Summary of Benefits

Humana Gold Plus - Diabetes (HMO C-SNP) H1036-121

South Florida: Broward, Miami-Dade, Palm Beach Broward, Miami-Dade, and Palm Beach counties

Our service area includes the following county/counties in Florida: Broward, Miami-Dade, Palm Beach.



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Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-833-2364 (TTY: 711)**.

Unde	rstanding the Benefits
	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit Humana.com/medicare or call 1-800-833-2364 (TTY: 711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
Unde	rstanding Important Rules
	You do not pay a separate monthly plan premium for this Humana plan but, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2022.
	Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
	This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.

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Let's talk about Humana Gold Plus -Diabetes (HMO C-SNP)

Find out more about the Humana Gold Plus - Diabetes (HMO C-SNP) plan - including the health and drug services it covers - in this easy-to-use guide.

Humana Gold Plus - Diabetes (HMO C-SNP) is a Coordinated Care plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

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".

To be eligible

To join Humana Gold Plus - Diabetes (HMO C-SNP), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, be diagnosed with Diabetes Mellitus and live in our service area.

Plan name:

Humana Gold Plus - Diabetes (HMO C-SNP)

How to reach us:

If you're a member of this plan, call toll-free: **1-800-457-4708** (TTY: 711).

If you're **not** a member of this plan, call toll free: **1-800-833-2364** (TTY: **711)**.

October 1 - March 31:

Call 7 days a week from 8 a.m. - 8 p.m.

April 1 - September 30:

Call Monday - Friday, 8 a.m. - 8 p.m.

Or visit our website:

Humana.com/medicare.

More about Humana Gold Plus - Diabetes (HMO C-SNP)

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and the state's program, you may not have to pay the medical costs displayed in this booklet and your prescription drug costs will be lower, too.

If you have Medicaid, be sure to show your Medicaid ID card in addition to your Humana membership card to make your provider aware that you may have additional coverage. Your services are paid first by Humana and then by Medicaid.

As a member you must select an in-network doctor to act as your Primary Care Provider (PCP). Humana Gold Plus - Diabetes (HMO C-SNP) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, the plan may not pay for these services. You also have access to Care Managers. Care Managers are nurses or care coordinators who are skilled at helping to improve your quality of life by providing proactive support and coordinating key services to help you better manage your health. If you're managing a serious illness or chronic condition, we'll be there to support you and your doctor's plan for care.



A healthy partnership

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



Monthly Premium, Deductible and Limits

Monthly Plan Premium	\$0				
	You must keep paying your Medicare Part B premium.				
Medical deductible	This plan does not have a deductible.				
Pharmacy (Part D) deductible	This plan does not have a deductible.				
Maximum out-of-pocket responsibility	\$6,700 in-network The most you pay for copays, coinsurance and other costs for medical services for the year.				

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Covered Medical and Hospital Benefits

Acute inpatient hospital care	\$25 copay per day for days 1-5	
	\$0 copay per day for days 6-90	
	Your plan covers an unlimited number of days for an inpatient stay.	
Outpatient hospital coverage	 Outpatient surgery at Outpatient Hospital: \$125 copay Outpatient surgery at Ambulatory Surgical Center: \$50 copay 	
Doctor visits	Primary care provider: \$0 copaySpecialist: \$15 copay	

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Covered Medical and Hospital Benefits (cont.)

Preventive care

Our plan covers many preventive services at no cost when you see an in-network provider including:

- · Abdominal aortic aneurysm screening
- · Alcohol misuse counseling
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- · Depression screening
- Diabetes screenings
- HIV screening
- Medical nutrition therapy services
- Obesity screening and counseling
- Prostate cancer screenings (PSA)
- · Sexually transmitted infections screening and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu shots, hepatitis B shots, pneumococcal shots
- "Welcome to Medicare" preventive visit (one-time)
- Annual Wellness Visit
- Lung cancer screening
- Routine physical exam
- · Medicare diabetes prevention program

Any additional preventive services approved by Medicare during the contract year will be covered.

EMERGENCY CARE

Emergency room

\$90 copay

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.

Urgently needed services

\$15 copay at an urgent care center

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.

OUTPATIENT CARE AND SERVICES

Diagnostic services, labs and imaging

Cost share may vary depending on the service and where service is provided

- Diagnostic mammography: \$0 to \$25 copay
- Diagnostic radiology: **\$0** to **\$150** copay
- Lab services: **\$0** to **\$25** copay
- Diagnostic tests and procedures: **\$0** to **\$25** copay
- Outpatient X-rays: **\$0** to **\$25** copay
- Radiation therapy: **\$0** to **\$25** copay



Covered Medical and Hospital Benefits (cont.)

Hearing

Medicare-covered hearing exam: **\$15** copay

Routine hearing:

In-Network:

HER904

- **\$0** copayment for fitting/evaluation, routine hearing exams up to 1 per year.
- \$750 maximum benefit coverage amount for hearing aids (all types) up to 1 per ear per year.
- Note: Includes 1 month battery supply and 1 year warranty.

Dental

Medicare-covered dental services: \$15 copay

Routine dental:

The cost-share indicated below is what you pay for the covered service.

In-Network:

DEN027

- **\$0** copayment for periodontal scaling and root planing up to 1 per quadrant every 3 years.
- **\$0** copayment for panoramic film or diagnostic x-rays up to 1 every 3 years.
- **\$0** copayment for bitewing x-rays up to 1 set(s) per year.
- **\$0** copayment for amalgam or composite filling, scaling for moderate inflammation up to 1 per year.
- **\$0** copayment for periodic oral exam and/or comprehensive oral evaluation, prophylaxis (cleaning) up to 2 per year.
- **\$0** copayment for simple or surgical extraction up to 3 per year.
- \$0 copayment for periodontal maintenance up to 4 per year.
- **\$0** copayment for necessary anesthesia with covered service up to unlimited per year.

Dental benefits may not cover all American Dental Association procedure codes. Information regarding each plan is available at **Humana.com/sb**

Use the CAREington Medicare network for the Mandatory Supplemental Dental. The provider locator can be found at **Humana.com** > Find a Doctor > from the Search Type drop down select Dental > under Coverage Type select All Dental Networks > enter zip code > from the network drop down select CAREington Medicare.

Vision

- Medicare-covered vision services: **\$15** copay
- Medicare-covered diabetic eye exam: **\$0** copay
- Medicare-covered glaucoma screening: **\$0** copay
- Medicare-covered eyewear (post-cataract): **\$0** copay



Covered Medical and Hospital Benefits (cont.)

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In-Network:

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- \$0 copayment for refraction, routine exam up to 1 per year.
- **\$300** maximum benefit coverage amount per year for contact lenses, eyeglasses-lenses and frames, fitting for eyeglasses-lenses and frames or 2 pairs of select eyeglasses at no cost.
- Eyeglasses include ultraviolet protection and scratch resistant coating.

Search for Vision providers in the Medical network of this Medicare Advantage plan.

Mental health services

Inpatient:

- **\$25** copay per day for days 1-5
- \$0 copay per day for days 6-90
- Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.

Outpatient (group and individual therapy visits): **\$15** to **\$25** copay Cost share may vary depending on where service is provided.

Skilled nursing facility (SNF)

- \$0 copay per day for days 1-20
- **\$60** copay per day for days 21-100
- Your plan covers up to 100 days in a SNF

Physical Therapy

Cost share may vary depending on the service and where service is provided. • **\$15** to **\$25** copay

ADDITIONAL BENEFITS

Ambulance (ground)	\$240 copay per date of service
Ambulance (air)	20% of the cost
Transportation	\$0 copay for unlimited trips to plan approved locations. The member <i>must</i> contact transportation vendor to arrange transportation.



Prescription Drug Benefits

Medicare Part B drugs

Chemotherapy drugs: 20% of the cost
Other Part B drugs: 20% of the cost

PRESCRIPTION DRUGS

If you don't receive Extra Help for your drugs, you'll pay the following: Deductible This plan does not have a deductible.

Initial coverage

You pay the following until your total yearly drug costs reach **\$4,130**. Total yearly drug costs are the total drug costs paid by both you and our plan. Once you reach this amount, you will enter the Coverage Gap. As part of the Insulin Savings Program, you will pay no more than \$35 for a one-month supply for select insulins in the initial coverage stage. See the Additional Drug Coverage section of this document for specific details.

Preferred cost-sharing					
Pharmacy options	Retail To find the preferr pharmacies near y Humana.com/pho	ed cost-share retail ou, go to irmacyfinder	Mail order Humana Pharmacy®		
	30-day supply	90-day supply	30-day supply	90-day supply	
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0	
Tier 2: Generic	\$3	\$9	\$3	\$0	
Tier 3: Preferred Brand	\$40	\$120	\$40	\$110	
Tier 4: Non-Preferred Drug	\$85	\$255	\$85	\$245	
Tier 5: Specialty Tier	33%	N/A	33%	N/A	
Standard cost-sharing					
Pharmacy options	Retail All other network	retail pharmacies.	Mail order Walmart Mail, PillPack		
	30-day supply	90-day supply	30-day supply	90-day supply	
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0	
Tier 2: Generic	\$10	\$30	\$10	\$30	
Tier 3: Preferred Brand	\$45	\$135	\$45	\$135	
Tier 4: Non-Preferred Drug	\$90	\$270	\$90	\$270	
Tier 5: Specialty Tier	33%	N/A	33%	N/A	

Generic drugs may be covered on tiers other than Tier 1 and Tier 2 so please check this plan's Humana Drug Guide to validate the specific tier on which your drugs are covered.

Specialty drugs are limited to a 30 day supply.

If you receive Extra Help for your drugs, you'll pay the following:

Deductible This plan does not have a deductible.

Pharmacy cost-sharing						
For generic drugs (including	30-day supply	90-day supply				
brand drugs treated as generic), either:	\$0 copay; or \$1.30 copay; or \$3.70 copay; or 15% of the cost	\$0 copay; or \$1.30 copay; or \$3.70 copay; or 15% of the cost				
For all other drugs, either:	\$0 copay; or\$4 copay; or\$9.20 copay; or15% of the cost	\$0 copay; or \$4 copay; or \$9.20 copay; or 15% of the cost				

ADDITIONAL DRUG COVERAGE

Erectile dysfunction (ED) Covered at Tier 1 cost-share amount. **drugs**

This plan participates in the Insulin Savings Program which provides affordable, predictable copayments on select insulins through the first three drug payment stages (Deductible (if applicable), Initial Coverage and Coverage Gap) of the Part D benefit. The Insulin Savings Program does not apply to the Catastrophic Coverage stage. To find out which drugs are select insulins, please check this plan's Humana Drug Guide. You are not eligible for this program if you receive Extra Help.

Your share of the cost for select insulins through the Deductible Stage (if applicable), Initial Coverage Stage and Coverage Gap Stage as part of the Insulin Savings Program:

Preferred cost-sharing for select insulins						
Pharmacy options	Retail To find the retail pharmacies Humana.com/pho	preferred cost-share near you, go to armacyfinder	Mail Order Humana Pharmacy®			
	30-day supply	90-day supply	30-day supply	90-day supply		
Tier 2: Generic	\$3	\$9	\$3	\$0		
Tier 3: Preferred Brand	\$35	\$105	\$35	\$95		
Standard cost-shari	ing for select insu	lins				
Pharmacy options	Retail All other ne pharmacies.	etwork retail	Mail Order Walmart Mail, PillPack			
	30-day supply	90-day supply	30-day supply	90-day supply		
Tier 2: Generic	\$10	\$30	\$10	\$30		
Tier 3: Preferred Brand	\$35	\$105	\$35	\$105		

Cost sharing may change depending on the pharmacy you choose, when you enter another phase of the Part D benefit and if you qualify for "Extra Help." To find out if you qualify for "Extra Help," please contact the Social Security Office at 1-800-772-1213 Monday — Friday, 7 a.m. — 7 p.m. TTY users should call

1-800-325-0778. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our "Evidence of Coverage" online.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

You may get drugs from an out-of-network pharmacy but may pay more than you pay at an in-network pharmacy.

Days' Supply Available

Unless otherwise specified, you can get your Part D drug in the following days' supply amounts:

- One month supply (up to 30 days)*
- Two month supply (31-60 days)
- Three month supply (61-90 days)

Coverage Gap

After you enter the coverage gap, you pay **25 percent** of the plan's cost for covered brand name drugs and **25 percent** of the plan's cost for covered generic drugs until your costs total **\$6,550** — which is the end of the coverage gap. As part of the Insulin Savings Program, you will pay no more than \$35 for a one-month supply for select insulins in the coverage gap. See the Additional Drug Coverage section of this document for specific details. Not everyone will enter the coverage gap.

Under this plan, you may pay even less for the following:

- Tier 1 (Preferred Generic) All Drugs
- Tier 2 (Generic) All Drugs

For more information on cost sharing in the coverage gap, please call us or access our Evidence of Coverage online.

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$6,550**, you pay the greater of:

- 5% of the cost, or
- \$3.70 copay for generic (including brand drugs treated as generic) and a \$9.20 copayment for all other drugs

Additional Benefits	S
Medicare-covered foot care (podiatry)	\$15 copay
Medicare-covered chiropractic services	\$15 copay
Medical equipment/ supplies Cost share may vary depending on the service and where service is provided	 Durable medical equipment (like wheelchairs or oxygen): \$0 copay or 20% of the cost Medical supplies: \$0 copay Prosthetics (artificial limbs or braces): \$0 copay Diabetic monitoring supplies: \$0 copay or 20% of the cost

^{*}Long term care pharmacy (one month supply = 31 days)

Rehabilitation services

Cost share may vary depending on the service and where service is provided.

- Physical, occupational and speech therapy: **\$15** to **\$25** copay
- Cardiac rehabilitation: **\$15** to **\$25** copay
- Pulmonary rehabilitation: **\$15** to **\$25** copay

Telehealth services (in addition to Original Medicare)

- Primary care provider (PCP): **\$0** copay
- Specialist: **\$15** copay
- Urgent care services: **\$0** copay
- Substance abuse and behavioral health services: **\$0** copay



More benefits with your plan

Enjoy some of these extra benefits included in your plan.

COVID-19 Testing and Treatment

\$0 copay for testing and treatment services for COVID-19.

Health Essentials Kit

Kit includes over the counter items useful for preventing the spread of COVID-19 and other viruses. Limit one per year.

Acupuncture

\$0 copay for acupuncture visits up to 25 visit(s) per year.

Authorization rules may apply

Routine foot care

\$15 copay per visit for unlimited visits

Deliver Fresh Meal Program

Humana's meal program for members with certain special needs plan (SNP) specific conditions or following an inpatient stay in the hospital or nursing facility.

Over-the-Counter (OTC) mail order

\$15 every month for approved select over-the-counter health and wellness products from Humana Pharmacy mail delivery.

Wigs (related to chemotherapy treatment)

Up to a **\$500** maximum benefit per year.

SilverSneakers® fitness program

Basic fitness center membership including fitness classes.





You can see our plan's **provider and pharmacy directory** at our website at **humana.com/finder/search** or call us at the number listed at the beginning of this booklet and we will send you one.



You can see our plan's **drug guide** at our website at **humana.com/medicaredruglist** or call us at the number listed at the beginning of this booklet and we will send you one.

To find out more about the coverage and costs of Original Medicare, look in the 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, seven days a week. TTY users should call 1-877-486-2048.

Humana has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until 12/31/2021 based on a review of Humana's Model of Care.

Telehealth services shown are in addition to the Original Medicare covered telehealth. Your cost may be different for Original Medicare telehealth.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.



Humana.com

Notes	 	 	

Notes	 	 	

Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
 Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.

 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 their Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or 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 https://www.hhs.gov/ocr/office/file/index.html.
- California residents: You may also call California Department of Insurance toll-free hotline number: 1-800-927-HELP (4357), to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Humana provides 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.

Language assistance services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística. **繁體中文 (Chinese):** 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí. 한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오 .

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique. **Polski (Polish):** Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Lique para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

(Farsi) فارسی

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wódahí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé niká'adoowoł.

(Arabic) العربية

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana Gold Plus - Diabetes (HMO C-SNP)
H1036121000 ENG
Broward, Miami-Dade, and Palm Beach counties