



Getting to know Medicare

A guided tour and introduction for veterans and their families

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Today we'll cover:

- Medicare eligibility and enrollment options
- Medicare options
- VA healthcare and Medicare
- How Medicare works with your veteran coverage
- Helpful resources

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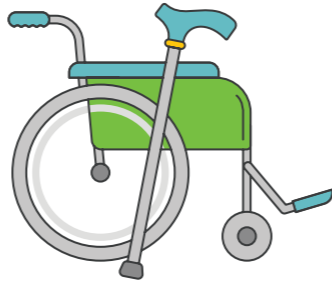
Are you eligible for Medicare?

You're eligible for Original Medicare (Parts A and B) if:



You're at least 65 years of age
(even if you still work)

OR



You're under 65 and qualify
due to a disability or other
special circumstance



You're a U.S. citizen or a legal
resident who has lived in the U.S.
for at least 5 consecutive years

Medicare enrollment periods, explained

Initial Enrollment Period (IEP)

If you're enrolling in Medicare for the first time, you have an IEP that begins 3 months before and ends 3 months after you turn 65. It begins and ends 1 month earlier if your birthday is on the first of the month.

You may enroll in Part A, Part B or both. You may also choose to enroll in a Medicare Advantage plan (Part C) or a prescription drug plan (Part D). Although you are not required to enroll in Part D, there is a penalty of 1% of the average monthly premium for each month you delay enrollment.

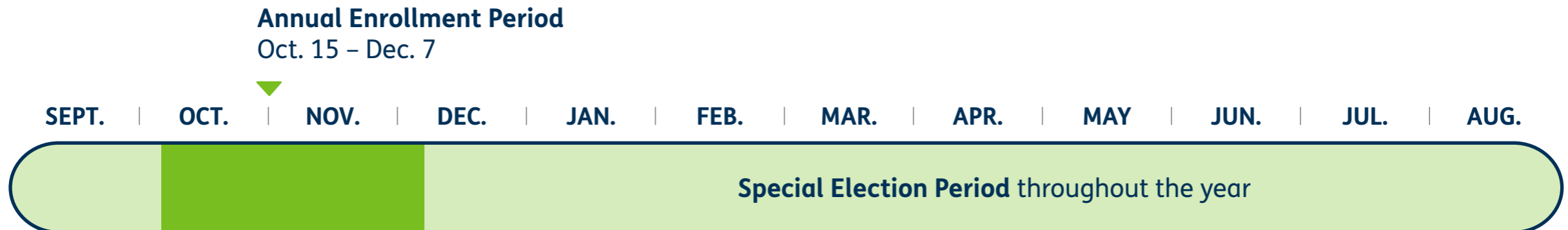
Annual Enrollment Period (AEP)

Oct. 15 – Dec. 7

You can add, drop or switch your Medicare coverage.

Special Election Period (SEP)

You may be eligible to change your Medicare Advantage (MA) plan due to special circumstances, like being diagnosed with a qualifying chronic health condition, moving to new area, qualifying for Extra Help, or retiring and losing your employer coverage.



Understanding your Medicare options¹

To help you decide the best fit for you, here is an overview of the Medicare options and what each one covers.¹

Step
1

Enroll in Original Medicare—offered by the federal government



Part A helps pay for hospital stays and inpatient care.



Part B helps pay for doctor visits and outpatient care.

- If you don't enroll in Part B when first eligible, you'll pay a penalty if you sign up later. The penalty increases yearly and is for life.
- If you cancel Part B coverage, you won't be able to re-enroll until the next January—and re-enrollment may come with a penalty.



Understanding your Medicare options

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Step
2

After enrolling in Original Medicare, you can add additional coverage—offered by private companies

Option 1: Choose a Medicare Advantage plan

OR

Option 2: Add one or both of the following to Original Medicare



Medicare Part C (Medicare Advantage)

is made up of Part A, Part B and can include Part D (prescription drug coverage) as well as additional coverage.



Medicare Part D

is a stand-alone prescription drug plan.



Medicare Supplement insurance (Medigap)

plans help pay for some of Original Medicare's out-of-pocket costs.

MEDICARE ADVANTAGE

A few advantages of Medicare Part C

- Offers the same coverage as Original Medicare and may feature additional coverage
- Can include medical and prescription drug coverage in one plan, also known as MAPD plans
- May have lower out-of-pocket costs than Original Medicare



MEDICARE ADVANTAGE

Types of MA plans

Health maintenance organization (HMO)

You have a large network of providers and generally have to stay within the network, which helps keep your out-of-pocket costs in check.

Preferred provider organization (PPO)

You have a large network of healthcare providers and the flexibility of going out of network for care, although you may pay more.

Private fee-for-service (PFFS)

You may have more freedom to choose providers, but a network arrangement may still apply. Providers must accept Medicare and agree to bill the PFFS plan per its terms and conditions.

PRESCRIPTION DRUG PLAN

Medicare Part D and VA healthcare

Choosing a Medicare Part D plan helps cover costs for your prescription drugs. Each plan with prescription coverage has a formulary—the list of drugs it covers. You can select a Medicare Advantage prescription drug (MAPD) plan that has both medical and prescription coverage, with one monthly premium. Or purchase a stand-alone prescription drug plan (PDP). If you have VA healthcare, you already have creditable prescription drug coverage. If you enroll in an MAPD or a stand-alone PDP, the drug coverage will be separate from your VA drug coverage. You will be able to use whichever drug coverage is cheaper or more convenient to you.



PRESCRIPTION DRUG PLAN

Drug tiers, explained

Prescription drugs are organized into tiers according to cost. Tier 1 is the lowest cost and Tier 5 is the highest cost. So plans may offer their best pricing on Tier 1 and 2 drugs.

Drug tiers	
Tier 1	Preferred generic
Tier 2	Generic
Tier 3	Preferred brand
Tier 4	Nonpreferred
Tier 5	Specialty tier

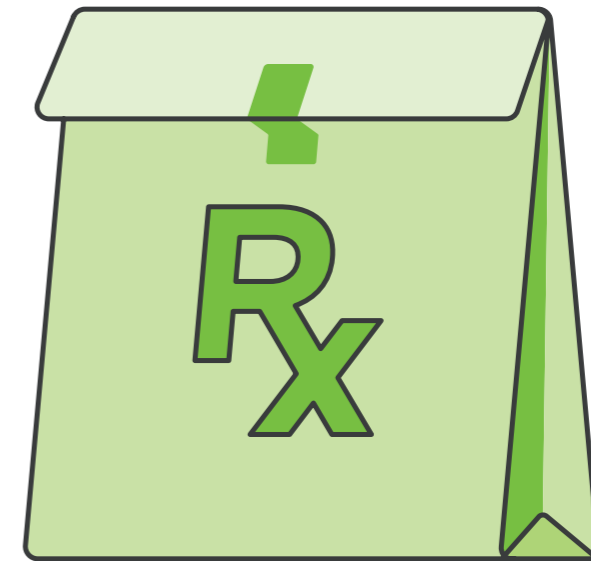
* Certain plans may include a sixth tier. Please refer to the Summary of Benefits for more information.

PRESCRIPTION DRUG PLAN

Medicare Part D

What is the prescription drug coverage gap?

Most prescription drug plans (PDP) and Medicare Advantage prescription drug (MAPD) plans have a coverage gap, which starts once you and your plan have spent a certain amount on covered drugs. While in the coverage gap, you may have to pay a higher percentage of your prescription costs. The coverage gap ends once your total out-of-pocket costs reach a certain amount.



How Original Medicare works with your TRICARE for Life or CHAMPVA coverage

Original Medicare with TRICARE for Life or CHAMPVA^{2,3}

- You must maintain parts A and B of Medicare (Original Medicare) to keep TRICARE or CHAMPVA as secondary coverage.
- Coordination of billing is not required.
- You have the flexibility to see any provider that accepts Original Medicare.
- Creditable drug coverage is included with TRICARE and CHAMPVA—copays may apply.

Military retirees with VA healthcare and TRICARE⁴

- If you use TRICARE for a non-service-connected condition at a VA facility, the VA can't bill Medicare.
- TRICARE can pay up to 20% of the TRICARE allowable charge for care from a non-Medicare provider, such as the VA.







Medicare Advantage and your TRICARE for Life or CHAMPVA coverage

Medicare Advantage and TRICARE for Life or CHAMPVA⁴

- If you're only looking for additional coverage, consider a stand-alone dental/vision plan or Federal Employees Dental and Vision Insurance Program (FEDVIP).⁵
- If you decide to enroll in a MA plan, the MA plan will become your primary coverage, and you must see providers in network for that MA plan.
- Accordingly, TRICARE and CHAMPVA beneficiaries should only consider enrolling in a MA or MAPD plan if they can coordinate billing and plan to stay within the MA plan's network for their provider.
- TRICARE and CHAMPVA may help cover copays for in-network providers, **but unlike Original Medicare, coordination of billing will need to be coordinated by you and your providers.**²

Note: If you enroll in a Medicare Advantage plan, it will impact the claims process between Medicare and TFL. Please reach out to a TFL or CHAMPVA representative for more information.

Factors to consider when choosing a Medicare Advantage plan

 Cost	How much will you pay for premiums, deductibles, coinsurance and copayments?
 Coverage	Does the plan include prescription drug coverage or other additional coverage?
 Network	How does the plan affect other coverage you may have, such as VA healthcare?
 Convenience	Are you required to submit claim forms and other paperwork? Can you get prescriptions by mail?
 Health history	How often have you needed care in recent years? Do you have a chronic condition requiring ongoing care?
 Health future	Your health may change. Consider what your future medical needs may be.

Applying for VA healthcare

- Go to your nearest VA medical center or clinic with a signed Application for Health Benefits (VA form 10-10EZ).
- Contact your state's Department of Veterans Affairs.
- Mail your 10-10EZ form to:
Health Eligibility Center
2957 Clairmont Rd., Suite 200
Atlanta, GA 30329

For help applying for VA disability benefits, contact Veterans service organizations in all 50 states and Washington D.C., including:

- Veterans of Foreign Wars (VFW)
- American Veterans (AMVETS)
- Disabled American Veterans (DAV)
- The National Association of County Veterans Service Officers (not in all 50 states)



VA Health Care Benefits

877-222-8387

VA Health Care Benefits

www.va.gov

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Helpful resources

AMVETS

www.amvets.org

- Filing VA claims
- VA healthcare advocates
- Career Center for Veterans

CHAMPVA

800-733-8387

DAV

www.dav.org

File VA claims by calling
888-604-0234

Monday – Friday,
9 a.m. – 4 p.m.,
Eastern time

(You can also look up
local services officers
on the website).

- Transportation to the VA
- Disaster financial relief for veterans
- Employment resources

TRICARE

www.tricare.mil

TRICARE East

Humana Military

800-444-5445

TRICARE West

Health Net

844-866-9378

VFW

www.vfw.org

- VA claims and separation
- Financial grants
- Student veteran support

For more information about veteran healthcare and Humana, call 833-585-VETS (833-585-8387). Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

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Helpful resources

Humana Medicare resources

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

Call or request a call

Licensed Humana sales agents are ready to help guide you through the process of choosing the coverage that's best for you.

Call **866-959-2617 (TTY: 711)**,
Monday – Friday,
8 a.m. to 8 p.m.,
Eastern time

Medicare

www.medicare.gov

- The “Medicare & You” handbook from the Centers for Medicare & Medicaid Services (CMS)
- “Choosing a Medigap Policy: A guide to health insurance for people with Medicare,” from CMS and National Association of Insurance Commissioners

National Association of County Veteran Service Officers

www.nacvso.org

State Health Insurance Program (SHIP)

www.shiptacenter.org

To see if you qualify, contact your state Medicaid office or the Social Security Administration.

You may be able to get Extra Help to pay for your prescription drug premiums and costs.

**Thank you for your time
and attention today.**

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Sources

1. www.medicare.gov/what-medicare-covers
2. tricare.mil/-/media/Files/TRICARE/Publications/Handbooks/TFL_HBK.pdf?la=en&hash=5B2A99B3203B233D320A46A5662D59744721920A68591933408553D483BC8305, page 6
3. www.va.gov/COMMUNITYCARE/docs/pubfiles/programguides/champva_guide.pdf
4. tricare.mil/Plans/HealthPlans/TFL/TFL_VA
5. www.tricare.mil/CoveredServices/Dental/SurvivorBenefit

This presentation will not address every individual's Medicare needs. We encourage you to continue the conversation about your Medicare needs with a licensed sales agent.

Important!

At Humana, it is important you are treated fairly.

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

- You may file a complaint, also known as a grievance: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618 If you need help filing a grievance, call the number on your ID card or if you use a TTY, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

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

Auxiliary aids and services, free of charge, are available to you. Call the number on your ID card (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you.
Call the number on your ID card (TTY: 711)

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call the number on your ID card **(TTY: 711)**... ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación **(TTY: 711)**... 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電會員卡上的電話號碼 **(TTY: 711)**... CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số điện thoại ghi trên thẻ ID của quý vị **(TTY: 711)**... 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. ID 카드에 적혀 있는 번호로 전화해 주십시오 **(TTY: 711)**... PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa iyong ID card **(TTY: 711)**... ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Наберите номер, указанный на вашей карточке-удостоверении **(телетайп: 711)**... ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou kat idantite manm ou **(TTY: 711)**... ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro figurant sur votre carte de membre **(ATS: 711)**... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Proszę zadzwonić pod numer podany na karcie identyfikacyjnej **(TTY: 711)**... ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para o número presente em seu cartão de identificação **(TTY: 711)**... ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero che appare sulla tessera identificativa **(TTY: 711)**... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wählen Sie die Nummer, die sich auf Ihrer Versicherungskarte befindet **(TTY: 711)**... 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。お手持ちのIDカードに記載されている電話番号までご連絡ください **(TTY: 711)**...

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با شماره تلفن روی کارت شناسایی تان تماس بگیرید **(TTY: 711)**...

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, námbuu ninaaltsoos yézhí, bee nées ho'dółzin bikáá'ígíí bee hólne' **(TTY: 711)**...

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم الهاتف الموجود على بطاقة الهوية الخاصة بك **(TTY: 711)**.