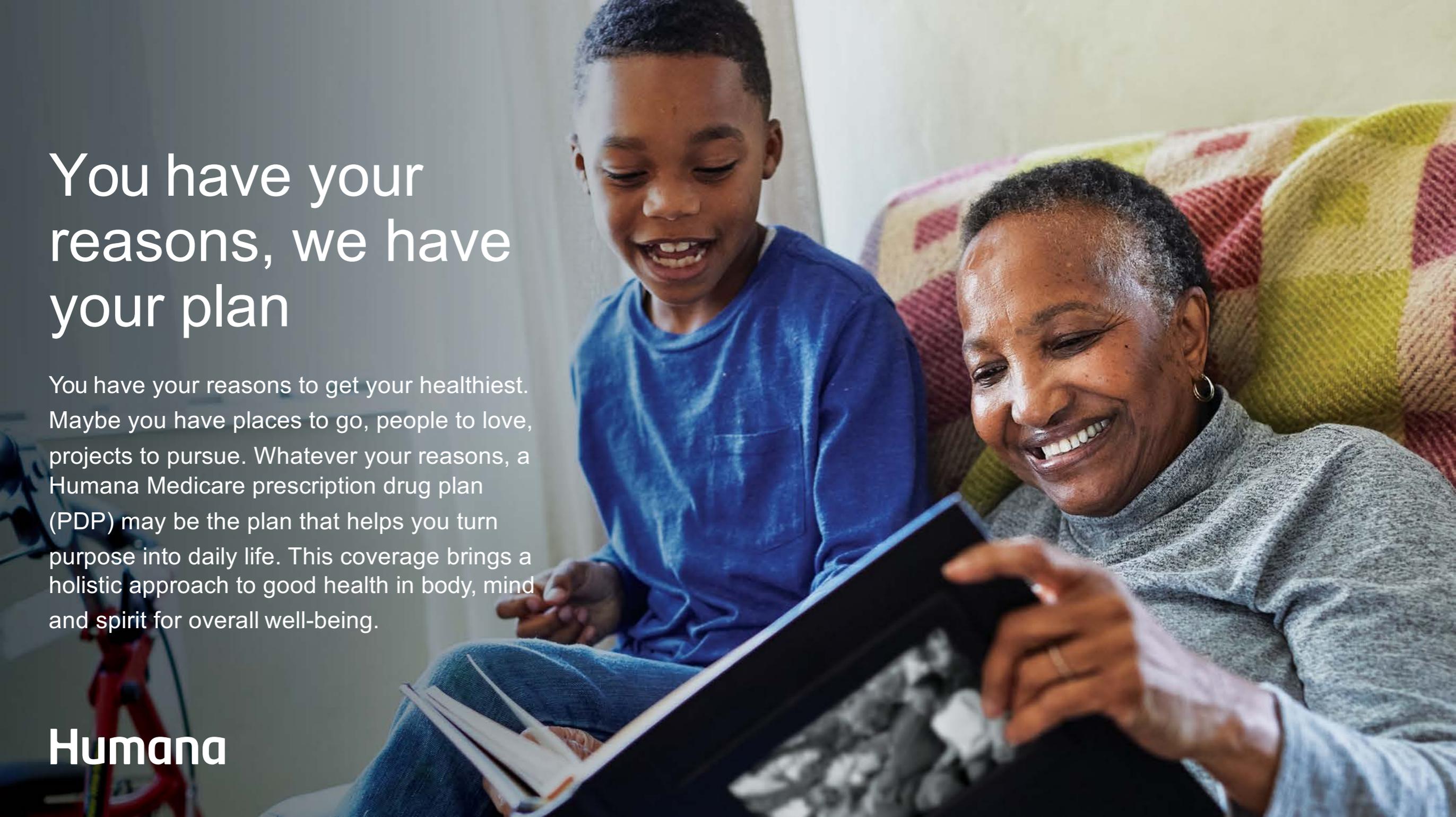


# 2019 Humana prescription drug plan

MEDICARE 2019

**Humana**

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# You have your reasons, we have your plan

You have your reasons to get your healthiest. Maybe you have places to go, people to love, projects to pursue. Whatever your reasons, a Humana Medicare prescription drug plan (PDP) may be the plan that helps you turn purpose into daily life. This coverage brings a holistic approach to good health in body, mind and spirit for overall well-being.

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## Let's talk about...

- Medicare Part D prescription drug plans
  - Important dates to remember
  - How to get your prescription drug coverage
- 
- Humana prescription drug coverage options
  - Where to find information



## Medicare Part D prescription drug coverage

- Humana and other private companies approved or contracted by Medicare offer Medicare Part D plans
- You may be able to get Medicare Part D coverage even if you haven't had prescription drug coverage in the past; late enrollment penalties may apply
- Prescription drug coverage is an option available to everyone entitled to Medicare Part A and/or enrolled in Part B
- If you're already enrolled in a Medicare Advantage plan that includes prescription drug (MAPD) coverage, you don't have to do anything; you'll automatically retain your prescription drug coverage if your MAPD plan renews
- You can only be enrolled in one prescription drug plan at a time

### **To get Medicare prescription drug coverage, you must:**

- Be entitled to Medicare Part A and/or enrolled in Part B
- Live in the plan's service area
- Enroll in a Medicare-approved stand-alone prescription drug plan (PDP) or Medicare Advantage with prescription drug (MAPD) plan offered by a Medicare Advantage organization



## 2019 plan year prescription drug plan

### **Pre-enrollment:** Oct. 1–Oct. 14, 2018

Compare Medicare Advantage and prescription drug plans so you'll be ready to enroll beginning Oct. 15. Do not submit your application during this time; be sure to wait until Oct. 15.

### **Annual Enrollment Period:** Oct. 15–Dec. 7, 2018

If you're eligible, you can enroll in a Medicare Advantage plan with or without prescription drug coverage. Or you may choose to enroll in a stand-alone prescription drug plan.

### **Special Enrollment Period:** Feb. 15–Oct. 14, 2019

You can't make a plan change unless special circumstances arise (e.g., you move; you qualify for or lose eligibility for Medicaid).

**Note:** This information does not apply to Medicare Supplement insurance plans or Original Medicare.



## How to get Medicare prescription drug coverage

### In most areas, Humana offers stand-alone Medicare Part D prescription drug plans (PDPs)

- A stand-alone prescription drug plan (PDP)
  - You can use a stand-alone PDP with Original Medicare or with Original Medicare plus a Medicare Supplement (Medigap) insurance plan
  - You can use a stand-alone PDP with a private-fee-for-service (PFFS) plan that doesn't contain drug coverage
  - You can add a stand-alone PDP to Medicare Cost plans, PFFS and MSA plans
- As part of a Medicare Advantage plan—also known as Medicare Advantage prescription drug (MAPD) plan
- As part of your retiree benefits package—if available from your former employer or union



## You know your reasons, we have your plan

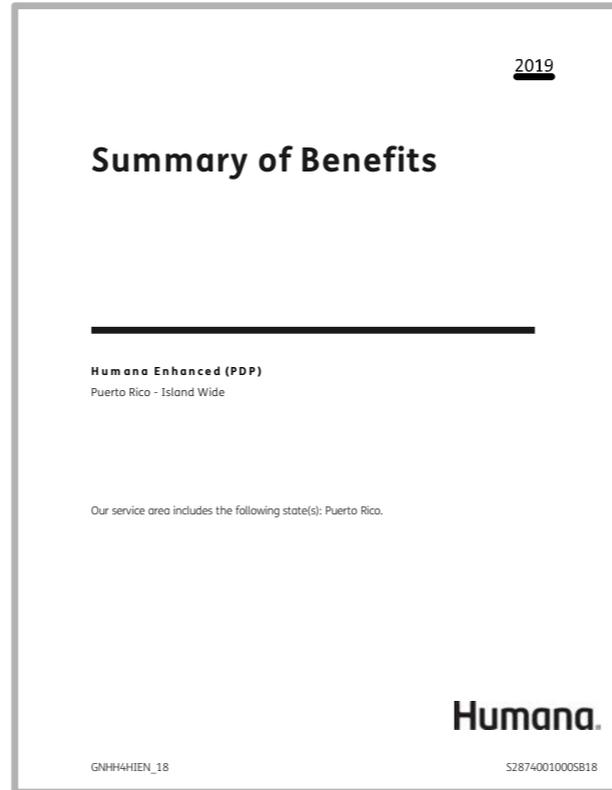
- Each plan meets the requirements set by Medicare
- Plan availability and benefits will vary by region
- Humana plans offer more than 60,000 in-network pharmacies nationwide, including more than 20,000 independent pharmacies, so you're likely to find one near you

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# Learn more about your Humana benefits





## Drug plans to meet your prescription needs and budget

### **In most areas, Humana offers three stand-alone Medicare Part D prescription drug plans (PDPs)**

- Humana Walmart Rx Plan (PDP)
- Humana Enhanced (PDP)
- Humana Preferred Rx Plan (PDP)

Each plan has different features, so talk with your licensed Humana sales agent to find the plan that is right for you.

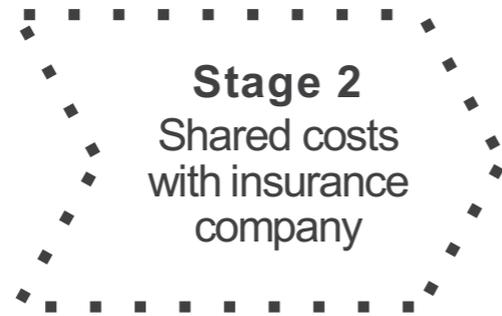
# Getting through the coverage gap

## Most Medicare and Medicare Advantage drug plans have a coverage gap



### Deductible stage | You pay 100 percent

The amount you pay for medication costs before your plan pays its share of your medication costs. Some plans do not have a deductible.



### Initial coverage stage | Shared cost with insurance company – \$3,820

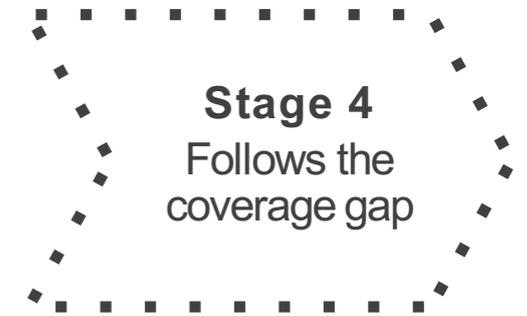
- Both you and your insurance plan pay medication costs until the shared total equals \$3,820
- You're generally responsible for copays and coinsurance during this stage



### Coverage gap stage | Donut hole – \$5,100

The coverage gap begins after you and your plan have spent \$3,820 for covered drugs and ends when you have spent \$5,100 for the covered drugs. In this phase—a gap in prescription drug coverage—you'll generally pay more for your drugs.

While in this stage, you pay a maximum of 25 percent of the plan's cost of brand-name drugs, or a maximum of 37 percent of the plan's cost of generic drugs. Any medication-related deductibles, coinsurance, copayments, the discounts you receive on covered brand name drugs and the amounts you pay in the coverage gap count toward the \$5,100 limit.



### Catastrophic coverage stage | Follows the coverage gap

- Catastrophic coverage begins when you reach the \$5,100 coverage gap limit
- During this stage, you pay \$8.50 for brand-name, \$3.40 for generic drugs or 5 percent of your medication's cost, whichever is greater



## Enjoy extra services

**Humana's prescription drug plans include additional services and resources**

- Access to mail-delivery pharmacies, like Humana Pharmacy<sup>®</sup>, is available on many of our plans\*
- SmartSummary Rx<sup>®</sup> benefits summary
- Anytime access to your plan information with your secure MyHumana account at **Humana.com**
- Tips by phone through Maximize Your Benefit<sup>®</sup>Rx

\*Other pharmacies are available in our network. Humana Pharmacy shipments are typically delivered within 7–10 days from the date of your order. If you don't receive your shipment within this time frame, call 1-800-379-0092 (TTY: 711), Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

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## If you enroll today, here's what will happen next

- Complete an application.
- Decide how you would like to receive your member materials from Humana—online or by mail. The online option is easy. We'll send you an email letting you know when your plan documents are available, then you can access them from your secure MyHumana account at **Humana.com**.

### **In the next few weeks**

- Humana will process your application and confirm your eligibility and Medicare will confirm your enrollment.

- After your application is confirmed, we'll mail your Humana member ID card and plan coverage package. If you choose the online option, you'll still get your ID card in the mail.

### **In the months to come**

- Your licensed Humana sales agent will call you to make sure all is going well.



## Thanks for your time and attention

**Any questions? Here's where to find  
your information:**

- “Medicare and You” 2019 handbook  
(available in October or November 2018)
- [www.medicare.gov](http://www.medicare.gov)
- Your state's State Health Insurance  
Program (SHIP)

**[Humana.com](http://Humana.com)**

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Humana is a stand-alone prescription drug 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, premiums and/or member cost share may change on January 1 of each year.

## **Discrimination is against the law**

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If you need these services, call **1-877-320-1235** or if you use a **TTY**, call **711**.

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If you need help filing a grievance, call **1-877-320-1235** 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, DC 20201, **1-800-368-1019**, **800-537-7697** (TDD).

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

## Multi-Language Interpreter Services

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235 (TTY: 711)**.... ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235 (TTY: 711)**.... 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 **1-877-320-1235 (TTY: 711)**。... CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-877-320-1235 (TTY: 711)**.... 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-877-320-1235 (TTY: 711)**번으로 전화해 주십시오.... PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-320-1235 (TTY: 711)**.... Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-877-320-1235 (телефакс: 711)**.... ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-320-1235 (TTY: 711)**.... ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-877-320-1235 (ATS: 711)**.... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-877-320-1235 (TTY: 711)**.... ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-877-320-1235 (TTY: 711)**.... ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-877-320-1235 (TTY: 711)**... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-877-320-1235 (TTY: 711)**.... 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。1-877-320-1235 (TTY: 711) まで、お電話にてご連絡ください。...

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-877-320-1235 (TTY: 711)** تماس بگیرید.

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíílnih **1-877-320-1235 (TTY: 711)**....

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-877-320-1235 (رقم هاتف الصم والبكم: 711)**.