

Sources

- 1. “What Medicare Covers,” U.S. Centers for Medicare and Medicaid Services, last accessed March 30, 2023, www.medicare.gov/what-medicare-covers.
- 2. “Access and manage your VA benefits and health care,” U.S. Department of Veterans Affairs, last accessed March 20, 2023, www.va.gov.

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Humana is a Medicare Advantage HMO, PPO, and PFFS organization and a stand-alone PDP prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

For accommodations of persons with special needs at meetings call **800-457-4708 (TTY: 711)**.

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Humana Honor plans, including the Humana USAA Honor with Rx plan, are available to anyone eligible for Medicare and veterans should consider all their health plan options.



A more human way to healthcare™

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2024 VETERANS



Care that honors you by hearing you



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Humana plans with veterans in mind

At Humana, our commitment to veterans runs deep. We’re proud to be the national Medicare plan provider that works with veterans service organizations like American Veterans, Veterans of Foreign Wars and Disabled American Veterans.

The Humana USAA Honor plans are the nation’s only Medicare Advantage plans designed in partnership with USAA. They are built to support the needs of veterans with coverage options whenever and wherever they need it. We call it human care.



Let’s talk

Call your licensed Humana sales agent.

Annual Election Period for Medicare Advantage and prescription drug plans:
Oct. 15 – Dec. 7, 2023

You may only be able to enroll or change plans during other times of the year if you qualify for a Special Election Period (SEP) or during your Initial Enrollment Period (IEP).



Humana®

With VA healthcare only, you’ll miss out on:



Care outside of VA facilities



Access to non-VA doctors



Ability to use the pharmacy of your choice outside of the VA with a Medicare Advantage prescription drug (MAPD) plan

Humana MA and MAPD plans

Humana USAA Honor plans are available to anyone with Medicare—regardless of veteran status or USAA membership.

Humana USAA Honor plans are a type of Medicare Advantage (MA) plan, and Humana USAA Honor with Rx plans are a type of Medicare Advantage prescription drug (MAPD) plan.

Both plans allow you to see a wide range of providers. If you care most about having a large national network, a preferred provider organization (PPO) plan may best meet your needs. If your priority is keeping costs in check, a health maintenance organization (HMO) plan may be the best fit.

An MAPD plan includes everything that an MA plan includes, then adds on prescription drug coverage. With VA healthcare, you already have prescription drug coverage, so a Humana MAPD plan’s drug benefit remains separate from your VA drug coverage. You can choose which one to use for each prescription.

- Benefits of a Humana USAA Honor plan include:**
- \$0 premium
 - Dental coverage, including plans that cover cleanings, exams and more
 - Access to non-VA emergency services and urgent care
 - Many providers across multiple large Humana networks
 - Low copays for provider visits
 - Available to anyone eligible for Medicare, regardless of veteran or USAA member status
- Benefits of a Humana USAA Honor with Rx plan:**
- Everything you get with a Humana Honor MA plan
 - Prescription drug coverage with a wide network of non-VA pharmacies
 - Copays as low as \$0 for Tier 1 and \$0–\$10 for Tier 2 drugs
 - Available to anyone eligible for Medicare, regardless of veteran or USAA member status

See how Humana USAA Honor plans may enhance your coverage

Benefits and features	Original Medicare ¹	VA healthcare ²	Humana USAA Honor	Humana USAA Honor with Rx
Money back into your Social Security check for the Part B premium	No coverage	No coverage	✓	✓
Comprehensive dental care*	No coverage	Limited coverage*	✓	✓
Maximum out-of-pocket limit	No coverage	No coverage	✓	✓
Doctor visits and inpatient/outpatient/urgent care	✓	✓	✓	✓
Hearing	No coverage	✓	✓	✓
Vision care	No coverage	Limited coverage*	✓	✓
Fitness programs	No coverage	No coverage	✓	✓
May cover services at non-VA facilities, including emergencies	✓	Limited coverage*	✓	✓

* Coverage may or may not be available depending on the VA facility, a veteran’s priority group or the circumstances of the service being needed.