2016

Summary of Benefits

Humana Gold Plus®
H2012-088 (HMO)

Western Washington
King, Pierce, Clark and Snohomish counties

Humana®

2016

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SECTION 1

Summary of Benefits
January 1, 2016 - December 31, 2016

This booklet gives you 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. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Humana Gold Plus H2012-088 (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Humana Gold Plus H2012-088 (HMO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on http://www.medicare.gov.
- If you want to know more about the coverage and costs of Original Medicare, look in your 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, 7 days a week. TTY users should call **1-877-486-2048**.

Sections in this booklet

- Things to Know About **Humana Gold Plus H2012-088 (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

This document is available in other formats such as Braille and large print.
This document may be available in a non-English language. For additional information, call us at 1-800-457-4708.
Es posible que este documento esté disponible en otros idiomas aparte de inglés. Para obtener información adicional, llame al Servicio al Cliente al número de teléfono que se indica a continuación.

Things to Know About Humana Gold Plus H2012-088 (HMO)

Hours of Operation

- From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Local time.
- From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Local time.

Humana Gold Plus H2012-088 (HMO) Phone Numbers and Website

- If you are a member of this plan, call toll-free 1-800-457-4708 .
- If you are not a member of this plan, call toll-free 1-800-833-2364 .
- Our website: **http://www.humana-medicare.com**

Who can join?

To join **Humana Gold Plus H2012-088 (HMO)** , you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.
Our service area includes the following counties in Washington: Clark, King, Pierce, and Snohomish.

Which doctors, hospitals, and pharmacies can I use?

Humana Gold Plus H2012-088 (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services .
You must generally use network pharmacies to fill your prescriptions for covered Part D drugs .
Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies .
You can see our plan's provider directory at our website (www.humana.com/members/tools) .
You can see our plan's pharmacy directory at our website (https://www.humana.com/pharmacy/medicare/) .
Or, call us and we will send you a copy of the provider and pharmacy directories .

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and more.

- **Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare.** For others, you may pay less .
- **Our plan members also get more than what is covered by Original Medicare.** Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider .

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, https://www.humana.com/pharmacy/medicare/tools/druglist/ .
- Or, call us and we will send you a copy of the formulary .

How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur after you meet your deductible: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

Summary of Benefits
January 1, 2016 - December 31, 2016

Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services	
How much is the monthly premium?	**$72** per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	**$320** per year for Part D prescription drugs except for drugs listed on Tier 1, Tier 2, and Tier 3 which are excluded from the deductible.
Is there any limit on how much I will pay for my covered services?	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: • **$5,900** for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
Is there a limit on how much the plan will pay?	Our plan has a coverage limit every year for certain in-network benefits. Contact us for the services that apply.

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

Covered Medical and Hospital Benefits

Note:
- Services with a [1] may require prior authorization.
- Services with a [2] may require a referral from your doctor.

OUTPATIENT CARE AND SERVICES	
Acupuncture	Not covered
Ambulance[1]	**$275** copay
Chiropractic Care[1,2]	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): **$20** copay

Dental Services	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): **$40** copay Preventive dental services: Cleaning (for up to 2 every year): **You pay nothing** Dental x-ray(s) (for up to 4): **You pay nothing** Fluoride treatment (for up to 2 every year): **You pay nothing** Oral exam (for up to 2 every year): **You pay nothing** Additional benefits are covered by your plan. For detailed benefit information please call the Customer Care number listed in the "Things To Know About Your Plan" section above.
Diabetes Supplies and Services[1,2]	Diabetes monitoring supplies: **0-20%** of the cost, depending on the supply Diabetes self-management training: **You pay nothing** Therapeutic shoes or inserts: **You pay nothing**
Diagnostic Tests, Lab and Radiology Services, and X-Rays *(Costs for these services may be different if received in an outpatient surgery setting)*[1,2]	Diagnostic radiology services (such as MRIs, CT scans): **$40-225** copay or **25%** of the cost, depending on the service Diagnostic tests and procedures: **$0-40** copay or **20-25%** of the cost, depending on the service Lab services: **$0-75** copay, depending on the service Outpatient x-rays: **$15-40** copay or **20%** of the cost, depending on the service Therapeutic radiology services (such as radiation treatment for cancer): **20%** of the cost The copay depends on where the service is provided. Please call Customer Care for further details.
Doctor's Office Visits[1,2]	Primary care physician visit: **$15** copay Specialist visit: **$40** copay
Durable Medical Equipment *(wheelchairs, oxygen, etc.)*[1]	**20%** of the cost If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.

Emergency Care	**$75** copay If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.
Foot Care *(podiatry services)*[1,2]	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: **$40** copay
Hearing Services	Exam to diagnose and treat hearing and balance issues: **$40** copay Routine hearing exam (for up to 1 every year): **You pay nothing** Hearing aid fitting/evaluation (for up to 1 every year): **You pay nothing** Hearing aid: **$0** copay Our plan pays up to **$2,000** every year for hearing aids. **You pay nothing** up to **$1000** per ear every year.
Home Health Care[1,2]	**You pay nothing**
Mental Health Care[1,2]	Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. • **$215** copay per day for days 1 through 7 • **You pay nothing** per day for days 8 through 90 Outpatient group therapy visit: **$40** copay Outpatient individual therapy visit: **$40** copay You pay this amount each time you are admitted or transferred to a facility.

Outpatient Rehabilitation[1,2]	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): **$15** copay or **20%** of the cost, depending on the service Occupational therapy visit: **$40** copay or **20%** of the cost, depending on the service Physical therapy and speech and language therapy visit: **$40** copay or **20%** of the cost, depending on the service • Cardiac Therapy Rehabilitation – Specialist: **$15** copayment – Outpatient: **20%** coinsurance • Occupational, Physical, Speech Therapy – Specialist: **$40** copayment – Outpatient: **20%** coinsurance – Comprehensive Outpatient Rehab: **$40** copayment
Outpatient Substance Abuse[1,2]	Group therapy visit: **$40–55** copay or **25%** of the cost, depending on the service Individual therapy visit: **$40–55** copay or **25%** of the cost, depending on the service You pay: – **$55** copayment at a hospital facility for partial hospitalization – **25%** coinsurance at a hospital facility as an outpatient – **$40** copayment at a specialist's office.
Outpatient Surgery[1,2]	Ambulatory surgical center: **15%** of the cost Outpatient hospital: **20%** of the cost
Over-the-Counter Items	Please visit our website to see our list of covered over-the-counter items. – You are eligible to receive a **$20** monthly benefit toward the purchase of selected over-the-counter items when you use Humana's mail order service. – For more information or to request an order form, please call Customer Care.
Prosthetic Devices *(braces, artificial limbs, etc.)*[1]	Prosthetic devices: **20%** of the cost Related medical supplies: **20%** of the cost
Renal Dialysis[1,2]	**20%** of the cost

Transportation[1]	**You pay nothing** – 24 one-way non-emergency trips per year for plan approved locations. – This benefit is not to exceed 25 miles per trip.
Urgently Needed Services	**$15-40** copay, depending on the service For each Medicare-covered urgently needed care visit, you pay: – **$15** copayment at your primary care doctor's office – **$40** copayment at a specialist's office – **$25** copayment at an urgent care center
Vision Services	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): **$0-40** copay, depending on the service Routine eye exam (for up to 1 every year): **You pay nothing** Contact lenses (for up to 1 every year): **$0** copay Eyeglasses (frames and lenses) (for up to 1 every year): **$0** copay Eyeglasses or contact lenses after cataract surgery: **You pay nothing** Our plan pays up to **$100** every year for contact lenses and eyeglasses (frames and lenses). **You pay nothing** up to the **$100** allowance every year.

Preventive Care	**You pay nothing** Our plan covers many preventive services, 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) • Yearly "Wellness" visit Any additional preventive services approved by Medicare during the contract year will be covered.
Hospice	**You pay nothing** for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
INPATIENT CARE	
Inpatient Hospital Care[1,2]	Our plan covers an unlimited number of days for an inpatient hospital stay. • **$270** copay per day for days 1 through 7 • **You pay nothing** per day for days 8 through 60 • **$100** copay per day for days 61 through 90 • **You pay nothing** per day for days 91 and beyond You pay this amount each time you are admitted or transferred to a facility.
Inpatient Mental Health Care	For inpatient mental health care, see the "Mental Health Care" section of this booklet

Skilled Nursing Facility (SNF)[1,2]	Our plan covers up to 100 days in a SNF. • **You pay nothing** per day for days 1 through 20 • **$160** copay per day for days 21 through 100

Prescription Drug Benefits

How much do I pay?

For Part B drugs such as chemotherapy drugs[1]: **20%** of the cost

Other Part B drugs[1]: **20%** of the cost.

Initial Coverage

After you pay your yearly deductible, you pay the following until your total yearly drug costs reach **$3,310**. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.You may get your drugs at network retail pharmacies and mail order pharmacies.

Standard Retail Cost-Sharing

Tier	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	**$3** copay	**$9** copay
Tier 2 (Generic)	**$15** copay	**$45** copay
Tier 3 (Preferred Brand)	**$45** copay	**$135** copay
Tier 4 (Non-Preferred Brand)	**$95** copay	**$285** copay
Tier 5 (Specialty Tier)	**25%** of the cost	Not Offered

Standard Mail Order Cost-Sharing

Tier	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	**$3** copay	**$9** copay
Tier 2 (Generic)	**$15** copay	**$45** copay
Tier 3 (Preferred Brand)	**$45** copay	**$135** copay
Tier 4 (Non-Preferred Brand)	**$95** copay	**$285** copay
Tier 5 (Specialty Tier)	**25%** of the cost	Not Offered

Preferred Mail Order Cost-Sharing

Tier	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	**$3** copay	**$0**
Tier 2 (Generic)	**$15** copay	**$0**
Tier 3 (Preferred Brand)	**$45** copay	**$125** copay
Tier 4 (Non-Preferred Brand)	**$95** copay	**$275** copay
Tier 5 (Specialty Tier)	**25%** of the cost	Not Offered

If you reside in a long-term care facility, you pay the same as at a 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 medicine in the following days' supply:

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

*Long Term Care Pharmacy (one month supply= 31 days)

Coverage Gap

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches **$3,310**.
After you enter the coverage gap, you pay **45%** of the plan's cost for covered brand name drugs and **58%** of the plan's cost for covered generic drugs until your costs total **$4,850**, which is the end of the coverage gap. Not everyone will enter the coverage gap.Under this plan, you may pay even less for the brand and generic drugs on the formulary. Your cost varies by tier. You will need to use your formulary to locate your drug's tier. See the chart that follows to find out how much it will cost you

Standard Retail Cost-Sharing

Tier	Drugs Covered	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	Some	**$3** copay	**$9** copay
Tier 2 (Generic)	Some	**$15** copay	**$45** copay
Tier 3 (Preferred Brand)	Some	**$45** copay	**$135** copay
Tier 4 (Non-Preferred Brand)	Some	**$95** copay	**$285** copay
Tier 5 (Specialty Tier)	Some	**25%** of the cost	Not Offered

Standard Mail Order Cost-Sharing

Tier	Drugs Covered	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	Some	**$3** copay	**$9** copay
Tier 2 (Generic)	Some	**$15** copay	**$45** copay
Tier 3 (Preferred Brand)	Some	**$45** copay	**$135** copay
Tier 4 (Non-Preferred Brand)	Some	**$95** copay	**$285** copay
Tier 5 (Specialty Tier)	Some	**25%** of the cost	Not Offered

Preferred Mail Order Cost-Sharing

Tier	Drugs Covered	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	Some	**$3** copay	**$0**
Tier 2 (Generic)	Some	**$15** copay	**$0**
Tier 3 (Preferred Brand)	Some	**$45** copay	**$125** copay
Tier 4 (Non-Preferred Brand)	Some	**$95** copay	**$275** copay
Tier 5 (Specialty Tier)	Some	**25%** of the cost	Not Offered

Days' Supply Available
Unless otherwise specified, you can get your Part D medicine in the following days' supply:

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

*Long Term Care Pharmacy (one month supply= 31 days)

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **$4,850**, you pay the greater of:

- **5%** of the cost, or
- **$2.95** copay for generic (including brand drugs treated as generic) and a **$7.40** copayment for all other drugs

Additional Information About Humana Gold Plus H2012-088 (HMO)

As a member you must select an in-network doctor to act as your Primary Care Physician (PCP). Your selected in-network PCP can focus on your needs and coordinate your care with other in-network physicians. This helps keep your out-of-pocket costs low and medical expenses predictable.

Additional Supplemental Benefits covered by the plan:
Incentive Programs - Rewards members for completing preventive screenings and activities
SilverSneakers® Fitness Program - Basic fitness center membership including fitness classes
Well Dine Meal Program - Humana's meal program for members following an inpatient stay in the hospital or nursing facility
Member Assistance Program - A program that includes telephonic counseling sessions and online resources to help cope with life changes and consultations for adult care and child care issues
HumanaFirst® - A 24 Hour Nurse Advice Hotline
Smoking Cessation Program - A program may include web based or telephonic counseling/coaching and Nicotine Replacement Therapy

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Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-457-4708. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-457-4708. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-457-4708。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-457-4708。我們講中文的人員將樂意為您提供幫助。 這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-457-4708. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-457-4708. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-457-4708. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-457-4708. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-457-4708 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-457-4708. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic:
إننا نقدم خدمات الترجمة الفورية المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الإتصال بنا على.1-800-457-4708. سيقوم شخص ما يتحدث اللغة العربية بمساعدتك. هذه الخدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-457-4708 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-457-4708. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-457-4708. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-457-4708. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-457-4708. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-457-4708にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

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