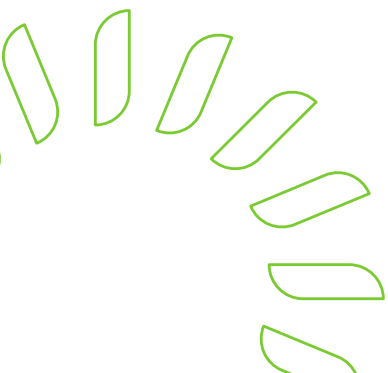




2021 Humana Agent Market Playbook

North Carolina



Humana[®]

Thanks to John VanderVoort, North Carolina Humana Agent, for providing the 2021 Agent Guidebook front cover photography of Lake Norman.

Thanks to Jennifer Felts, North Carolina DSNP Community Manager, for providing the 2021 Agent Guidebook back cover photography of Emerald Isle Beach.



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Local
Support
Team and
2021 Plan
Maps



2021 North Carolina Local Market Team

Market Offices

Asheville Retail Office

1863 Hendersonville Rd | Suite 122 |
Asheville NC 28803

Administrative Coordinator: **Jennipher Francis**
828-772-3090

Charlotte Market Office

6135 Park South Dr | Suite 510 | Charlotte NC 28210

Administrative Coordinator: **Lisa Nannini**
704-643-1009 x 1030350

Cary Market Office

2000 Regency Pkwy | Suite 470 | Cary NC 27518

Administrative Coordinator: **Lisa Ball**
919-465-1367 x 1010401

Greensboro Retail Office

1564A Highwoods Blvd | Greensboro NC 27410

Administrative Coordinator: **Lauren Newton**
336-547-2701 x 1012501

Local Sales Management

Patrick Farley, Director

919-520-5889

pfarley@humana.com

Lara Smith, Sales Manager

919-749-1212

lsmith17@humana.com

Alexis Gore, Manager of Sales

Administration

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Dave Pelletier, Sales Manager

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Mary Myers, Sales Manager

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Jennifer Gundersdorff, Marketing

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Jennifer Rice, Sales Manager

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Broker Support

Nick Tatge

Regional Sales Director, Broker
Partner Relationships

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ntatge@humana.com

*Central and Eastern NC – Triad,
Triangle, Coastal*

Marc McMullin

Broker Relationship Manager

814-321-8439

mmcmullin1@humana.com

*Western NC — Charlotte, Hickory,
Mountains*

Chris Bieser

Broker Relationship Manager

828-318-3854

cbieser@humana.com

Jennifer Felts

DSNP Community Outreach

Manager

980-258-2054

jfelts5@humana.com

Kim Klein

Broker Relationship Executive

855-343-4473

kklein@humana.com

Melissa A. Conwell

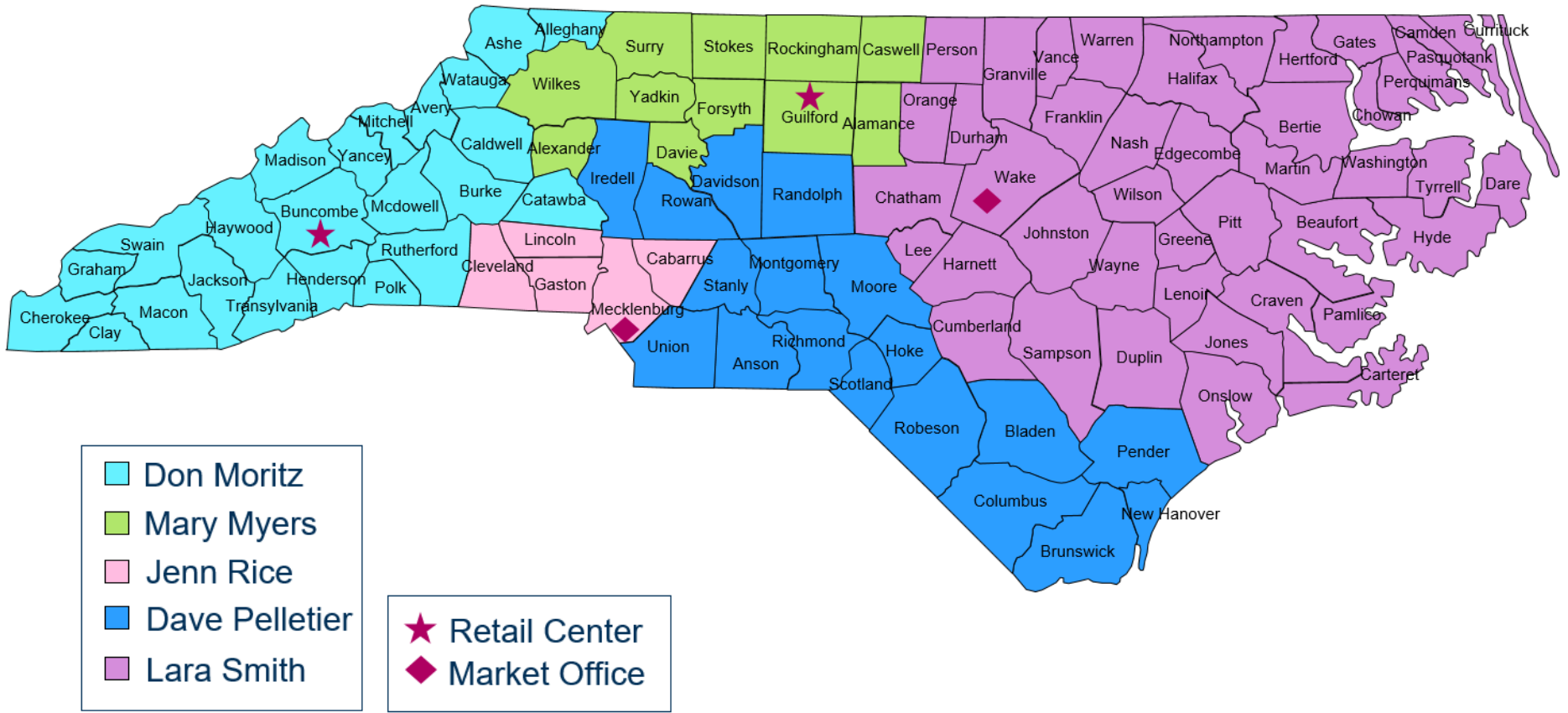
Broker Relationship Executive

866-879-6953

mconwell1@humana.com

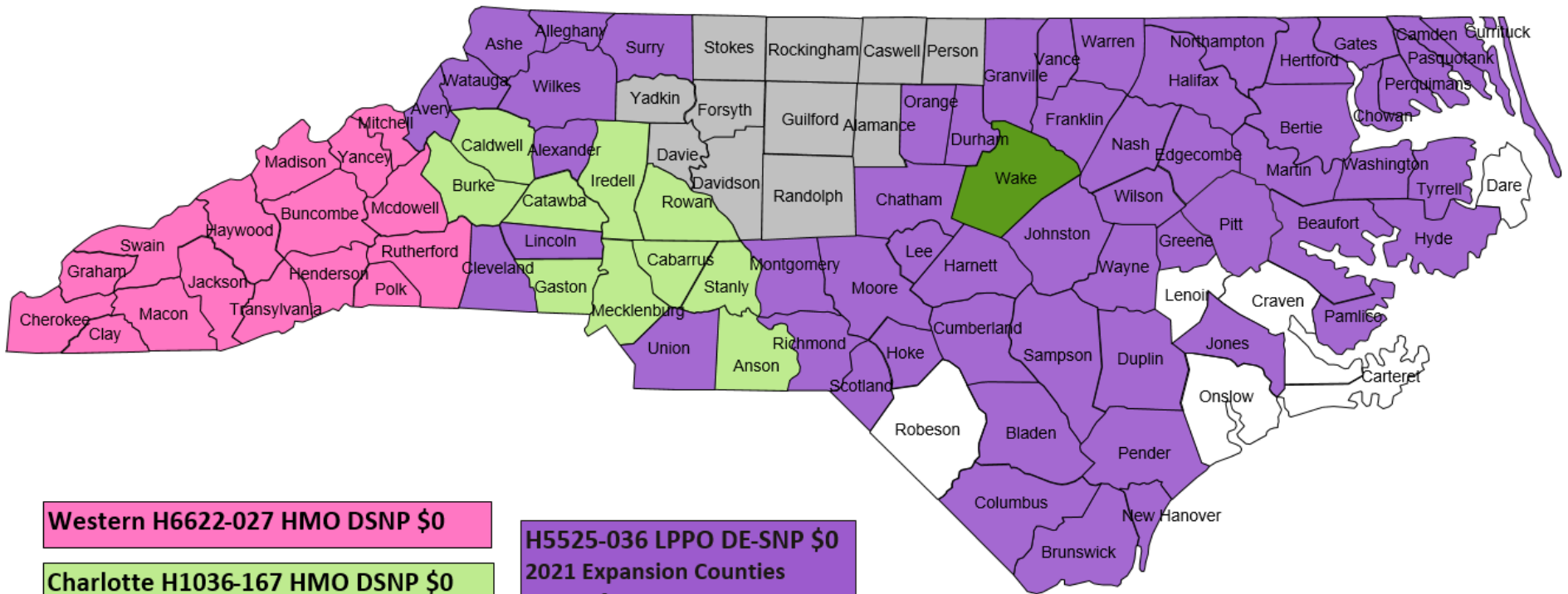


2021 North Carolina Sales Manager Territories





2021 North Carolina DSNP Plan Footprint



Western H6622-027 HMO DSNP \$0

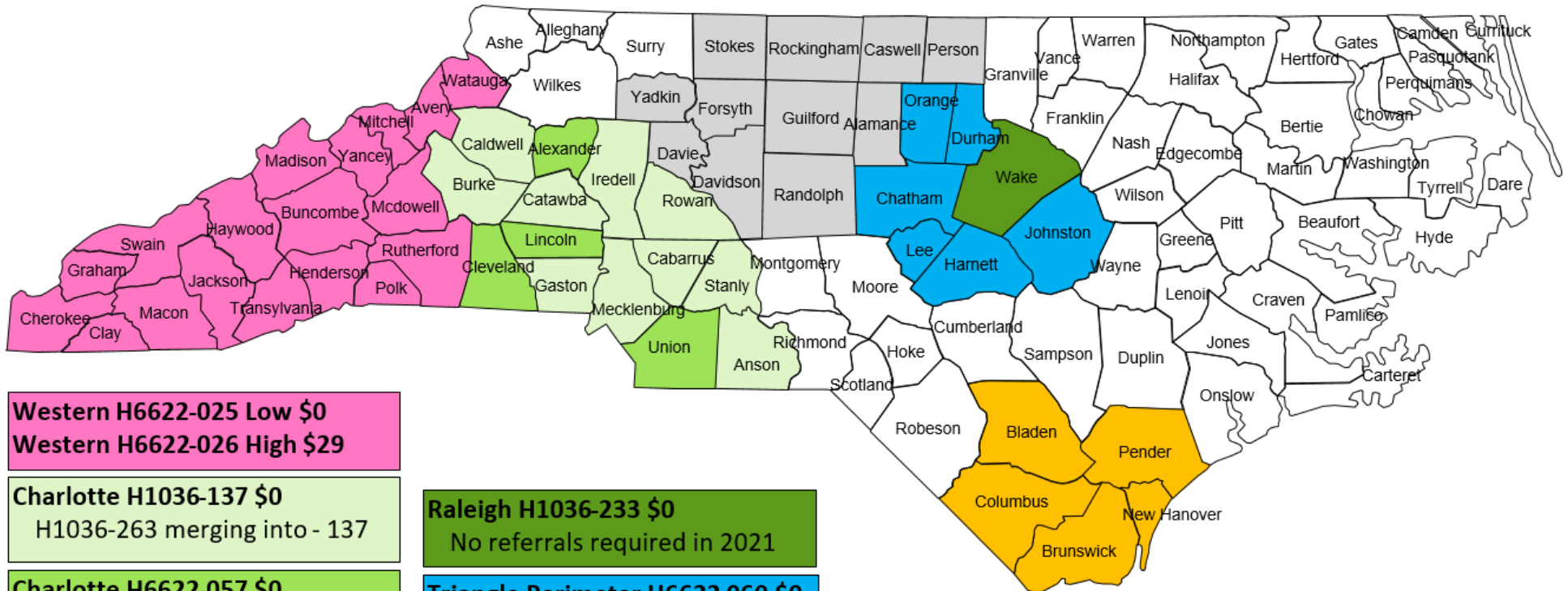
Charlotte H1036-167 HMO DSNP \$0

Greensboro H1036-168 HMO DSNP \$0

Raleigh H1036-276 HMO DE-SNP \$0

H5525-036 LPPO DE-SNP \$0
2021 Expansion Counties
 Beaufort Watauga
 Edgecombe Wayne
 Hertford Wilson
 Pitt

2021 North Carolina HMO Plan Footprint



Western H6622-025 Low \$0
Western H6622-026 High \$29

Charlotte H1036-137 \$0
 H1036-263 merging into - 137

Charlotte H6622-057 \$0
 H6622-058 merging into - 057

Greensboro H1036-291 \$0
 H1036-275-001 is now - 291
 H1036-275-002 is now - 291

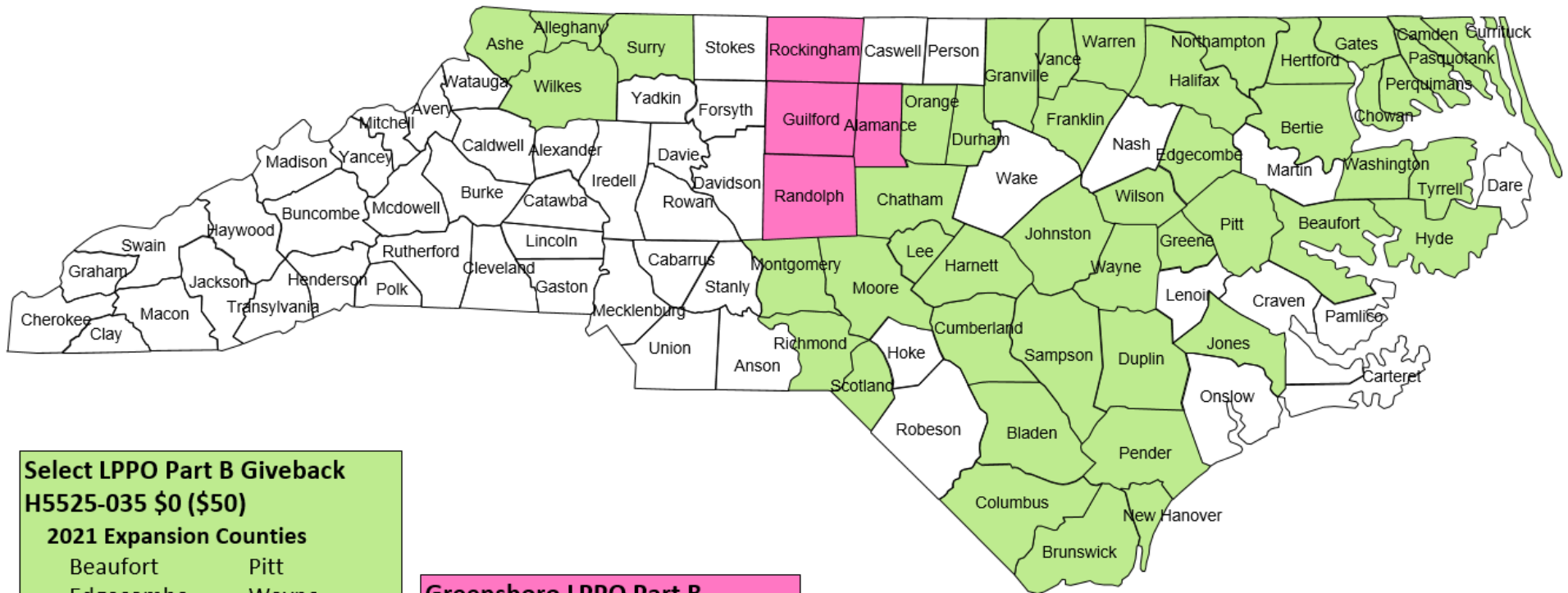
Raleigh H1036-233 \$0
 No referrals required in 2021

Triangle Perimeter H6622-060 \$0
2021 Expansion Counties
 Chatham
 Harnett
 Johnston
 Lee

Wilmington H6622-061 \$0
2021 Expansion Counties
 Bladen
 Columbus
 Brunswick



2021 North Carolina LPPO Part B Giveback Plan Footprint



**Select LPPO Part B Giveback
H5525-035 \$0 (\$50)**

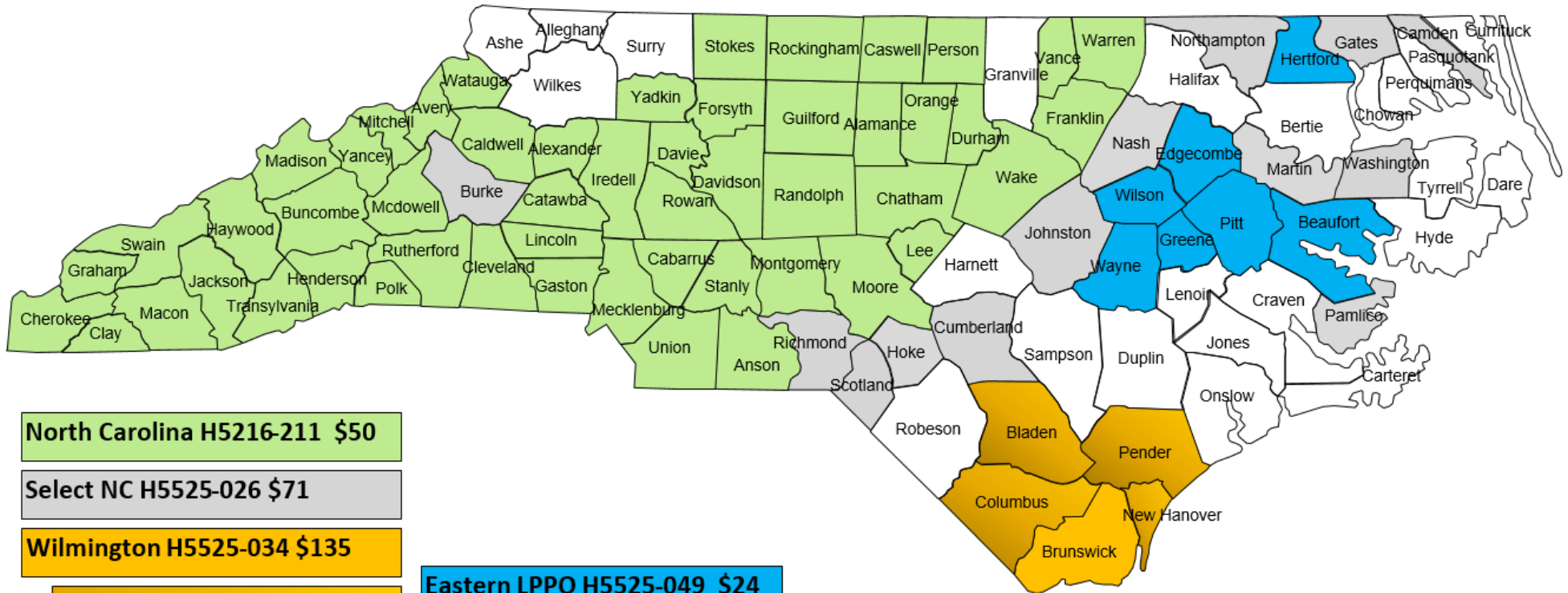
2021 Expansion Counties

Beaufort	Pitt
Edgecombe	Wayne
Hertford	Wilson

**Greensboro LPPO Part B
Giveback H5216-017 \$0 (\$50)**



2021 North Carolina LPPO Plan Footprint



North Carolina H5216-211 \$50

Select NC H5525-026 \$71

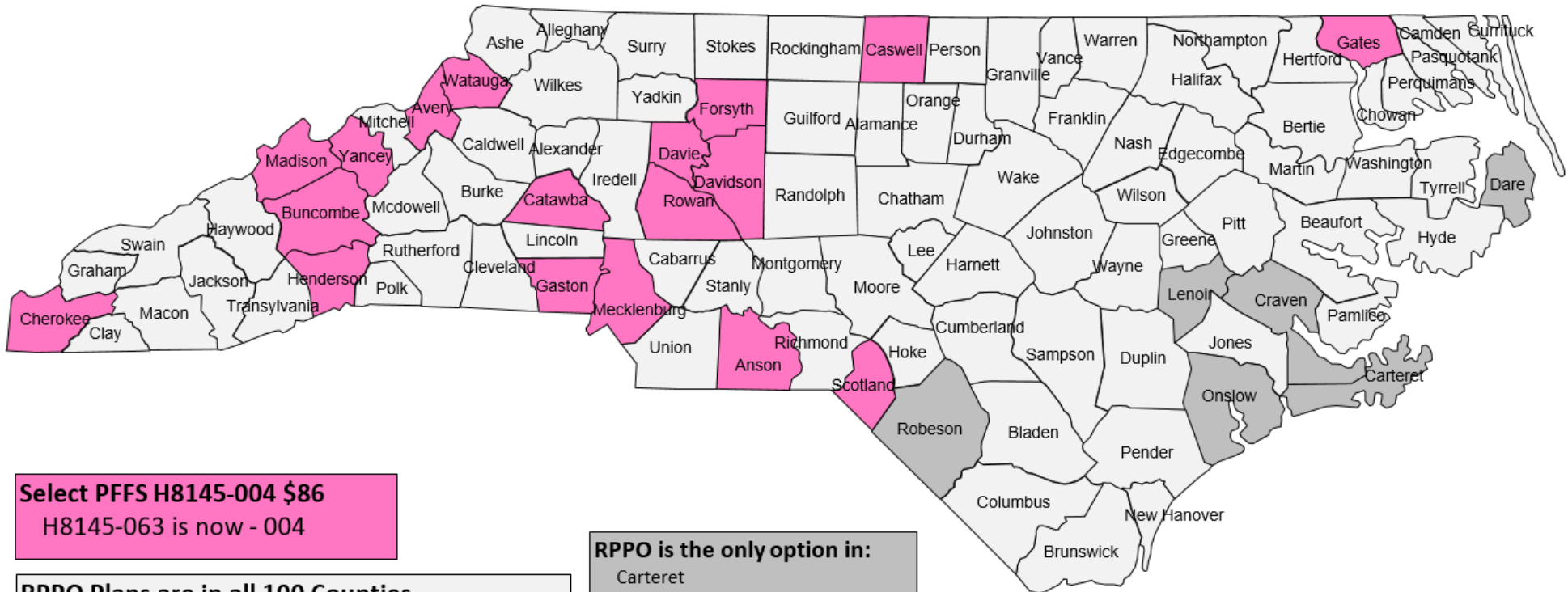
Wilmington H5525-034 \$135

H5525-026 and -034 are both available in:
 Bladen Pender
 Columbus New Hanover

Eastern LPPO H5525-049 \$24
 Beaufort Pitt
 Edgecombe Wayne
 Greene Wilson
 Hertford



2021 North Carolina PFFS & RPPO Plan Footprint



Select PFFS H8145-004 \$86
 H8145-063 is now - 004

RPPO Plans are in all 100 Counties
R1390-001 MA Only \$0
R1390-002 MAPD \$84
R1390-003 Honor MA Only \$50 Part B GB \$0

RPPO is the only option in:
 Carteret
 Craven
 Dare
 Lenoir
 Onslow
 Robeson

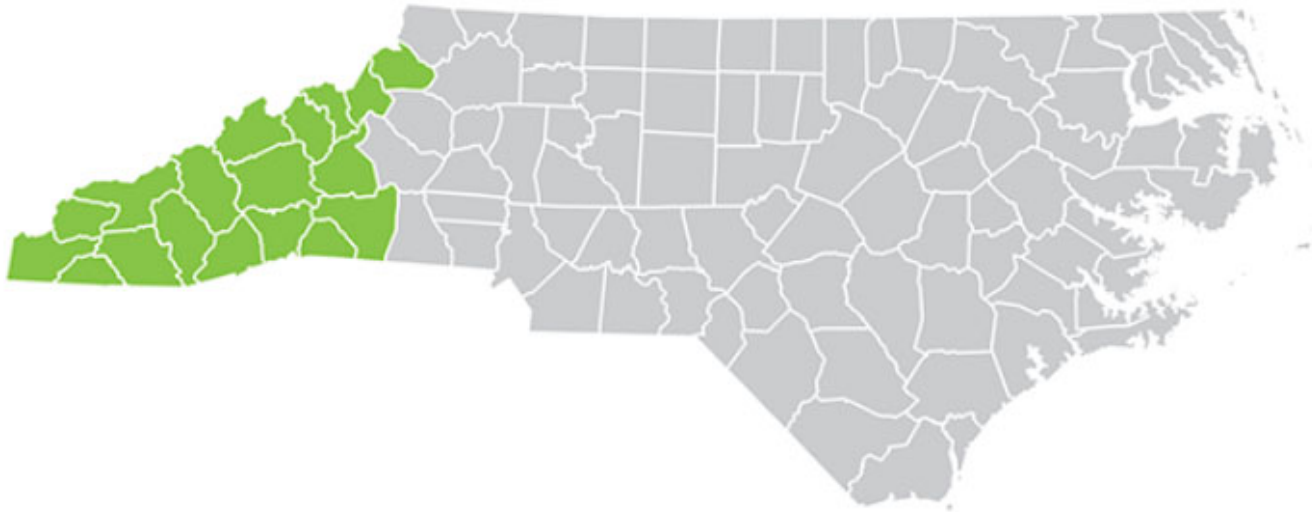
2021
North
Carolina
Benefit
Details



Notes Page



North Carolina | Western



Market Highlights

- No referrals on any of our HMO or PPO plans.
- Increased Healthy Food Card amount on select Dual Eligible Plans.
- Humana Honor Plan available for customers that get their drug coverage elsewhere, such as Veterans.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Humana Pharmacy.
- Multiple selling opportunity with Dual Special Needs Plan.
- Go365® by Humana is a wellness program that rewards your clients for doing healthy activities. Many Humana Medicare Advantage plans include Go365.
- Local Market office and Support Team to help with all of your needs.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Virtual office visits for PCP, urgent care, and behavioral health are now \$0 co-pay.

Network Highlights

- All major hospital facilities within the market are in-network.
- HMO plans within the market do not require referrals.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.



North Carolina | Western

MAPD

Plan Name	Humana Gold Plus (HMO)	Humana Gold Plus (HMO)	HumanaChoice (PPO)
Plan Number	H6622-025-000	H6622-026-000	H5216-211-000
Plan Highlights	\$0 Plan Premium HMO MAPD Plan with moderate cost shares and additional ancillaries	Moderate Plan Premium HMO MAPD Plan with low cost shares and additional ancillaries	Moderate Plan Premium LPPO MAPD Plan with moderate cost shares and additional ancillaries
Premium	\$0	\$29	\$50
PCP / SPC / UC	\$0 / \$45 / \$35	\$0 / \$35 / \$25	\$15 / \$45 / \$35
Referrals Required	No	No	No
Inpatient Hospital	\$450 per day (Days 1-4)	\$295 per day (Days 1-6)	\$325 per day (Days 1-6)
Max Out-of-Pocket	\$5900 In-Network	\$4400 In-Network	\$6700 In-Network
Rx Deductible	\$215 tiers 4-5	No Deductible	\$160 tiers 4-5
Rx Preferred	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%	\$4/\$12/\$47/\$100/30%
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$15/Quarter for select health and wellness products, Transportation 24 one-way trips/Year, Insulin Savings Program	Dental, Vision, Hearing, Fitness, OTC \$45/Quarter for select health and wellness products, Transportation 24 one-way trips/Year, Insulin Savings Program	Dental, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products
Plan Service Area	NC: Avery; Buncombe; Cherokee; Clay; Graham; Haywood; Henderson; Jackson; Macon; Madison; McDowell; Mitchell; Polk; Rutherford; Swain; Transylvania; Watauga; Yancey	NC: Avery; Buncombe; Cherokee; Clay; Graham; Haywood; Henderson; Jackson; Macon; Madison; McDowell; Mitchell; Polk; Rutherford; Swain; Transylvania; Watauga; Yancey	NC: Alamance; Alexander; Anson; Avery; Buncombe; Cabarrus; Caldwell; Caswell; Catawba; Chatham; Cherokee; Clay; Cleveland; Davidson; Davie; Durham; Forsyth; Franklin; Gaston; Graham; Guilford; Haywood; Henderson; Iredell; Jackson; Lee; Lincoln; Macon; Madison; McDowell; Mecklenburg; Mitchell; Montgomery; Moore; Orange; Person; Polk; Randolph; Rockingham; Rowan; Rutherford; Stanly; Stokes; Swain; Transylvania; Union; Vance; Wake; Warren; Watauga; Yadkin; Yancey



North Carolina | Western

MAPD Plans		New contract number
Plan Name	HumanaChoice (Regional PPO)	Humana Gold Choice (PFFS)
Plan Number	R1390-002-000	H8145-004-000
Plan Highlights	High Plan Premium RPPO MAPD Plan with moderate cost shares.	High Plan Premium PFFS MAPD Plan with lean benefits. Consolidated with H8145-063- 000.
Premium	\$84	\$86
PCP / SPC / UC	\$15 / \$50 / \$40	\$20 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$360 per day (Days 1-5)	\$345 per day (Days 1-5)
Max Out-of-Pocket	\$7550 In-Network	\$7550 In/Out Network
Rx Deductible	\$360 tiers 4-5	\$160 tiers 3-5
Rx Preferred	\$5/\$15/\$47/\$99/26%	\$5/\$15/\$47/\$99/30%
Key Extra Benefits	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Dental, Hearing, Fitness, OTC \$75/Quarter for select health and wellness products, Transportation 24 one-way trips/Year
Plan Service Area	NC: Statewide	NC: Anson; Avery; Buncombe; Caswell; Catawba; Cherokee; Davidson; Davie; Forsyth; Gaston; Gates; Henderson; Madison; Mecklenburg; Rowan; Scotland; Watauga; Yancey



North Carolina | Western

MA Only Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Western

DSNP

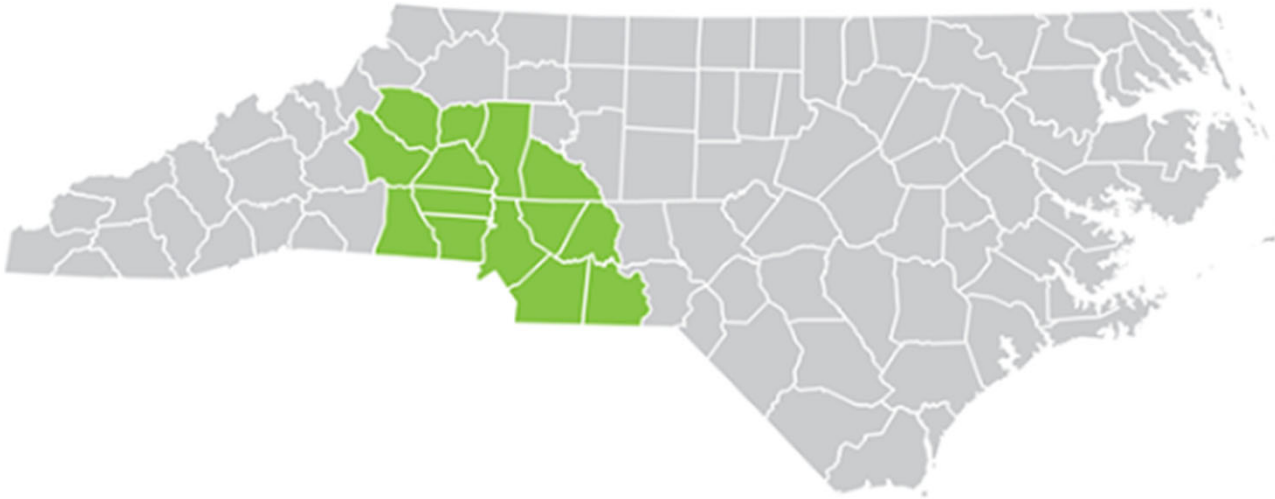
Plan Name	Humana Gold Plus SNP-DE (HMO D-SNP)	HumanaChoice SNP-DE (PPO D-SNP)
Plan Number	H6622-027-000	H5525-036-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$2500 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures	\$1000 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$100 credit every year for eyewear or contact lenses including fittings.	Annual exam and \$100 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received Out-of-Network.
Hearing	\$0 annual exams, fittings and TruHearing advanced level hearing aids, plus 48 batteries.	\$0 annual exam, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to 50 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Buncombe; Cherokee; Clay; Graham; Haywood; Henderson; Jackson; Macon; Madison; McDowell; Mitchell; Polk; Rutherford; Swain; Transylvania; Yancey	NC: Alexander; Alleghany; Ashe; Avery; Beaufort ; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Cleveland; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hoke; Hyde; Johnston; Jones; Lee; Lincoln; Martin; Montgomery; Moore; Nash; New Hanover; Northampton; Orange; Pamlico; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Union; Vance; Warren; Washington; Watauga ; Wayne ; Wilkes; Wilson



Notes Page



North Carolina | Charlotte



Market Highlights

- No referrals on any of our HMO or PPO plans.
- Increased Healthy Food Card amount on select Dual Eligible Plans.
- Humana Honor Plan available for customers that get their drug coverage elsewhere, such as Veterans.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Humana Pharmacy.
- Multiple selling opportunity with Dual Special Needs Plan.
- Go365® by Humana is a wellness program that rewards your clients for doing healthy activities. Many Humana Medicare Advantage plans include Go365.
- Local Market office and Support Team to help with all of your needs.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.

Network Highlights

- All major hospital facilities within the market are in-network.
- HMO plans within the market do not require referrals.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.
- Heal is an innovative, concierge primary care model that expands your customer's care options by sending Primary Care doctors to their home for the same co-pays or out-of-pocket costs as a traditional PCP.



North Carolina | Charlotte

MAPD Plans

Plan Name	Humana Gold Plus (HMO)	Humana Gold Plus (HMO)	HumanaChoice (PPO)
Plan Number	H1036-137-000	H6622-057-000	H5216-211-000
Plan Highlights	\$0 Plan Premium HMO MAPD Plan with low cost shares and additional ancillaries.	\$0 Plan Premium HMO MAPD Plan with low cost shares and additional ancillaries.	Moderate Plan Premium LPPO MAPD Plan with moderate cost shares and additional ancillaries.
Premium	\$0	\$0	\$50
PCP / SPC / UC	\$0 / \$30 / \$20	\$0 / \$30 / \$20	\$15 / \$45 / \$35
Referrals Required	No	No	No
Inpatient Hospital	\$345 per day (Days 1-4)	\$345 per day (Days 1-4)	\$325 per day (Days 1-6)
Max Out-of-Pocket	\$4400 In-Network	\$4400 In-Network	\$6700 In-Network
Rx Deductible	No Deductible	\$160 tiers 4-5	\$160 tiers 4-5
Rx Preferred	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/30%	\$4/\$12/\$47/\$100/30%
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$50/Quarter for select health and wellness products, Transportation 24 one-way trips/Year, Insulin Savings Program	Dental, Vision, Hearing, Fitness, OTC \$50/Quarter for select health and wellness products, Transportation 24 one-way trips/Year, Insulin Savings Program	Dental, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products
Plan Service Area	NC: Anson; Burke; Cabarrus; Caldwell; Catawba; Gaston; Iredell; Mecklenburg; Rowan; Stanly	NC: Alexander; Cleveland; Lincoln; Union	NC: Alamance; Alexander; Anson; Avery; Buncombe; Cabarrus; Caldwell; Caswell; Catawba; Chatham; Cherokee; Clay; Cleveland; Davidson; Davie; Durham; Forsyth; Franklin; Gaston; Graham; Guilford; Haywood; Henderson; Iredell; Jackson; Lee; Lincoln; Macon; Madison; McDowell; Mecklenburg; Mitchell; Montgomery; Moore; Orange; Person; Polk; Randolph; Rockingham; Rowan; Rutherford; Stanly; Stokes; Swain; Transylvania; Union; Vance; Wake; Warren; Watauga; Yadkin; Yancey



North Carolina | Charlotte

MAPD Plans			New contract number
Plan Name	HumanaChoice (PPO)	HumanaChoice (Regional PPO)	Humana Gold Choice (PFFS)
Plan Number	H5525-026-000	R1390-002-000	H8145-004-000
Plan Highlights	High Plan Premium LPPO MAPD Plan with moderate cost shares	High Plan Premium RPPO MAPD Plan with moderate cost shares.	High Plan Premium PFFS MAPD Plan with lean benefits. Consolidated with H8145-063- 000.
Premium	\$71	\$84	\$86
PCP / SPC / UC	\$15 / \$45 / \$35	\$15 / \$50 / \$40	\$20 / \$50 / \$40
Referrals Required	No	No	No
Inpatient Hospital	\$450 per day (Days 1-4)	\$360 per day (Days 1-5)	\$345 per day (Days 1-5)
Max Out-of-Pocket	\$6700 In-Network	\$7550 In-Network	\$7550 In/Out Network
Rx Deductible	\$265 tiers 4-5	\$360 tiers 4-5	\$160 tiers 3-5
Rx Preferred	\$4/\$12/\$47/\$100/28%	\$5/\$15/\$47/\$99/26%	\$5/\$15/\$47/\$99/30%
Key Extra Benefits	Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Dental, Hearing, Fitness, OTC \$75/Quarter for select health and wellness products, Transportation 24 one-way trips/Year
Plan Service Area	NC: Bladen; Burke; Camden; Columbus; Cumberland; Gates; Hoke; Johnston; Martin; Nash; New Hanover; Northampton; Pamlico; Pender; Richmond; Scotland; Washington	NC: Statewide	NC: Anson; Avery; Buncombe; Caswell; Catawba; Cherokee; Davidson; Davie; Forsyth; Gaston; Gates; Henderson; Madison; Mecklenburg; Rowan; Scotland; Watauga; Yancey



North Carolina | Charlotte

MA Only Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Charlotte

DSNP

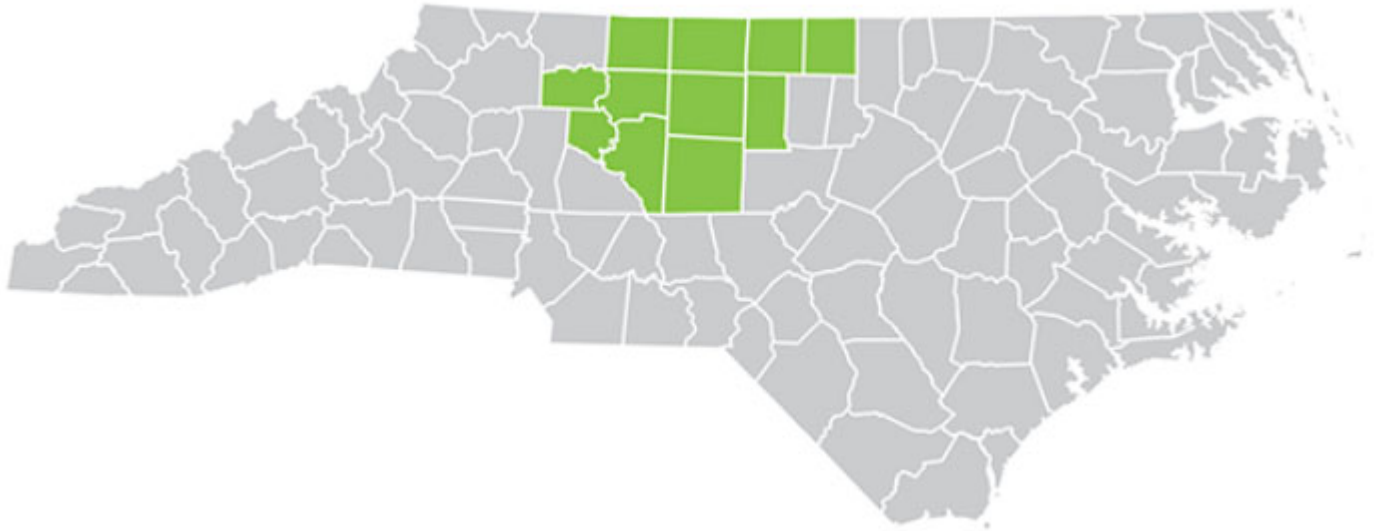
Plan Name	Humana Gold Plus SNP-DE (HMO D-SNP)	HumanaChoice SNP-DE (PPO D-SNP)
Plan Number	H1036-167-000	H5525-036-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$2500 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures	\$1000 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$200 credit every year for eyewear or contact lenses including fittings.	Annual exam and \$100 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received Out-of-Network.
Hearing	\$0 annual exams, fittings and TruHearing advanced level hearing aids, plus 48 batteries.	\$0 annual exam, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Anson; Burke; Cabarrus; Caldwell; Catawba; Gaston; Iredell; Mecklenburg; Rowan; Stanly	NC: Alexander; Alleghany; Ashe; Avery; Beaufort ; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Cleveland; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hoke; Hyde; Johnston; Jones; Lee; Lincoln; Martin; Montgomery; Moore; Nash; New Hanover; Northampton; Orange; Pamlico; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Union; Vance; Warren; Washington; Watauga ; Wayne ; Wilkes; Wilson



Notes Page



North Carolina | Triad



Market Highlights

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- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.



North Carolina | Triad

MAPD	New Contract Number		
Plan Name	Humana Gold Plus (HMO)	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H1036-291-000	H5216-017-000	H5216-211-000
Plan Highlights	\$0 Plan Premium HMO MAPD Plan with low cost shares and additional ancillaries. Consolidated with H1036-275-001 and -002.	\$0 Plan Premium with \$50 Part B Premium Giveback LPPO MAPD Plan with lean benefits	Moderate Plan Premium LPPO MAPD Plan with moderate cost shares and additional ancillaries
Premium	\$0	\$0 (\$50 Part B Premium Giveback)	\$50
PCP / SPC / UC	\$0 / \$25 / \$15	\$20 / \$50 / \$40	\$15 / \$45 / \$35
Referrals Required	No	No	No
Inpatient Hospital	\$295 per day (Days 1-6)	\$450 per day (Days 1-4)	\$325 per day (Days 1-6)
Max Out-of-Pocket	\$3900 In-Network	\$6700 In-Network	\$6700 In-Network
Rx Deductible	No Deductible	\$265 tiers 3-5	\$160 tiers 4-5
Rx Preferred	\$2/\$8/\$45/\$95/33%	\$5/\$15/\$47/\$99/28%	\$4/\$12/\$47/\$100/30%
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$15/Month for select health and wellness products, Transportation 24 one-way trips/Year, Insulin Savings Program	Fitness, OTC \$15/Quarter for select health and wellness products	Dental, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products
Plan Service Area	NC: Alamance; Caswell; Davidson; Davie; Forsyth; Guilford; Person; Randolph; Rockingham; Stokes; Yadkin	NC: Alamance; Guilford; Randolph; Rockingham	NC: Alamance; Alexander; Anson; Avery; Buncombe; Cabarrus; Caldwell; Caswell; Catawba; Chatham; Cherokee; Clay; Cleveland; Davidson; Davie; Durham; Forsyth; Franklin; Gaston; Graham; Guilford; Haywood; Henderson; Iredell; Jackson; Lee; Lincoln; Macon; Madison; McDowell; Mecklenburg; Mitchell; Montgomery; Moore; Orange; Person; Polk; Randolph; Rockingham; Rowan; Rutherford; Stanly; Stokes; Swain; Transylvania; Union; Vance; Wake; Warren; Watauga; Yadkin; Yancey



North Carolina | Triad

MAPD Plans		New contract number
Plan Name	HumanaChoice (Regional PPO)	Humana Gold Choice (PFFS)
Plan Number	R1390-002-000	H8145-004-000
Plan Highlights	High Plan Premium RPPO MAPD Plan with moderate cost shares.	High Plan Premium PFFS MAPD Plan with lean benefits. Consolidated with H8145-063- 000.
Premium	\$84	\$86
PCP / SPC / UC	\$15 / \$50 / \$40	\$20 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$360 per day (Days 1-5)	\$345 per day (Days 1-5)
Max Out-of-Pocket	\$7550 In-Network	\$7550 In/Out Network
Rx Deductible	\$360 tiers 4-5	\$160 tiers 3-5
Rx Preferred	\$5/\$15/\$47/\$99/26%	\$5/\$15/\$47/\$99/30%
Key Extra Benefits	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Dental, Hearing, Fitness, OTC \$75/Quarter for select health and wellness products, Transportation 24 one-way trips/Year
Plan Service Area	NC: Statewide	NC: Anson; Avery; Buncombe; Caswell; Catawba; Cherokee; Davidson; Davie; Forsyth; Gaston; Gates; Henderson; Madison; Mecklenburg; Rowan; Scotland; Watauga; Yancey



North Carolina | Triad

MA Only Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Triad

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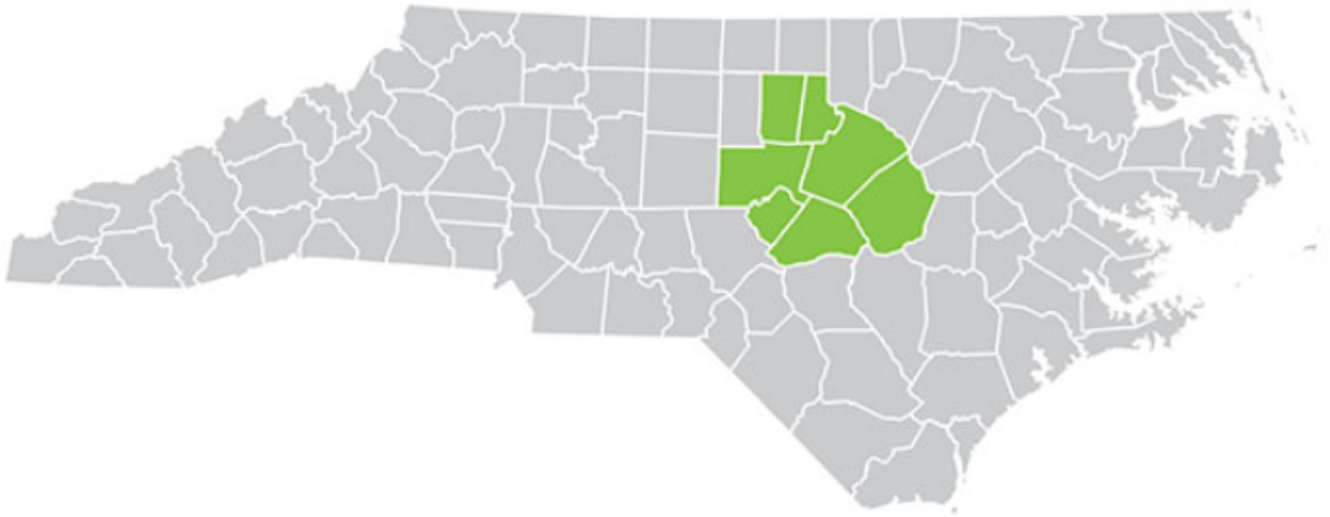
Plan Name	Humana Gold Plus SNP-DE (HMO D-SNP)
Plan Number	H1036-168-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$2500 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$100 credit every year for eyewear or contact lenses including fittings.
Hearing	\$0 annual exams, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to unlimited one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Alamance; Caswell; Davidson; Davie; Forsyth; Guilford; Person; Randolph; Rockingham; Stokes; Yadkin



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North Carolina | Triangle



Market Highlights

- No referrals on any of our HMO or PPO plans.
- Increased Healthy Food Card amount on select Dual Eligible Plans.
- Humana Honor Plan available for customers that get their drug coverage elsewhere, such as Veterans.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Humana Pharmacy.
- Multiple selling opportunity with Dual Special Needs Plan.
- Go365® by Humana is a wellness program that rewards your clients for doing healthy activities. Many Humana Medicare Advantage plans include Go365.
- Local Market office and Support Team to help with all of your needs.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.

Network Highlights

- All major hospital facilities within the market are in-network.
- HMO plans within the market do not require referrals.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.



North Carolina | Triangle

MAPD

Plan Name	Humana Gold Plus (HMO)	Humana Gold Plus (HMO)	HumanaChoice (PPO)
Plan Number	H1036-233-000	H6622-060-000	H5525-035-000
Plan Highlights	\$0 Plan Premium HMO MAPD Plan with rich benefits and additional ancillaries	\$0 Plan Premium HMO MAPD Plan with low cost shares and additional ancillaries	\$0 Plan Premium with \$50 Part B Premium Giveback LPPO MAPD Plan with lean benefits
Premium	\$0	\$0	\$0 (\$50 Part B Premium Giveback)
PCP / SPC / UC	\$0 / \$30 / \$0	\$0 / \$30 / \$0	\$20 / \$50 / \$40
Referrals Required	No	No	No
Inpatient Hospital	\$295 per day (Days 1-6)	\$295 per day (Days 1-6)	\$450 per day (Days 1-4)
Max Out-of-Pocket	\$4200 In-Network	\$4200 In-Network	\$6700 In-Network
Rx Deductible	No Deductible	No Deductible	\$265 tiers 3-5
Rx Preferred	\$0/\$5/\$47/\$97/33%	\$0/\$5/\$47/\$97/33%	\$5/\$15/\$47/\$99/28%
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$15/Month for select health and wellness products, Transportation 36 one-way trips/Year, Insulin Savings Program	Dental, Vision, Hearing, Fitness, OTC \$15/Month for select health and wellness products, Transportation 36 one-way trips/Year, Insulin Savings Program	Fitness, OTC \$15/Quarter for select health and wellness products
Plan Service Area	NC: Wake	NC: Chatham ; Durham; Harnett ; Johnston ; Lee ; Orange	NC: Alleghany; Ashe; Beaufort; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hyde; Johnston; Jones; Lee; Montgomery; Moore; New Hanover; Northampton; Orange; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Vance; Warren; Washington; Wayne ; Wilkes; Wilson



North Carolina | Triangle

MAPD

Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)	HumanaChoice (Regional PPO)
Plan Number	H5216-211-000	H5525-026-000	R1390-002-000
Plan Highlights	Moderate Plan Premium LPPO MAPD Plan with moderate cost shares and additional ancillaries.	High Plan Premium LPPO MAPD Plan with moderate cost shares	High Plan Premium RPPO MAPD Plan with moderate cost shares.
Premium	\$50	\$71	\$84
PCP / SPC / UC	\$15 / \$45 / \$35	\$15 / \$45 / \$35	\$15 / \$50 / \$40
Referrals Required	No	No	No
Inpatient Hospital	\$325 per day (Days 1-6)	\$450 per day (Days 1-4)	\$360 per day (Days 1-5)
Max Out-of-Pocket	\$6700 In-Network	\$6700 In-Network	\$7550 In-Network
Rx Deductible	\$160 tiers 4-5	\$265 tiers 4-5	\$360 tiers 4-5
Rx Preferred	\$4/\$12/\$47/\$100/30%	\$4/\$12/\$47/\$100/28%	\$5/\$15/\$47/\$99/26%
Key Extra Benefits	Dental, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Alamance; Alexander; Anson; Avery; Buncombe; Cabarrus; Caldwell; Caswell; Catawba; Chatham; Cherokee; Clay; Cleveland; Davidson; Davie; Durham; Forsyth; Franklin; Gaston; Graham; Guilford; Haywood; Henderson; Iredell; Jackson; Lee; Lincoln; Macon; Madison; McDowell; Mecklenburg; Mitchell; Montgomery; Moore; Orange; Person; Polk; Randolph; Rockingham; Rowan; Rutherford; Stanly; Stokes; Swain; Transylvania; Union; Vance; Wake; Warren; Watauga; Yadkin; Yancey	NC: Bladen; Burke; Camden; Columbus; Cumberland; Gates; Hoke; Johnston; Martin; Nash; New Hanover; Northampton; Pamlico; Pender; Richmond; Scotland; Washington	NC: Statewide



North Carolina | Triangle

MA Only Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Triangle

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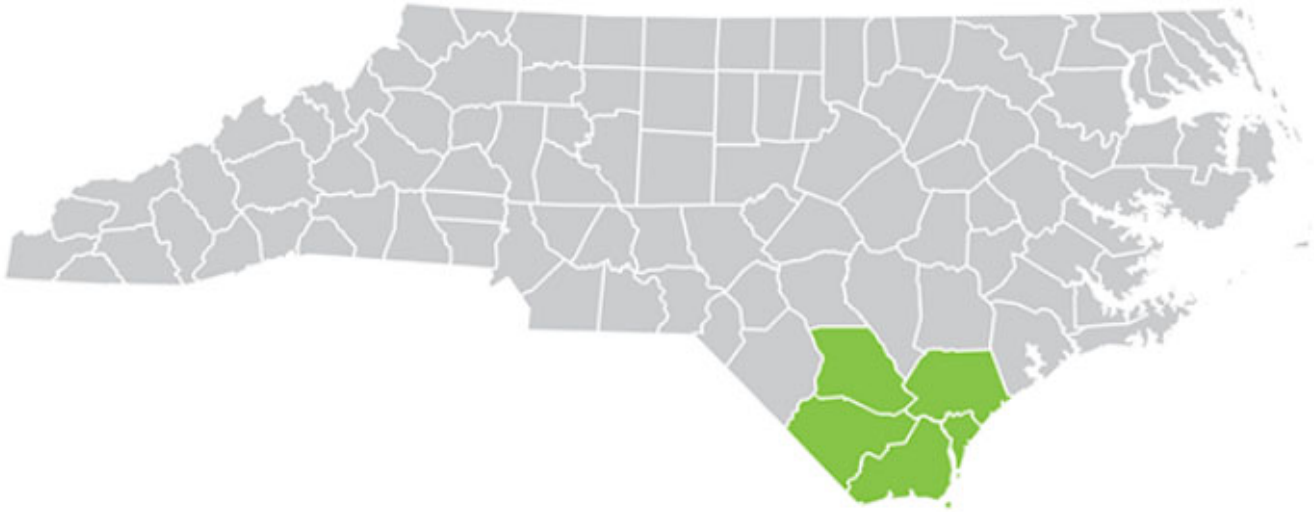
Plan Name	Humana Gold Plus SNP-DE (HMO D-SNP)	HumanaChoice SNP-DE (PPO D-SNP)
Plan Number	H1036-276-000	H5525-036-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$2500 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures	\$1000 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$100 credit every year for eyewear or contact lenses including fittings.	Annual exam and \$100 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received Out-of-Network.
Hearing	\$0 annual exam and fittings and \$500 credit for hearing aids one per ear per year from the TruHearing Choice catalog.	\$0 annual exam, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. One trip is valid for up to 25 miles. For trips in excess of 25 miles, an additional trip will be exhausted for each additional 25 mile segment.	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Wake	NC: Alexander; Alleghany; Ashe; Avery; Beaufort ; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Cleveland; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hoke; Hyde; Johnston; Jones; Lee; Lincoln; Martin; Montgomery; Moore; Nash; New Hanover; Northampton; Orange; Pamlico; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Union; Vance; Warren; Washington; Watauga ; Wayne ; Wilkes; Wilson



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North Carolina | Wilmington



Market Highlights

- No referrals on any of our HMO or PPO plans.
- Increased Healthy Food Card amount on select Dual Eligible Plans.
- Humana Honor Plan available for customers that get their drug coverage elsewhere, such as Veterans.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Humana Pharmacy.
- Multiple selling opportunity with Dual Special Needs Plan.
- Go365® by Humana is a wellness program that rewards your clients for doing healthy activities. Many Humana Medicare Advantage plans include Go365.
- Local Market office and Support Team to help with all of your needs.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Virtual office visits for PCP, urgent care, and behavioral health are now \$0 co-pay.

Network Highlights

- All major hospital facilities within the market are in-network.
- HMO plans within the market do not require referrals.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.



North Carolina | Wilmington

MAPD

Plan Name	Humana Gold Plus (HMO)	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H6622-061-000	H5525-035-000	H5525-034-000
Plan Highlights	\$0 Plan Premium HMO MAPD Plan with low cost shares and additional ancillaries.	\$0 Plan Premium with \$50 Part B Premium Giveback LPPO MAPD Plan with lean benefits.	High Plan Premium LPPO MAPD Plan with rich benefits and additional ancillaries.
Premium	\$0	\$0 (\$50 Part B Premium Giveback)	\$135
PCP / SPC / UC	\$0 / \$40 / \$30	\$20 / \$50 / \$40	\$0 / \$0 / \$0
Referrals Required	No	No	No
Inpatient Hospital	\$295 per day (Days 1-6)	\$450 per day (Days 1-4)	\$0 per admit
Max Out-of-Pocket	\$3900 In-Network	\$6700 In-Network	\$6700 In-Network
Rx Deductible	\$95 tiers 4-5	\$265 tiers 3-5	\$190 tiers 3-4
Rx Preferred	\$2/\$8/\$45/\$95/31%	\$5/\$15/\$47/\$99/28%	\$4/\$12/\$47/\$99/29%
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$60/Quarter for select health and wellness products, Transportation 24 one-way trips/Year, Insulin Savings Program	Fitness, OTC \$15/Quarter for select health and wellness products	Dental, Vision, Hearing, Fitness, OTC \$75/Quarter for select health and wellness products, Transportation 24 one-way trips/Year
Plan Service Area	NC: Bladen; Brunswick; Columbus; New Hanover; Pender	NC: Alleghany; Ashe; Beaufort; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hyde; Johnston; Jones; Lee; Montgomery; Moore; New Hanover; Northampton; Orange; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Vance; Warren; Washington; Wayne ; Wilkes; Wilson	NC: Bladen; Brunswick; Columbus; New Hanover; Pender



North Carolina | Wilmington

MAPD

Plan Name	HumanaChoice (PPO)	HumanaChoice (Regional PPO)
Plan Number	H5525-026-000	R1390-002-000
Plan Highlights	High Plan Premium LPPO MAPD Plan with moderate cost shares	High Plan Premium RPPO MAPD Plan with moderate cost shares.
Premium	\$71	\$84
PCP / SPC / UC	\$15 / \$45 / \$35	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$450 per day (Days 1-4)	\$360 per day (Days 1-5)
Max Out-of-Pocket	\$6700 In-Network	\$7550 In-Network
Rx Deductible	\$265 tiers 4-5	\$360 tiers 4-5
Rx Preferred	\$4/\$12/\$47/\$100/28%	\$5/\$15/\$47/\$99/26%
Key Extra Benefits	Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Bladen; Burke; Camden; Columbus; Cumberland; Gates; Hoke; Johnston; Martin; Nash; New Hanover; Northampton; Pamlico; Pender; Richmond; Scotland; Washington	NC: Statewide



North Carolina | Wilmington

MA Only Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Wilmington

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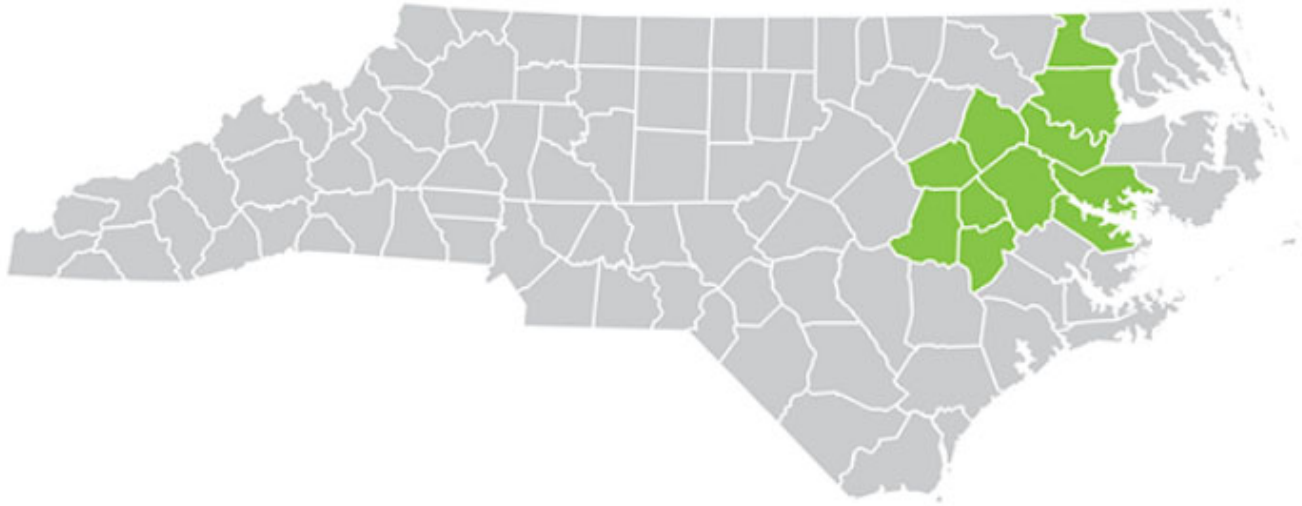
Plan Name	HumanaChoice SNP-DE (PPO D-SNP)
Plan Number	H5525-036-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$1000 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$100 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received Out-of-Network.
Hearing	\$0 annual exam, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Alexander; Alleghany; Ashe; Avery; Beaufort ; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Cleveland; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hoke; Hyde; Johnston; Jones; Lee; Lincoln; Martin; Montgomery; Moore; Nash; New Hanover; Northampton; Orange; Pamlico; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Union; Vance; Warren; Washington; Watauga ; Wayne ; Wilkes; Wilson



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North Carolina | Eastern



Market Highlights

- No referrals on any of our HMO or PPO plans.
- Increased Healthy Food Card amount on select Dual Eligible Plans.
- Humana Honor Plan available for customers that get their drug coverage elsewhere, such as Veterans.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Humana Pharmacy.
- Multiple selling opportunity with Dual Special Needs Plan.
- Go365® by Humana is a wellness program that rewards your clients for doing healthy activities. Many Humana Medicare Advantage plans include Go365.
- Local Market office and Support Team to help with all of your needs.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Virtual office visits for PCP, urgent care, and behavioral health are now \$0 co-pay.

Network Highlights

- Most major hospital facilities within the market are in-network.
- In-network hospitals and provider systems include, but are not limited to, the following: Vidant Health.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.



North Carolina | Eastern

MAPD	New Local Plan	
Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5525-049	H5525-035-000
Plan Highlights	Moderate Plan Premium LPPO MAPD.	\$0 Plan Premium with \$50 Part B Premium Giveback LPPO MAPD Plan with lean benefits
Premium	\$24	\$0 (\$50 Part B Premium Giveback)
PCP / SPC / UC	\$10 / \$35 / \$25	\$20 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$345 per day (Days 1-5)	\$450 per day (Days 1-4)
Max Out-of-Pocket	\$5900 In-Network	\$6700 In-Network
Rx Deductible	\$95 tiers 4-5	\$265 tiers 3-5
Rx Preferred	\$2/\$8/\$45/\$95/31%	\$5/\$15/\$47/\$99/28%
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products, Transportation 24 one-way trips/Year	Fitness, OTC \$15/Quarter for select health and wellness products
Plan Service Area	NC: Beaufort; Edgecombe; Greene; Hertford; Pitt; Wayne; Wilson	NC: Alleghany; Ashe; Beaufort; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hyde; Johnston; Jones; Lee; Montgomery; Moore; New Hanover; Northampton; Orange; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Vance; Warren; Washington; Wayne ; Wilkes; Wilson



North Carolina | Eastern

MAPD Plans

Plan Name	HumanaChoice (PPO)	HumanaChoice (Regional PPO)
Plan Number	H5525-026-000	R1390-002-000
Plan Highlights	High Plan Premium LPPO MAPD Plan with moderate cost shares	High Plan Premium RPPO MAPD Plan with moderate cost shares.
Premium	\$71	\$84
PCP / SPC / UC	\$15 / \$45 / \$35	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$450 per day (Days 1-4)	\$360 per day (Days 1-5)
Max Out-of-Pocket	\$6700 In-Network	\$7550 In-Network
Rx Deductible	\$265 tiers 4-5	\$360 tiers 4-5
Rx Preferred	\$4/\$12/\$47/\$100/28%	\$5/\$15/\$47/\$99/26%
Key Extra Benefits	Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Bladen; Burke; Camden; Columbus; Cumberland; Gates; Hoke; Johnston; Martin; Nash; New Hanover; Northampton; Pamlico; Pender; Richmond; Scotland; Washington	NC: Statewide



North Carolina | Eastern

MA Only Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Eastern

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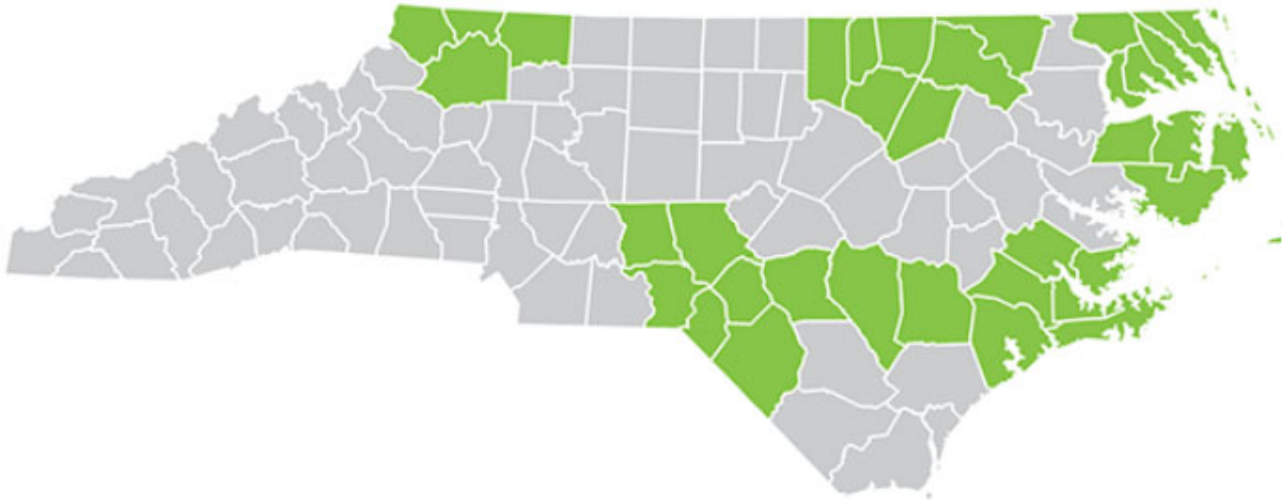
Plan Name	HumanaChoice SNP-DE (PPO D-SNP)
Plan Number	H5525-036-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$1000 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$100 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received Out-of-Network.
Hearing	\$0 annual exam, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Alexander; Alleghany; Ashe; Avery; Beaufort ; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Cleveland; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hoke; Hyde; Johnston; Jones; Lee; Lincoln; Martin; Montgomery; Moore; Nash; New Hanover; Northampton; Orange; Pamlico; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Union; Vance; Warren; Washington; Watauga ; Wayne ; Wilkes; Wilson



Notes Page



North Carolina | Outstate



Market Highlights

- No referrals on any of our HMO or PPO plans.
- Increased Healthy Food Card amount on select Dual Eligible Plans.
- Humana Honor Plan available for customers that get their drug coverage elsewhere, such as Veterans.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Humana Pharmacy.
- Multiple selling opportunity with Dual Special Needs Plan.
- Go365® by Humana is a wellness program that rewards your clients for doing healthy activities. Many Humana Medicare Advantage plans include Go365.
- Local Market office and Support Team to help with all of your needs.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Virtual office visits for PCP, urgent care, and behavioral health are now \$0 co-pay.

Network Highlights

- Most major hospital facilities within the market are in-network.
- In-network hospitals and provider systems include, but are not limited to, the following: Vidant Health.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- For a complete list of in-network providers, visit www.Humana.com/PhysicianFinder.



North Carolina | Outstate

MAPD

Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5525-035-000	H5216-211-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback LPPO MAPD Plan with lean benefits	Moderate Plan Premium LPPO MAPD Plan with moderate cost shares and additional ancillaries.
Premium	\$0 (\$50 Part B Premium Giveback)	\$50
PCP / SPC / UC	\$20 / \$50 / \$40	\$15 / \$45 / \$35
Referrals Required	No	No
Inpatient Hospital	\$450 per day (Days 1-4)	\$325 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$6700 In-Network
Rx Deductible	\$265 tiers 3-5	\$160 tiers 4-5
Rx Preferred	\$5/\$15/\$47/\$99/28%	\$4/\$12/\$47/\$100/30%
Key Extra Benefits	Fitness, OTC \$15/Quarter for select health and wellness products	Dental, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products
Plan Service Area	NC: Alleghany; Ashe; Beaufort; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hyde; Johnston; Jones; Lee; Montgomery; Moore; New Hanover; Northampton; Orange; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Vance; Warren; Washington; Wayne ; Wilkes; Wilson	NC: Alamance; Alexander; Anson; Avery; Buncombe; Cabarrus; Caldwell; Caswell; Catawba; Chatham; Cherokee; Clay; Cleveland; Davidson; Davie; Durham; Forsyth; Franklin; Gaston; Graham; Guilford; Haywood; Henderson; Iredell; Jackson; Lee; Lincoln; Macon; Madison; McDowell; Mecklenburg; Mitchell; Montgomery; Moore; Orange; Person; Polk; Randolph; Rockingham; Rowan; Rutherford; Stanly; Stokes; Swain; Transylvania; Union; Vance; Wake; Warren; Watauga; Yadkin; Yancey



North Carolina | Outstate

MAPD Plans			New contract number
Plan Name	HumanaChoice (PPO)	HumanaChoice (Regional PPO)	Humana Gold Choice (PFFS)
Plan Number	H5525-026-000	R1390-002-000	H8145-004-000
Plan Highlights	High Plan Premium LPPO MAPD Plan with moderate cost shares	High Plan Premium RPPO MAPD Plan with moderate cost shares.	High Plan Premium PFFS MAPD Plan with lean benefits. Consolidated with H8145-063- 000.
Premium	\$71	\$84	\$86
PCP / SPC / UC	\$15 / \$45 / \$35	\$15 / \$50 / \$40	\$20 / \$50 / \$40
Referrals Required	No	No	No
Inpatient Hospital	\$450 per day (Days 1-4)	\$360 per day (Days 1-5)	\$345 per day (Days 1-5)
Max Out-of-Pocket	\$6700 In-Network	\$7550 In-Network	\$7550 In/Out Network
Rx Deductible	\$265 tiers 4-5	\$360 tiers 4-5	\$160 tiers 3-5
Rx Preferred	\$4/\$12/\$47/\$100/28%	\$5/\$15/\$47/\$99/26%	\$5/\$15/\$47/\$99/30%
Key Extra Benefits	Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Dental, Hearing, Fitness, OTC \$75/Quarter for select health and wellness products, Transportation 24 one-way trips/Year
Plan Service Area	NC: Bladen; Burke; Camden; Columbus; Cumberland; Gates; Hoke; Johnston; Martin; Nash; New Hanover; Northampton; Pamlico; Pender; Richmond; Scotland; Washington	NC: Statewide	NC: Anson; Avery; Buncombe; Caswell; Catawba; Cherokee; Davidson; Davie; Forsyth; Gaston; Gates; Henderson; Madison; Mecklenburg; Rowan; Scotland; Watauga; Yancey



North Carolina | Outstate

MA Plans	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide



North Carolina | Outstate

DSNP

Plan Name	HumanaChoice SNP-DE (PPO D-SNP)
Plan Number	H5525-036-000
Plan Highlights	Dual Eligible Special Needs plan for FBDE, QMB, QMB+, SLMB+. Includes suite of rich supplemental benefits designed for dual member needs.
Dental	\$1000 annually; \$0 copayments covers: exams, x-rays, cleanings, fillings, crowns, extractions, dentures
Healthy Foods Card	\$75 allowance per month for Healthy Foods Card for members to spend at participating retailers toward the purchase of approved healthy foods.
Vision	Annual exam and \$100 credit every year for eyeglasses or contact lenses. OON coverage available. Some restrictions apply if benefits received Out-of-Network.
Hearing	\$0 annual exam, fittings and TruHearing advanced level hearing aids, plus 48 batteries.
OTC Allowance	\$200 maximum benefit coverage amount per quarter (3 months) for select over-the-counter health and wellness products.
Transportation	\$0 copayment for plan approved location up to 48 one-way trip(s) per year by car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip.
Plan Service Area	NC: Alexander; Alleghany; Ashe; Avery; Beaufort ; Bertie; Bladen; Brunswick; Camden; Chatham; Chowan; Cleveland; Columbus; Cumberland; Currituck; Duplin; Durham; Edgecombe ; Franklin; Gates; Granville; Greene; Halifax; Harnett; Hertford ; Hoke; Hyde; Johnston; Jones; Lee; Lincoln; Martin; Montgomery; Moore; Nash; New Hanover; Northampton; Orange; Pamlico; Pasquotank; Pender; Perquimans; Pitt ; Richmond; Sampson; Scotland; Surry; Tyrrell; Union; Vance; Warren; Washington; Watauga ; Wayne ; Wilkes; Wilson



Notes Page



North Carolina | Statewide



Statewide Plans

- Regional PPO
- Prescription Drug Plans
- Medicare Supplement
- Dental
- Vision



North Carolina | Statewide

MAPD		NEW Humana Honor Plan	
Plan Name	HumanaChoice (Regional PPO)	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-002-000	R1390-003-000	R1390-001-000
Plan Highlights	High Plan Premium RPPO MAPD Plan with moderate cost shares.	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$84	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$15 / \$50 / \$40	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No	No
Inpatient Hospital	\$360 per day (Days 1-5)	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$7550 In-Network	\$6700 In-Network	\$5400 In-Network
Rx Deductible	\$360 tiers 4-5	No Coverage	No Coverage
Rx Preferred	\$5/\$15/\$47/\$99/26%	No Coverage	No Coverage
Key Extra Benefits	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide	NC: Statewide



North Carolina | Statewide




Prescription Drug Plans

Plan Name	Humana Walmart Value Rx Plan (PDP)	Humana Premier Rx Plan (PDP)	Humana Basic Rx Plan (PDP)
Plan Number	S5884-187	S5884-154	S5884-133
Plan Highlights	Designed primarily for consumers who are seeking a competitive, low premium with low copays at preferred cost-sharing pharmacies and a \$0 deductible on Tiers 1 and 2. New in 2021: Preferred cost-sharing at more retail pharmacies.	This plan offers an extensive formulary and rich benefits, with no deductible on Tiers 1 and 2. New in 2021: Preferred cost-sharing at more retail pharmacies; \$30 copay at a preferred pharmacy/\$35 copay at a standard pharmacy for a 30-day supply of select insulins.	Designed primarily for low-income consumers who are eligible for Medicare Extra Help. This plan will offer very low copays, after the deductible has been met. New in 2021: Will offer preferred cost-sharing at retail pharmacies. Not Commissionable for new sales in 2021.
Pairs Well With	Humana Med Supp Plan	Humana Med Supp Plan	Humana Med Supp Plan
Premium	\$17.20	\$65.30	\$27.70
Rx Deductible	\$445 tiers 3-5	\$445 tiers 3-5	\$445 all tiers
Preferred Retail 30-day Supply	\$1/\$4/17%/35%/25%	\$1/\$4/\$45/49%/25%	\$0/\$1/20%/35%/25%
Standard Retail 30-day Supply	\$10/\$20/22%/50%/25%	\$5/\$10/\$47/50%/25%	\$1/\$2/24%/37%/25%
Preferred Mail 90-day Supply	\$3 copay for tier 1, \$12 copayment for tier 2	\$0 copay for tiers 1 & 2	\$0 copay for tiers 1 & 2
Plan Service Area	NC: Statewide	NC: Statewide	NC: Statewide

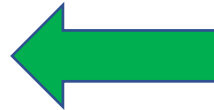
Other Humana Plans with Coverage in North Carolina

Humana Medicare Supplement	See Outline of Coverage	Med Supp
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Medicare Supplement Resources (via Vantage)

Medicare Supplement	
	Med Supp Outlines of Coverage
	Med Supp Agent Guidebook
	Med Supp Underwriting Guide

Click links in Vantage to access Medicare Supplement Documents



- **Med Supp Outlines of Coverage:** Clicking this link will open up an excel spreadsheet that will include the OOC for the following plans:

Humana®
Med Supp Sales Material Grid

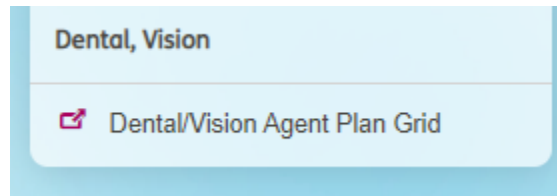
Product Line Kit Links

Click Here  Humana Achieve
 Humana Value
 Humana Traditional (MIPPA)
 Humana Healthy Living (HHL)

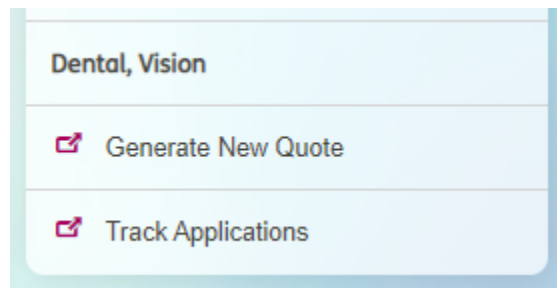
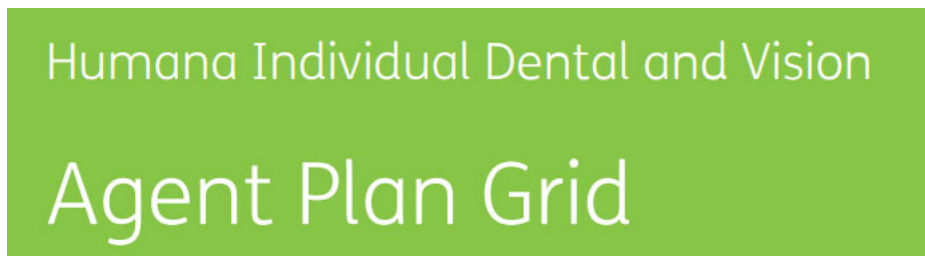
Please note that not all agents and partners market and sell all products listed within this document. To ensure a positive enrollment and consumer experience please only download and submit products you are licensed to market and sell. For product availability, please contact Agent Support or your local market.

- **Med Supp Agent Guidebook:** <https://docushare-web.apps.cf.humana.com/Marketing/docushare-app?file=3491826>
- **Med Supp Underwriting Guide:** <https://docushare-web.apps.cf.humana.com/Marketing/docushare-app?file=3317158>

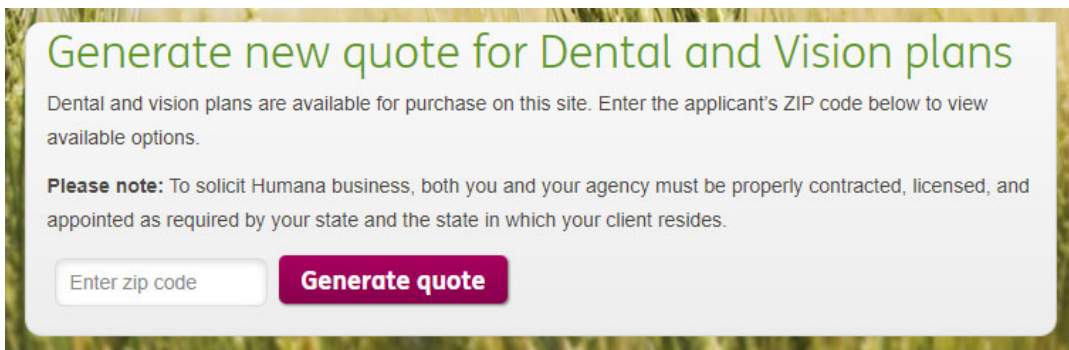
Individual Dental and Vision Plan Resources (via Vantage)



- **Humana Individual Dental and Vision Agent Plan Grid:** Clicking this link will open up an inactive document that includes rates, plan highlights, and options by State:



- **Dental/Vision Plan Quotes :** <https://www.humana.com/insurance-plan-quotes/Agents/Home>





Notes Page

Focus on Duals and Veterans

FOCUS ON DUAL ELIGIBLES



Do you have both
Medicare and Medicaid?

A Humana Dual Eligible Special Needs Plan may include:*



Doctor's
office visits



Hospital
coverage



Prescription
drug coverage



And more we
haven't listed!

DESNP Verification – Via Vantage

Quote & Enroll
★ ?

Medicare

- [Enter Fastapp](#)
- [Enter Enrollment Hub](#)
- [Download Enrollment Hub](#)
- [Digital Marketing Materials](#)
- [MAPA Downloads](#)
- [Application Status](#)
- [Scope of Appointment](#)
- [Upload Paper Applications](#)
- [DESNP Verification](#)

Dual Eligibility Level Descriptions ✕

- Qualified Medicare Beneficiary (QMB)
- Qualified Medicare Beneficiary with Comprehensive Medicaid Benefits (QMB+)
- Specified Low-Income Medicare Beneficiary (SLMB)
- Specified Low-Income Medicare Beneficiary with Comprehensive Medicaid Benefits (SLMB+)
- Qualified Individual
- Qualified Disabled and Working Individual
- Full Benefit Dual Eligible (FBDE)

Plan #	Cost Share	Eligibilit Level
HMO 6622-027	\$0 Cost Share	QMB, QMB+. SLMB+, FBDE
HMO 1036-167; 168; 276	\$0 Cost Share	QMB, QMB+. SLMB+, FBDE
LPPO H5525-036	\$0 Cost Share	QMB, QMB+. SLMB+, FBDE

◀ Dual Eligibility Verification

Dual Eligibility Verification tool does not validate agent licensing. Please be advised that agents are ultimately responsible to ensure they have all required licenses. We recommend agents confirm with the relevant Departments of Insurance that they have the appropriate licensing and lines of authority for the products they intend to market and sell.

Plan Year *

Date of Request

First Name *

Date of Birth *

Gender * Male Female

Please enter prospective members Social Security Number or Medicaid ID/Medicaid Member ID (or both) below in order to submit this request.

Social Security Number *

Medicaid ID/Medicaid Member ID *

Medicare ID

State *

Last Name *

Status
 Medicaid ID
 Dual Eligibility Level ?

New Request

Healthy Foods Card

Nutritious food at the speed of a swipe. Members who qualify for the Health Foods Card benefit, which is included on all of our DSNP plans in North Carolina, can buy approved foods at retailers nationwide. It offers \$75 allowance every month so they can get the food and nutrition they need.



PLAYBOOKS

Healthy Foods Card Toolkit

Check out this guide if you've been looking for more details on the Healthy Foods Card.

Easy. Quick. Convenient:

1. Activate the card. Go to the OTC Network website or download the app on Apple or Android
2. Shop for approved food and beverages at participating retailers.
3. Swipe the card at checkout to pay for approved items just like any other card.
4. Use another payment method to purchase items that aren't approved or are over the allowance.

THREE (VERY) IMPORTANT NOTES:

- The card can be used only at participating stores including: Walmart, Walgreens, CVS, Food Lion, Kroger, and many independent retailers.
- The allowance does NOT roll over from one month to the next, so be sure your members know they need to use it by the end of the month.
- The card can't be used until it's activated online at the OTC Network website; Visit: <https://www.otcnetwork.com/Member/Account/LoginCardNo>

HEALTHY FOODS CARD TOOLKIT

- Visit: <https://ignitewithhumana.com/ed/playbooks/dsnp/healthy-foods-card/>

WHAT FOODS ARE APPROVED?

- Most human foods and non-alcoholic beverages are approved. See page Toolkit for a complete list of approved items. And a list of items that aren't.

CUSTOMER SERVICE QUESTIONS:

- Humana Customer Care. They can be reached at 1-800-457-4708, Monday–Friday, from 8 a.m.–8 p.m., Eastern time.

FOCUS ON VETERANS

Humana®



Are you a
veteran?



MA Only Plans

	NEW Humana Honor Plan	
Plan Name	Humana Honor (Regional PPO)	HumanaChoice (Regional PPO)
Plan Number	R1390-003-000	R1390-001-000
Plan Highlights	\$0 Plan Premium with \$50 Part B Premium Giveback RPPO MA. Designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.	\$0 Plan Premium RPPO MA Plan with moderate cost shares. MA Only plan designed for individuals that do not need additional drug coverage. Great fit for Veterans using the VA for drug coverage.
Premium	\$0 (\$50 Part B Premium Giveback)	\$0
PCP / SPC / UC	\$20 / \$50 / \$20	\$15 / \$50 / \$40
Referrals Required	No	No
Inpatient Hospital	\$240 per day (Days 1-6)	\$275 per day (Days 1-6)
Max Out-of-Pocket	\$6700 In-Network	\$5400 In-Network
Rx Deductible	No Coverage	No Coverage
Rx Preferred	No Coverage	No Coverage
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC \$30/Quarter for select health and wellness products	Vision, Hearing, Fitness, OTC \$25/Quarter for select health and wellness products
Plan Service Area	NC: Statewide	NC: Statewide

Our nation’s Veterans deserve healthcare that meets their needs. Honor plans were built to do just that by complementing their VA benefits and providing additional health, dental and other coverage. All Medicare beneficiaries are eligible to enroll in a Humana Honor Plan, where available, and Medicare-eligible Veterans can enroll in any Medicare plan.

Humana Veteran FAQs

Use this handy reference to fully understand Humana’s options available to Veterans.



Q: Why should I focus on Veterans as a target market?

A: Supporting the health and wellness of Veterans is a way to serve those who have served us. Plus, one in five Medicare eligibles is a Veteran, so there is ample selling opportunity in this market.¹

Q: What healthcare benefits are available to Veterans from the government?

A: Here are the programs currently offered:

- **Tricare for Life (TFL):** for retired military members and their spouses and dependents
- **Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA):** for Veterans permanently disabled due to a service-related injury and for spouses and dependents after a service-related death²
- **Veterans Affairs (VA) healthcare:** offered based on service, financial status or service-related disability
- **Medicare:** for all individuals 65+, even if they have other benefits like TFL or VA
- **Medicaid:** for low-income individuals, level varies by state
- **Extra Help:** a low-income subsidy program

Q: Should all Veterans enroll in Medicare, even if they already have other government benefits?

A: Yes. The VA encourages Veterans to enroll in Medicare when they become eligible for a few reasons: to give them more care options, to avoid penalty and for more accessible Rx medicine.³

Q: What plans may be a good fit for Veterans from Humana?

A: Humana offers a few options, depending on the individual situation:

<ul style="list-style-type: none"> • Medicare Advantage Plans 	<p>Medicare eligible individuals, including veterans, can select from any of Humana’s MA plans, including Humana Honor plans.</p> <p>Humana Honor Plans: 17 different MA plans, available in 28 states, a good fit for Veterans and available to all Medicare beneficiaries</p> <p>Dual-Eligible Special Needs Plans: a good option for dual-eligible individuals where it’s available</p>
<ul style="list-style-type: none"> • Medicare Supplement Plans (where available and when eligible) 	
<ul style="list-style-type: none"> • Prescription Drug Plans 	
<ul style="list-style-type: none"> • Dental Plans 	
<ul style="list-style-type: none"> • Vision Plans 	

¹National Center for Veterans Analysis and Statistics population model.

²<https://www.va.gov/health-care/family-caregiver-benefits/champva/>

³<https://www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance/>

Q: Which Humana plans might be a good fit for which enrollees? Why?

A: Use this chart to guide you through which Humana option might be best for Veteran clients.

IF THEY HAVE...	THEN RECOMMEND...	BECAUSE...
TFL and/or CHAMPVA	Humana Dental and Vision	Many of these routine services are not covered by their current care.
VA and Original Medicare only	Humana MA, PDP, MedSupp, Dental or Vision	These plans could expand their network, reduce costs and offer additional benefits.
Medicare and Medicaid	Humana DSNP (if available)	It can expand their network, reduce costs and offer extras like fitness, OTC allowances and urgent care.
Medicare and Extra Help	Humana MA or PDP	It could expand their network, reduce costs and offer extra services.

Q: Why should Veterans consider Humana?

A: Humana is proud of its overall company focus on Veteran support. This includes:

- Leading a hiring initiative for Veterans seeking employment
- Serving as the national MA provider for the VFW and AMVETS
- Dedicating efforts to many Veteran-focused philanthropies and sponsorships

Q: Why should Veterans consider the Humana Honor Plan?

A: While individuals eligible for Medicare, including Veterans, can enroll in any Medicare Advantage plan in their service area, Humana Honor plans were built specifically to complement VA benefits and provide more coverage that Veterans need. Plans may include*:

- \$0 premium
- Part B giveback premium reduction (on all plans but one)
- Robust dental coverage
- A broad network including urgent care
- Possible vision and hearing benefits
- SilverSneakers®, Go365, OTC allowance

Q: Where can I find more training on how to better serve Veterans?

A: On Ignite, of course. On the “Educational Resources” page, you’ll find a hub of helpful content about Veterans. Simply select “Veterans” under “Filter By Topic”.

Q: How can I be more comfortable talking to Veterans?

A: Check out these resources, also located on the “Education and Resources” page of Ignite:

- Branch Values Guide
- Conversation Guide
- Engagement Guide
- Humana Veterans Commitment Timeline

Q: Where can I find Veteran-facing sales and marketing materials?

A: Use the search tool in your Marketing Resource Center (MRC) for Veteran-specific materials.

Q: Who can I reach out to for Veteran support in my area?

A: Your BRM/BRE can help answer any more questions you have about supporting Veterans. Head over to the “Support” page on Ignite to contact your local team.

*Check the plan’s summary of benefits for specific plan details.

The Humana Difference

Humana Pharmacy Solutions

Humana Pharmacy Member Contact Numbers



Humana Pharmacy Enrollment:

- Phone: 1-855-310-5799 (TTY: 711) Career
- Phone 1-855-318-3756 (TTY: 711) Partner
- Prescriber Fax: 1-800-379-7617

Hours of Operations: Mon through Fri 8AM-11PM, Sat 8AM-6:30PM ET

Humana Specialty Pharmacy:

- Phone: 1-800-486-2668 (TTY: 711)
- Prescriber Fax: 1-877-405-7940

Hours of Operations: Mon through Fri 8AM-8PM, Sat 8AM-6PM ET

HCPR (PA, ST, Tier Reductions) for members

- 1-800-555-2546

Ordering OTC Products at Humana Pharmacy (English and Spanish):

- Phone: 1-855-211-8370 (TTY: 711)
- Fax: 1-800-379-7617

Hours of Operations: Mon through Fri 8AM-11PM, Sat 8AM-6:30PM ET

Ordering Diabetic Supplies at Humana Pharmacy (English and Spanish):

- Phone: 1-877-222-5084 (TTY: 711)

Humana Pharmacy Consent Form

Humana Pharmacy Consent Process via Enrollment Hub

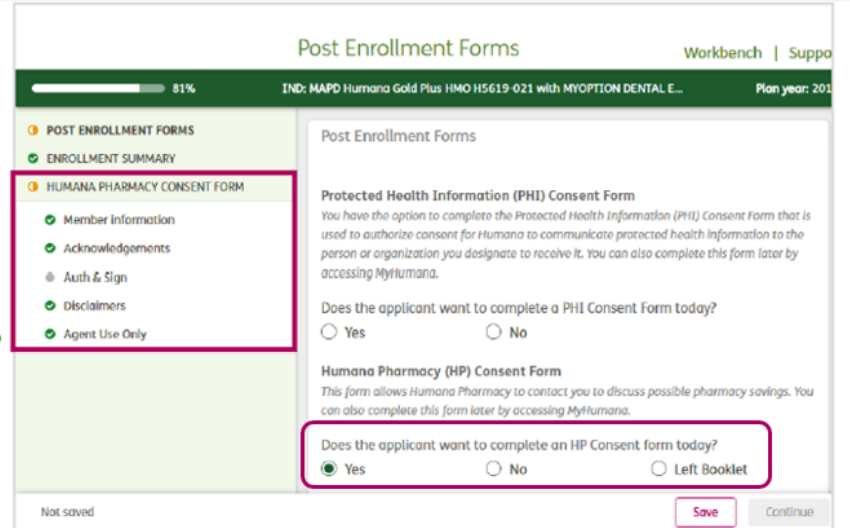
Post Enrollment Application Form – Section 2: Humana Pharmacy (HP) Consent Form [Face to Face ONLY](#)

The Humana Pharmacy (HP) Consent Form gives Humana the authorization to communicate special pharmacy discounts to the applicant. This consent form includes the subsections: Member Information, Acknowledgements, Auth & Sign, Disclaimers, and Agent Use Only. To complete this process:

Description

- Once you select the **Yes** option in the **Consent Form** list, the **HUMANA PHARMACY FORM** displays in the Left Navigation Drawer.

Screenshot in Enrollment HUB



Humana Pharmacy Consent Form

- 1 of 3 consent forms at end of the enrollment process
- Allows Humana Pharmacy to contact the member to discuss possible pharmacy savings
- Members who fill at Humana Pharmacy are likely to stay with their plan*
- **Must CLICK “Auth & Sign”**

Humana Pharmacy Consent via Website Enrollment

- Humana Pharmacy Consent question **has been ADDED to the CONFIRMATION PAGE** for electronic enrollments.
- Click box allows the member to opt into outreach by Humana Pharmacy.



Humana

Call a licensed Humana sales agent: 1-888-204-4062 | TTY: 711
8 a.m. to 8 p.m., daily

We've received your application

Thank you for choosing Humana, Test Test
Confirmation number: 103897560
Start day: April 01, 2020

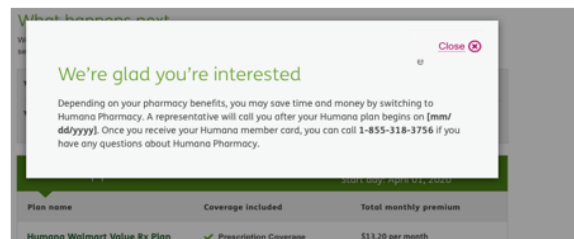
What happens next

We'll process your application and send you an email or letter letting you know when your enrollment has been approved. Then, we'll send your Humana Member ID card. You should receive it in about 7-10 days.

- ★ Need medical coverage? [View our Medicare Supplement plans.](#)
- ★ With Humana Pharmacy®, you can enjoy possible savings with lower-cost mail delivery
 I'd like to learn more about Humana Pharmacy

You've applied for

Plan name	Coverage included	Total monthly premium
Humana Walmart Value Rx Plan PDP Prescription Drug Plan	✓ Prescription Coverage <small>Your actual premium may be lower</small>	\$13.20 per month
		Total monthly premium \$13.20



Part D Demo - Insulin Savings Program (ISP)

Goal: Make insulin more affordable to members in the first 3 benefit stages

Participating Plans in North Carolina

Plan Name	Market Name
Humana Gold Plus H1036-137 (HMO)	Charlotte
Humana Gold Plus H1036-233 (HMO)	Raleigh
Humana Gold Plus H1036-291 (HMO)	Greensboro/Winston Salem
Humana Gold Plus H6622-025 (HMO-POS)	Western North Carolina
Humana Gold Plus H6622-026 (HMO)	Western North Carolina
Humana Gold Plus H6622-057 (HMO)	Charlotte
Humana Gold Plus H6622-060 (HMO)	Triangle Perimeter
Humana Gold Plus H6622-061 (HMO)	Wilmington

Cost

MAPD

30 day supply \$35 retail or HP

90 day supply \$105 retail

90 day supply \$95 HP

PDP (Premiere PDP only)

30 day supply \$30 preferred retail or HP

30 day supply \$35 standard retail

90 day supply \$90 retail

90 day supply \$80 HP

2021 Medicare Network Pharmacies – Retail and Mail Order

	Humana Basic Rx Plan (PDP)	Humana Walmart Value Rx Plan (PDP)	Humana Premier Rx Plan (PDP)	MAPD (Excluding PR)	MAPD Puerto Rico
Preferred Retail Pharmacies:	Walmart, Walmart Neighborhood Market, Sam’s Club, Publix, Kroger (and its brands), Harris Teeter, HEB, and Costco	Walmart, Walmart Neighborhood Market, Sam’s Club, Publix, Kroger (and its brands), Harris Teeter, HEB, and Costco	Walmart, Walmart Neighborhood Market, Sam’s Club, Publix, Kroger (and its brands), Harris Teeter, HEB, and Costco	<ul style="list-style-type: none"> Includes over 63,000 pharmacies* 	N/A
Standard Retail Pharmacies:	All other network retail pharmacies	All other network retail pharmacies	All other network retail pharmacies	All other network retail pharmacies	All network retail pharmacies
Preferred Mail Order Pharmacies**:	<ul style="list-style-type: none"> Humana Pharmacy PrescribeIT 	<ul style="list-style-type: none"> Humana Pharmacy PrescribeIT 	<ul style="list-style-type: none"> Humana Pharmacy PrescribeIT 	<ul style="list-style-type: none"> Humana Pharmacy PrescribeIT 	<ul style="list-style-type: none"> Humana Pharmacy PrescribeIT
Standard Mail Order Pharmacies:	<ul style="list-style-type: none"> Walmart Mail PillPack (excl. PR) 	<ul style="list-style-type: none"> Walmart Mail PillPack (excl. PR) 	<ul style="list-style-type: none"> Walmart Mail PillPack (excl. PR) 	<ul style="list-style-type: none"> Walmart Mail PillPack 	<ul style="list-style-type: none"> Walmart Mail

*Check Pharmacy Finder for the most up-to-date pharmacy information (www.humana.com/findapharmacy)

**Platino Plans and do not have Preferred Retail or Mail Order benefit

Confidential – Last Updated 07/30/2020

OTC Benefit General Information



How to get a catalog

- Included in Enrollment Book
- Download the catalog at HumanaPharmacy.com (available mid-December 2020)
- Request via card in Health & Wellbeing guide mailed to members in January
- Mailed to member following each order



How to order

- Online: HumanaPharmacy.com from the “Shop OTC & Supplies” dropdown at the top of the page. (MAPD members only.)
- Mobile App: Order OTC products anytime and anywhere with the Humana Pharmacy Mobile app, directly from a mobile device. (MAPD members only.)
- Mail: Humana Pharmacy; PO Box 1197; Cincinnati, OH 452101-1197
- Fax: 800-379-7617



OTC Orders

- Verify quarterly/monthly allowance amount on EOC/ANOC
- Orders post-marked/received by the final day of the quarter/month will be counted toward the current quarter’s/month’s benefit allowance unless otherwise noted on the order form.
- Products will be delivered via USPS or UPS at no charge to the member.

Vaccinations

Part B covers most of the vaccines Medicare patients need. For patients enrolled in Medicare Advantage (MA) plans, in-network prescribers submit claims to the patient's MA plan.¹ Part D covers most vaccines that Part B does not cover.* However, you may or may not directly bill the Part D plan. If you cannot bill directly, you may need to work with your patients and their plan to obtain payment.¹

Medicare Part B Covered Vaccines

- Influenza
- Pneumococcal
- Hepatitis B for members at medium or high risk (2)
- Other vaccines directly related to the treatment of an injury or direct exposure to a disease or condition, such as rabies and tetanus
- Most can be obtained and administered at the physician office or a network pharmacy.

Medicare Part D Covered Vaccines

- Meningococcal
- Shingles**
- Hepatitis A
- Hepatitis B for members not at medium or high risk
- Tdap
- Other commercially available vaccines not covered under Part B as long as they are reasonable and necessary to prevent illness
- Most can be obtained and administered at a network pharmacy. See member liability scenarios below for more details.

1 Vaccines-Part-D-Factsheet. <https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Vaccines-Part-D-Factsheet-ICN908764.pdf>

2 <https://www.medicare.gov/coverage/hepatitis-b-shots> * Copay or coinsurance amount may vary based on Part D benefit stage.

** A separate member copay would apply to each dose of Shingrix administered.

Diabetes supplies

Understanding your pharmacy benefit

Blood sugar testing is an important part of diabetes care. Regular use of a blood sugar meter is an important tool in managing your diabetes and preventing complications. To help you monitor your blood sugar, Humana offers you a choice between select Roche Accu-Chek®, Roche Accu-Chek Aviva® and Trividia Health True Metrix® Air products, covered at no cost to you under your medical or pharmacy benefit plan.



HP® True Metrix® Air by Trividia

- Bluetooth® technology
- No coding
- Tiny, 0.5-microliter sample size
- Results in four seconds



Roche Accu-Chek Aviva®

- Small, 0.6-microliter sample size
- Results in five seconds
- Test on multiple sites on the body



Roche Accu-Chek Guide Me®

- Bluetooth® technology
- Small, 0.6-microliter sample size
- Results in four seconds
- Large, easy-to-read display



Roche Accu-Chek Guide®

- Bluetooth® technology
- Small, 0.6-microliter sample size
- Results in four seconds
- Strip port light for testing

If you do not currently use one of these meters, you can get one at no cost.

To order a meter and supplies from Humana Pharmacy®

To order meters and testing supplies:

- Your doctor can send prescriptions for meters and testing strips by fax or ePrescribe.
- Call **1-877-222-5084 (TTY: 711)**
Monday – Friday, 8 a.m. – 8 p.m., Eastern time

Contact the manufacturer

Patients can call Roche at **1-877-264-7263 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time, or Trividia at **1-866-788-9618 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time, to request a meter only.

- If you need to speak to an operator in Spanish, please stay on the line and the operator will assist you.

For more information, go to Humana.com and register for MyHumana, your secure website. You can use the drug pricing tool to look up pricing and check coverage for other diabetes supplies, including glucose and test strips. Please note that MyHumana is only accessible to Humana members.

Only for Humana members

A FUN WAY TO EARN REWARDS FOR MAKING HEALTHIER CHOICES



Welcome to Go365[®] by Humana, the wellness program that rewards you for completing eligible healthy activities.



IT'S PART OF YOUR HUMANA MEDICARE PLAN

There's no extra charge – it's included in your plan.

Just sign in at [Humana.com](https://www.humana.com) and click on Go365. From there, you'll be able to view your Go365 dashboard, track your activities and manage your connected activity trackers. Or you may request paper materials.



EARN REWARDS YOU CAN REDEEM FOR GIFT CARDS

More healthy activities = more gift cards for you.

Complete healthy activities like walking, getting your Annual Wellness Exam, or volunteering to earn rewards to redeem for gift cards. Once you've earned at least \$10 in rewards, choose your gift cards from the list of options.



REGISTER ON MyHUMANA

Now it's time to get going with Go365.

To track your activities online anytime you wish, register at [humana.com/registration](https://www.humana.com/registration). Once you've signed in, click Go365 from your dashboard - it's that easy. Request paper materials by calling the number on the back of your Humana Member ID card.

TRACK YOUR EXERCISE PROGRAM THE EASY WAY

To earn \$5 in rewards for exercise, complete at least 8 or more workouts a month. Here are three easy ways to track and earn:

- 1. Attend a participating SilverSneakers[®] Fitness location** to earn rewards automatically. Your reward may take up to 45 days to show up in your Go365 account.
- 2. Connect a compatible activity tracker to Go365**, log at least 500 steps a day, and earn automatic rewards for device workouts.
- 3. Use a paper exercise tracker**, record your exercise, and return it to us each month to earn your reward.

FIND Go365 COMPATIBLE ACTIVITY TRACKERS

Go365 is compatible with activity trackers from a variety of manufacturers like Fitbit and Garmin. For a full list, sign in to [Humana.com](https://www.humana.com) or call the number on the back of your Humana ID card.



Join the Go365 support community
community.medicare.Go365.com

[Humana.com](https://www.humana.com)

Go365 Mall Catalog

Gift Cards for Medicare Members

It's a fun way to earn rewards for making healthier choices.

When you complete healthy activities like walking, getting your Annual Wellness Exam, or volunteering, you'll earn rewards you can redeem for the gift cards in the Go365[®] Mall. You have a lot of choices from popular retailers and gas stations.

Remember, only the member can redeem rewards and order gift cards. Some items in this catalog may have been discontinued, and new items may be available for redemption. For the most current list, visit Go365.com or call 1-866-677-0999.

Rewards have no cash value and must be earned and redeemed within the same program year. Any rewards not redeemed by December 31st will expire.

It's easy to redeem rewards.

Step 1: Once you've earned at least \$10 in rewards, choose your gift card or cards from the list of options in this catalog.

Step 2: When you've found the gift card you want, choose one of two easy ways to order:

- **Visit Go365.com/shop** Ordering online is the quickest way to get your gift card.
- **Call 1-866-677-0999 (TTY: 711) 24 hours a day, 7 days a week**
Use our Interactive Voice Response system to order your gift card and to get your current rewards balance.

Step 3: Keep this catalog to order more gift cards in the future, as you earn more rewards.



Amazon.com

- \$10 Gift Card
- \$25 Gift Card
- \$50 Gift Card



**T.J. Maxx/Marshalls/
HomeGoods[®]**

- \$10 Gift Card
- \$25 Gift Card
- \$50 Gift Card



Kohl's[®]

- \$10 Gift Card
- \$25 Gift Card
- \$50 Gift Card



Shell

- \$10 Gift Card
- \$25 Gift Card
- \$50 Gift Card



Target[®]

- \$10 Gift Card
- \$25 Gift Card
- \$50 Gift Card

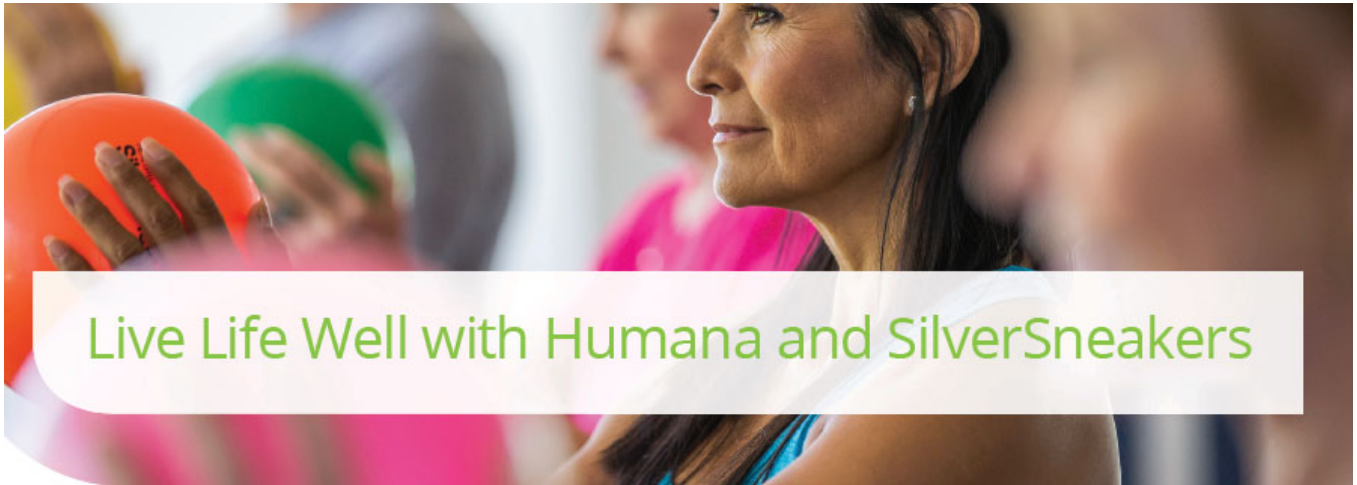


Walmart[®]

- \$10 Gift Card
- \$25 Gift Card
- \$50 Gift Card
- \$75 Gift Card
- \$100 Gift Card







Start shopping now because your rewards will expire December 31.



Live Life Well with Humana and SilverSneakers

The SilverSneakers® fitness program can help you build strength, confidence and a connection with your community. Plus, it's available at no additional cost through most Humana Medicare Advantage plans.*

With SilverSneakers, you'll have:

-  the ability to connect with your community in a whole new way
-  specialized classes¹ that meet your fitness level
-  treadmills, pools and weights at thousands of locations² so you never miss a workout
-  helpful resources like online classes and mobile workout programs

Step 1. Contact a licensed Humana Sales Agent.

Step 2. Sign up for the Humana plan that's right for you.

Step 3. Visit [Go.SilverSneakers.com/GetFit](https://www.humana.com/silver-sneakers) to find out your workout style, and jump-start your SilverSneakers journey.

Humana.


SilverSneakers



Get Back the Joy of Hearing

Better hearing helps you stay connected to the ones you love. That's why some Humana Medicare Advantage plans include a hearing aid benefit through TruHearing®.

Your hearing aid benefit includes:



Personalized Care

Guidance and assistance from a TruHearing Hearing Consultant

Professional exam from a local, licensed provider

Three follow-up visits for fitting and adjustments to ensure you're completely satisfied with your hearing aids



Next-Generation Sound

Powerful hearing aids help you hear what matters most, wherever you are

Device sensors automatically adjust for a natural sound, even while you're moving

Own Voice Processing (OVP®) recognizes your voice and makes it sound more natural



Devices for Your Lifestyle

Bluetooth connectivity for streaming your favorite music, TV and phone calls straight to your ears¹

A smart app that acts as a hearing aid remote control, allows you to interface with your provider and even tracks your physical activity²

Think you might have hearing loss?

Try our free, fast online screening

Visit:

Humana-HS.TruHearing.com

Accessible from your tablet, computer, or smartphone



Call TruHearing to learn more and schedule an appointment

Hours:

7am-7pm Mountain Time,
Monday-Friday

1-844-255-7146

TTY: 711

To use your benefit, you must call TruHearing to schedule an appointment.

Benefit for some DSNPs*

Your 2021 Hearing Coverage

Your benefit covers one routine hearing exam and one hearing aid per ear, every 3 years. See your Summary of Benefits for details. To use your benefit, you must call TruHearing at 1-844-255-7146 to schedule an appointment.

TruHearing Advanced

32 Channels | 6 Programs

Retail: ~~\$2,445/aid~~

Routine Exam
In-Network³

\$0 copay/aid	\$0 exam copay
-------------------------	--------------------------



Call TruHearing to learn more and schedule an appointment
1-844-255-7146 | TTY: 711
 Hours: 7am-7pm Mountain Time, Monday-Friday

Your benefit also includes:

- + Risk-free 45-day trial period
- + 48 free batteries with non-rechargeable models
- + Full 3-year manufacturer warranty

Benefit for some MAPD plans*

Your 2021 Hearing Coverage

Your benefit covers up to two Advanced or Premium hearing aids per year. See your Summary of Benefits for actual copayments. To use your benefit, you must call TruHearing to schedule an appointment.



TruHearing Advanced

32 Channels | 6 Programs

Retail: ~~\$2,445/aid~~

*TruHearing Premium**

48 Channels | 6 Programs

Retail: ~~\$3,125/aid~~

Routine Exam
In-Network⁴

up to \$699 copay/aid	up to \$999 copay/aid	\$0 exam copay
---------------------------------	---------------------------------	--------------------------

*Rechargeable battery option is available on select styles for an additional \$50 per hearing aid.

Call TruHearing to learn more and schedule an appointment
1-844-255-7146 | TTY: 711
 Hours: 7am-7pm Mountain Time, Monday-Friday

Your benefit also includes:

- + Risk-free 45-day trial period
- + 48 free batteries with non-rechargeable models
- + Full 3-year manufacturer warranty

Don't just find a doctor, find the right doctor for you

Humana rates physicians on quality of care and cost-efficiency

Speed, confidence—Physician Finder eases the search



It's personal, it's professional and it's among everyone's most essential bonds: the doctor-patient relationship. This choice matters. It's important to make a good decision.

Help is available. Humana's "Find a Doctor" link at [Humana.com](https://www.humana.com) leads to the Physician Finder—a database of primary care physicians and specialists.

Far better than a mere listing

Names, addresses and phone numbers on a page are convenient. But Humana takes it farther, with a rating system that helps you make an informed selection.

The system is easy to understand. It's built on just two graphic icons: a heart and a badge.

Clinical quality	Description
	Highest rating
	Lowest rating

Cost-efficiency	Description
	Highest rating
	Lowest rating

A doctor can earn as many as four hearts for quality of care and up to four badges for cost-efficiency. **The more icons, the better the rating.**

Clinical quality is based on the effectiveness of treatment that members received. **Cost-efficiency** is the cost of treatment that members received compared to treatment provided by similar physicians.

For more information, please visit [Humana.com/carehighlight](https://www.humana.com/carehighlight).



Feel good about your choice

Start by visiting [Humana.com/FindaDoctor](https://www.humana.com/FindaDoctor)

Humana.

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Care Highlight™

Updated 1/17/2020

We want you to make an informed decision when it comes to choosing a doctor. The following information helps explain how the ratings program works.

Should I change my doctor based on these ratings?

Choosing a doctor who's right for you is important. Ratings can help guide you, but shouldn't be the only thing you consider. Talk with your doctor and others you trust to help make the best choice for your healthcare needs.

Will the ratings have an effect on my premium or benefits?

These ratings are available to help you and will not affect your premium or benefits.

Will my doctor be paid differently based on his or her ratings?

These ratings will not affect payments to your doctor.

Do you rate doctors in my state?

Currently our ratings include doctors in all but the following states/territories: AK, CA, CT, HI, NJ, NV, MA, ME, RI, VT and Puerto Rico.

Why doesn't my doctor have a rating?

We may not have enough information available to provide a rating, or your doctor may practice in a specialty or location that doesn't have ratings.

How often are ratings updated?

Reviews take place each year. Updated ratings will be available at [Humana.com/FindaDoctor](https://www.humana.com/FindaDoctor) by March 1 of each year.

How does Humana use the rating information?

We use rating information to help improve the network of doctors available to you. We also share this information with doctors in our network to help them understand how they compare with other doctors in providing effective, cost-efficient care.

How can I get detailed information about how the ratings are determined?

More information about how ratings are determined is available in this document: [Physician Effectiveness and Efficiency Manual](#).

What do I do if I have additional questions or concerns?

You can talk with a Customer Care specialist Monday – Friday, 8 a.m. – 8 p.m. Eastern time by calling the toll-free telephone number on the back of your Humana member ID card.

What do I do if I have a complaint about the information provided?

Call the toll-free number on the back of your Humana member ID card, or you can submit a complaint in writing to:

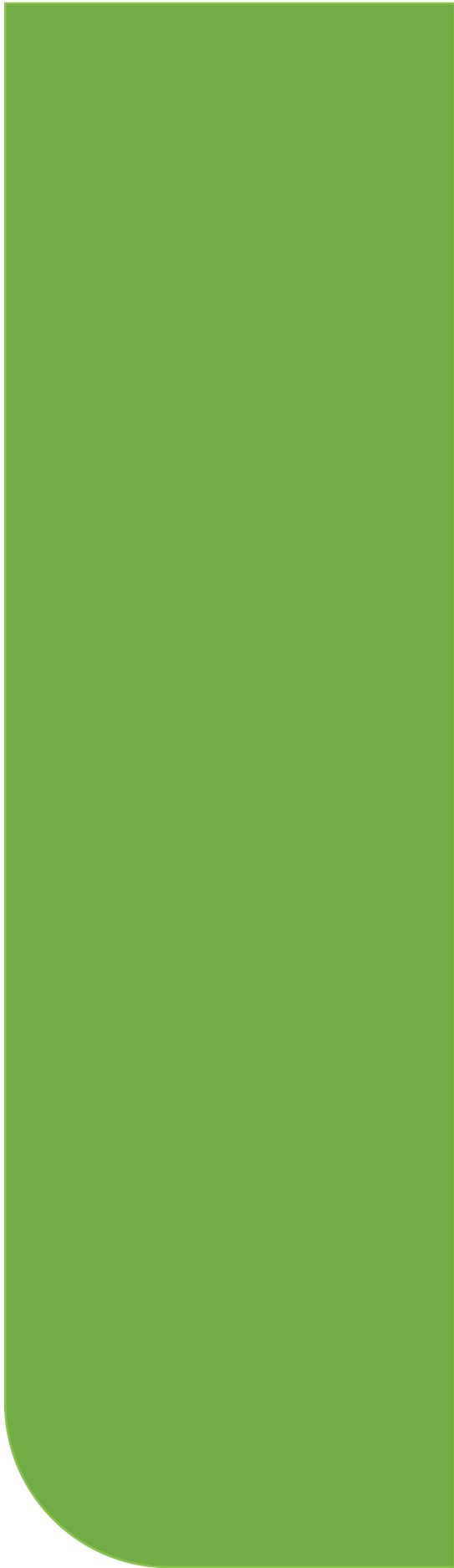
Medicare members:

Humana
P.O. Box 14165
Lexington, KY 40512-4165

Medicaid and insurance through employer members:

Humana
P.O. Box 14546
Lexington, KY 40512-4546

Job Aids



Agent of Record Protection Pledge

Under the Agent of Record Protection Pledge, your AOR status— and corresponding renewal commissions—will be retained when existing Humana members make like-to-like plan changes via **www.CMS.gov**, **HumanaMedicare.com** or with help from a Humana telesales agent.

AOR Protection Pledge applies in the following situations:

- To all members currently in your book of business enrolled in MA, MAPD or PDP, or that you enroll in these plans going forward.
- When an existing member makes a like-to-like plan change from any Humana MA, MAPD or PDP plan to another MA, MAPD or PDP Humana plan (e.g., MA plan to a different MA plan).
- Also applies to like-to-like CarePlus plan changes (moving from one CarePlus MA plan to another CarePlus MA plan.)

AOR Protection Pledge DOES NOT apply in the following situations:

- To Medicare Supplement insurance plans or individual dental or vision plan changes.
- When an existing member makes a plan change from one plan category to a dissimilar category (e.g., a PDP plan to an MA plan).
- When another field agent facilitates a plan change.

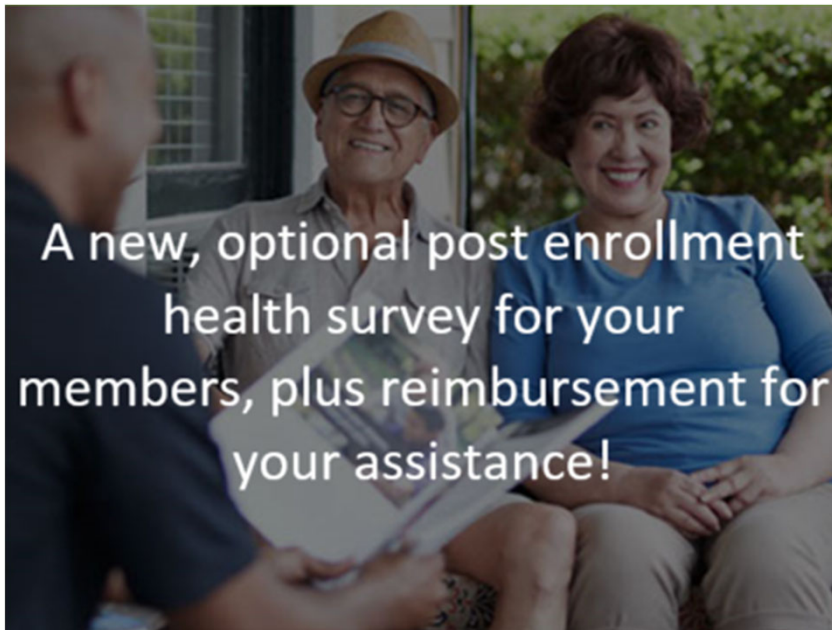
Questions?

If you need additional information, clarification or support, please contact the Humana Agent Support Unit at

agentsupport@humana.com.

Member Care Assessment

Help Humana assess whole Human Health



What's involved?

1. After completing MA application
2. Gain member agreement to complete the survey
3. Access Revel Portal to complete a Member Care Assessment

What are the benefits?

- **Human Care:** The assessment will allow agents and Humana to understand and help address members' immediate needs and whole person health, including food insecurity, access to pharmacies, loneliness and functional health status.
- **Ease of Use:** This short survey, that is optional for members, will likely take less than 10 minutes to complete. While it is designed to be completed immediately following enrollment, you'll have up to 5 business days of application signature date to work with the member to complete the assessment, if the member wishes to complete it.
- **Agent Payment:** With every survey completed on a member that is confirmed by CMS, you will be eligible to earn a one-time \$50 payment for your assistance, as long as all requirements are met.**

Complete the mandatory training today!

Agents must complete a short training module on Humana MarketPoint University before they can begin administering the Member Care Assessment

Humana Reach Rewards

Join In Today: www.HumanaReachRewards.com

Ready for the power you need to reach your purpose?

Sign Up Now



Complete Activities: **Earn Points**

1. Medicare Sales (MA, MSUP, PDP)
2. Ancillary Sales (Dental, Vision, OSB)
3. Attend live and virtual training
4. Electronic enrollments
5. Humana survey completions
6. MRC order placement
7. MRC material download

Reach Your Purpose: **Get Rewarded!**

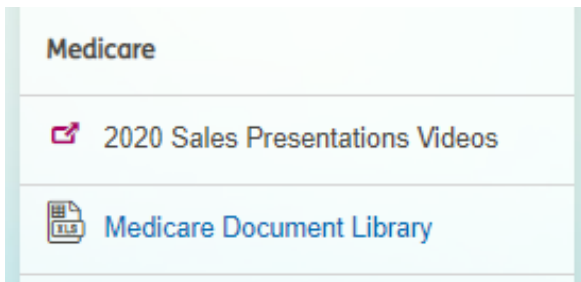
- \$ MRC Credits
- Exclusive Professional Development Courses Through Kaplan
- Continuing Education Course Credits through Kaplan
- Premium Agent Customer Services Support
- AHIP Reimbursement
- 1:1 Professional Coaching Sessions through Kaplan
- Google My Business Page Setup and Support
- Exclusive Event Invitation
- Recognition Plaque

Humana Vantage: Your Agent Portal

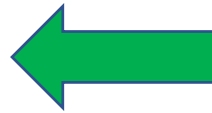
The screenshot displays the Humana Vantage Agent Portal dashboard, organized into several main sections:

- Notifications:** Includes Notification Reports with links for Dual Eligibility Opportunity and View all Notifications.
- Licensing, Certification & Contracts:** Shows Licenses (1) and Certifications (5), with a prominent green button labeled "Get Certified/Recertify".
- Sales & Marketing:** Features a Resources section with links to Marketing Resource Center, Ignite, Humana 2.GO, 2021 First Look, and 2020 First Look. It also includes Medicare and Medicare Supplement sections with links to 2020 Sales Presentations Videos, Medicare Document Library, and Med Supp Outlines of Coverage.
- Quote & Enroll:** A central menu with options for Medicare (Enter Fastapp, Enter Enrollment Hub, Download Enrollment Hub, Digital Marketing Materials, MAPA Downloads, Application Status, Scope of Appointment, Upload Paper Applications, DESNP Verification), Individual Customer Number Grid, Blank Verification of Chronic Condition (VCC) Form, Instructions on filling out a Blank VCC Form, Dental, Vision (Generate New Quote, Track Applications), and Education (Humana MarketPoint University, MarketPoint Library).
- Doctor & Pharmacy:** A section at the bottom with a star and help icon.
- My Humana Business:** Contains Humana Reports with metrics for In Progress (0), Pended Applications (0), Active Policies (0), and Inactive Policies (0). It also includes View All Customers, Recently Deceased Members, and My Saved Reports (View More Reports).
- Service Inquiries:** Shows Action(s) required (0) and Open inquiries (0), with links to Create an inquiry and View all inquiries.
- Compliance:** Includes Privacy Policies & Documents and a link to Agency Privacy & Security Template.

Humana Medicare Documents (via Vantage)



Click links in Vantage to access Humana Medicare Documents



- **2021 Sales Presentation Videos:** Clicking this link will open up a link for your to access our Medicare sales presentation videos:

Humana MarketPOINT

2020 Plan Presentations

Right-click on any link and choose "Save Target As" or "Save Link As" to download the video to your local PC.

	English	Spanish
With Music	HMO PPO PFFS PDP MA Only	HMO PPO PFFS PDP MA Only
No Music	HMO PPO PFFS PDP MA Only	HMO PPO PFFS PDP MA Only

2019 Plan Presentations

- **Medicare Document Library:** Clicking this link will open up a spreadsheet that will include nearly all of our Medicare documents in English and Spanish.

MARKETPOINT |

Medicare Document Library

How to Use:

Use drop-down filters in each of the headers to narrow the results

Document Descriptions							
State	Plan	Document Type	Year	Product	Language	Link	
0	H0028	Plan/Star Rating	2020	HMO	English	Link	
Hawaii	H0028004000	Benefits at a Glance	2020	HMO	English	Link	
Hawaii	H0028004000	Drug Guide	2020	HMO	English	Link	
Hawaii	H0028004000	EOC	2020	HMO	English	Link	
Hawaii	H0028004000	ANOC	2020	HMO	English	Link	
Hawaii	H0028004000	Comprehensive Drug Guide	2020	HMO	English	Link	
Nebraska	H0028007000	Benefits at a Glance	2020	HMO	English	Link	
Nebraska	H0028007000	Drug Guide	2020	HMO	English	Link	
Nebraska	H0028007000	EOC	2020	HMO	English	Link	
Nebraska	H0028007000	ANOC	2020	HMO	English	Link	

Digital Marketing Materials (via Vantage)

News!

- Pre-appointment experience—send sales materials in advance
- Legitimize yourself with Humana-branded email and materials

DMM improvements

- Subject line more consumer friendly
- Choose the pre-appointment email
- New versions for DMM
 - Spanish language
 - Veterans
 - DSNP
 - CSNP
 - Care Plus
- Integrated into Enrollment Hub for seamless Agent access
- Improved Agent dashboard and prospect experience

Reminder: Send digital marketing materials before the appointment as a way to deliver required sales materials or after a compliant sales appointment as a way for the consumer to self-enroll in the plan you've presented.

Bob, your needs are unique, so you need a unique set of plan options. Based on what we discussed, I think these plans may be a good fit for you.

HumanaChoice PPO R1390-002	HumanaChoice PPO H5525-035	HumanaChoice PPO H5216-211
<p>Monthly premium: \$82.00</p> <p>Copay (physician or primary care provider office visit) \$15.00</p> <p>Max out-of-pocket \$6700.00</p> <p>Drug benefits Prescription Drug Coverage included</p> <p style="text-align: center;">Enroll Now</p> <p>Contract: R1390 PBP: 002 Segment #: 000</p> <p>More Resources Drug Guide Summary of Benefits Provider Directory Plan Rating Document Sales Presentation (Video)</p>	<p>Monthly premium: \$0.00</p> <p>Copay (physician or primary care provider office visit) \$20.00</p> <p>Max out-of-pocket \$6700.00</p> <p>Drug benefits Prescription Drug Coverage included</p> <p style="text-align: center;">Enroll Now</p> <p>Contract: H5525 PBP: 035 Segment #: 000</p> <p>More Resources Drug Guide Summary of Benefits Provider Directory Plan Rating Document Sales Presentation (Video)</p>	<p>Monthly premium: \$50.00</p> <p>Copay (physician or primary care provider office visit) \$15.00</p> <p>Max out-of-pocket \$6700.00</p> <p>Drug benefits Prescription Drug Coverage included</p> <p style="text-align: center;">Enroll Now</p> <p>Contract: H5216 PBP: 211 Segment #: 000</p> <p>More Resources Drug Guide Summary of Benefits Provider Directory Plan Rating Document Sales Presentation (Video)</p>

Enrollment Hub (via Vantage)

Your need-to-know updates:

- IDV products available to complete via the telephonic signature process or digital signature
- Telephonic signature available for Medicare products
- Digital and electronic scope of appointment
- Pre-filled CMS consumer data to reduce time spent duplicating data
- Access to Blue Button 2.0 via Rx Calculator

Application Signature Options via Enrollment Hub:

- Digital (face to face)
- Electronic (Email)
- Telephonic (well telephonic)

Select signature type

Choose the preferred signature method for this enrollment

Electronic Signature ⓘ

Digital Signature ⓘ

Telephonic Signature ⓘ

Scope of Appointment Signature Options via Enrollment Hub:

- Electronic (Email)
- Digital (face to face)

Select signature type

Choose the preferred signature method for this enrollment

Electronic Signature ⓘ

Digital Signature ⓘ

How to Use Humana's IVR

Scope of Appointment Line

External & Direct Independent Agents

- Agent and beneficiary must call the SOA IVR line **together**.
- The IVR will prompt the agent and beneficiary through the call.

External & Direct Independent Agents

Scope of Appointment IVR phone number

[866-945-4471](tel:866-945-4471)

- 1 Press 1 for English or listen to Spanish instructions.
- 2 **Enter your 7-digit SAN.** Make sure it is correct when read back or you will not be able to access the SOA at a later date.
- 3 Select from options to disclose **when** the appointment is taking place.
- 4 Listen to product selections carefully and select **the product(s) agreed upon** between you and beneficiary.
- 5 Agent or the beneficiary must **enter their 10-digit phone number.** This phone number **MUST** be the same one the beneficiary uses when they enroll in the plan.
- 6 Agent or the beneficiary must **enter the last 4 digits of the beneficiary's SSN.** This is an important step as it helps when matching the SOA data to the prospect data and enables Humana to take multiple SOAs from the same phone number.
- 7 Select from options to explain how **initial contact** with the beneficiary was made.
- 8 The beneficiary must confirm the appointment. The **beneficiary** must state their **name, appointment time, appointment date, and products** to be discussed in the appointment.
- 9 **Capture the SOA telephonic signature.** In order to make this a valid scope of appointment, the beneficiary must verbally agree to the meeting to discuss the products they are interested in.
- 10 Make sure **the beneficiary listens to and agrees to the disclaimer.**
- 11 Listen for and **write down your 8-digit confirmation number.**

Marketing Resource Center (via Vantage)

Localization campaigns

- Roughly 20 localized campaigns, including DSNP, Premium plus, Part B Giveback and many more campaigns
- Live before AEP!

Benefit-specific campaigns

Generic campaigns

Social media assets

- Generic
- Humana-branded
- Promote virtual events
- Lifestyle content
- Look for our new educational resources on Ignite
- Training courses and job aids at MarketPoint University

Where do you want to go today?



Search by Product
[Click Here →](#)



Search by Time of Year
[Click Here →](#)



Search Event and Seminar Materials
[Click Here →](#)



Search by Document Type
[Click Here →](#)



Search by Consumer Segment
[Click Here →](#)



Search by Delivery Method
[Click Here →](#)



See Agent Promotional Materials
[Click Here →](#)



Social Media
[Click Here →](#)

Best Sellers for Agents like You

Agent Marketing

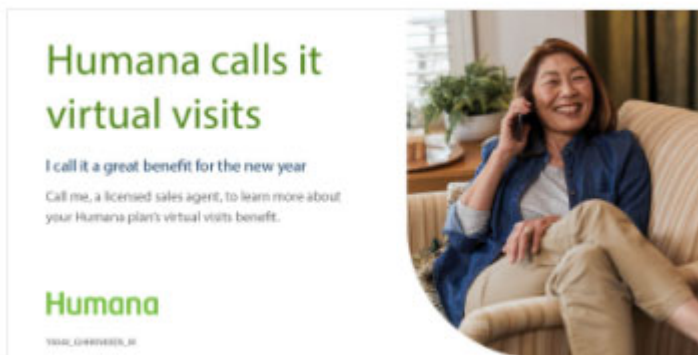
Agent Marketing

Agent Marketing

Agent Marketing

Social Media Pilot (via MRC)

Sales agents are now able to post Humana-approved content to their Facebook Business Pages through the Marketing Resource Center. Utilizing social media can be a useful and effective way to engage with your community. It is also a platform that can be used to showcase your personality and increase your visibility as a trusted Humana agent.



How to Get Started:

1. Complete the **MRC Social Media Pilot** Training on MarketPoint University.
2. Create a Facebook Business Page
3. Follow the compliance guidelines and start posting Humana-approved content among other ideas listed below.

Showcase Yourself: In addition to Humana-approved content, here are a few ideas of posts that you may consider making:

EDUCATIONAL POSTS

- Health news and insurance industry trends
- Articles and resources that build your authority as a Medicare professional and provide value to your audience
- Links to helpful reading materials from credible sources, including Humana.com and Humana's YouTube Channel

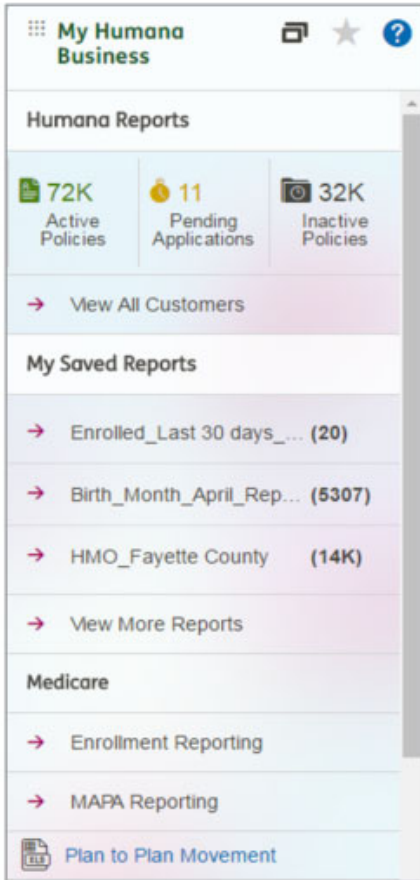
UPLIFTING AND MOTIVATIONAL POSTS

- Inspirational quotes and stories
- Not intended to push a product or sale

GET TO KNOW ME POSTS

- Photos of yourself out and about, doing good things and caring for your health
- Photos and stories of positive things happening in your local community

My Humana Business Center

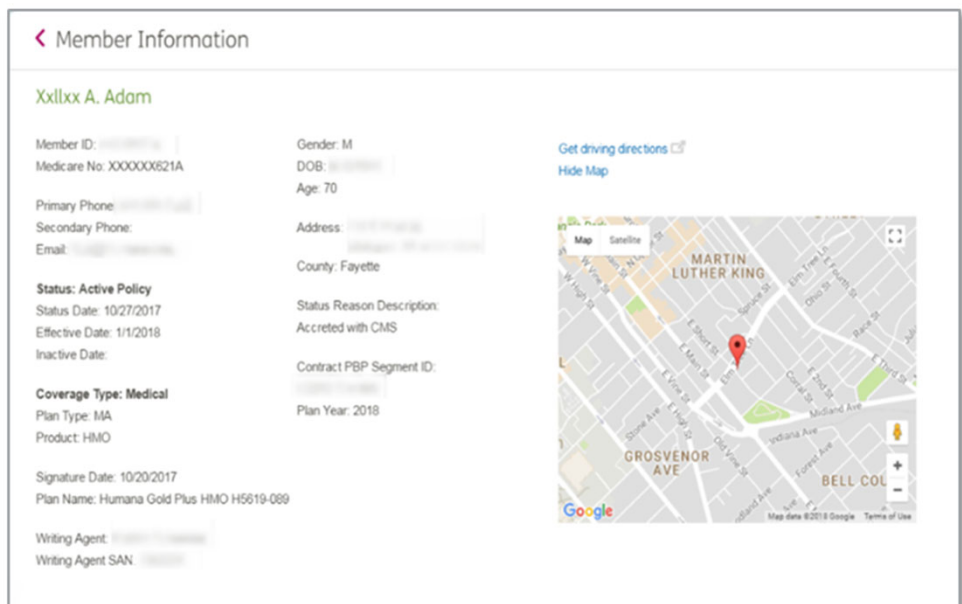


With the My Humana Business Center, you no longer need to call.

Access the My Humana Business Center through Vantage, and with a couple of clicks, see everyone you've enrolled and where each person stands in the enrollment process. It doesn't matter if you do this at 3:00 a.m. or 3:00 p.m. It's accessible 24/7.

Robust filtering capabilities let you find exactly what you are looking for:

- + Application status
- + Birth month
- + Effective date
- + Coverage type
- + Plan type
- + Product



Service Inquiries

Menu **Humana Vantage**

< My Humana Business

DISCLAIMER: Information provided by Humana through Vantage regulations as well as Humana policies in the use of any informati

Filter Results [Hide panel](#) **Active Policies**

Search Results

Applied Filters: Coverage Type-All x Plan Typ

Filters **Reports**

Humana Reports

Active Policies

Pending Applications

Inactive Policies

My Saved Reports [>](#)

Apply

Name
ABDALLAH, DONNA S
ABSTON, HETTIE O
ADAMS, ARDITH E
ADEJOKUN, ADEOLU D
ALBERT, MARY A
ALBERTELLI, GUY J
ALBRIGHT, BRUCE A

Menu **Humana Vantage**

< Consumer Profile

Donna S. Abdallah (Age: 67)

> Consumer Information Date of Birth 2/11/1952 Medicare Number 2X70KU3TX14

> Applications & Policies Contact Information

(719) 432 9529 Home Address 847 RENAISSANCE DR LAWRENCE, KS 66049-5042

DSALLAH11@YAHOO.COM

Menu **Humana Vantage**

< Consumer Profile

Donna S. Abdallah (Age: 67)

> Consumer Information **→ Create new inquiry**

> Applications & Policies Filter by status

> Service Inquiries

Case ID
1000094686591
1000094214680

Menu **Humana Vantage**

< Create an inquiry

Please complete the information below to create a **Benefits** inquiry for **DONNA**. All fields marked with *

Member First Name * DONNA Member Last Name * ABDALLAH

Member Date of Birth * 02/10/1952 Humana ID H74572802

Medicare Number 2X70KU3TX14 Member Zip Code * 66049

Are you responding to a request for additional information?

Case ID

Summary of Issue *

Would you like Humana customer care to contact the member to provide resolution information? *

Yes No

Does your member require Access to Care? *

Paper Applications

If email is unavailable, the agent may also mail the paper materials. Materials include:

- The Enrollment Book, which includes:
 - Summary of Benefits
 - Non-discrimination notice and multi-language insert
 - Star Ratings Sheet
- Printed copy of Humana Sales Presentation

Transmit the paper application to Humana via

- Enrollment Doc Transmitter from iPhone or Android device
or
- Upload Paper Application via Vantage

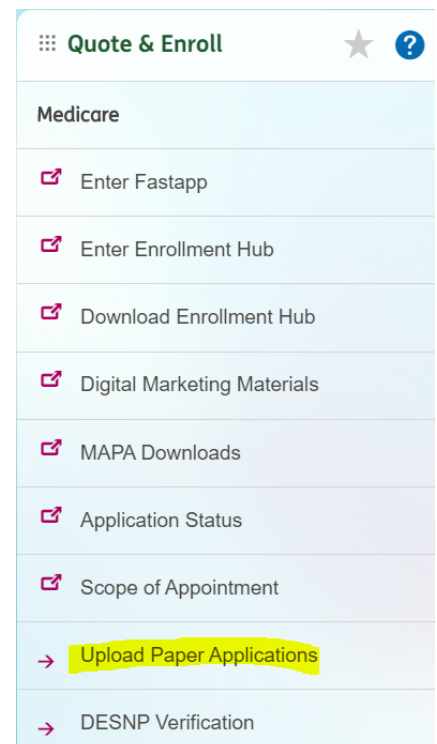


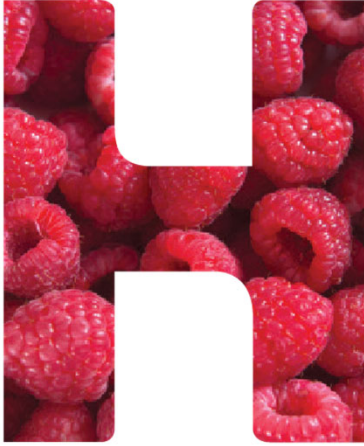
Enrollment Doc Transmitter

Humana Inc.

★★★★★ 5.0 • 7 Ratings

Free





Reach Rewards

www.HumanaReachRewards.com



Ignite with Humana

www.Ignitewithhumana.com

Agent training and educational resources



First Look

<https://firstlook.humana.com/FirstLook/>

Find a Doctor

www.humana.com/medicare/find-a-doctor

Medical, dental, vision providers & pharmacies

Materials Ordering

<https://printandfulfillment.adp.com/HumanaDelegatedAgents/Forms/UniversalLogin.aspx>

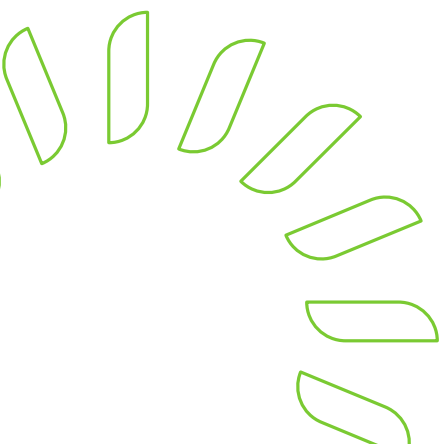
Healthy Food Card Toolkit

<https://ignitewithhumana.com/ed/playbooks/dsn/p/healthy-foods-card/>

Humana[®]



Thank you



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