

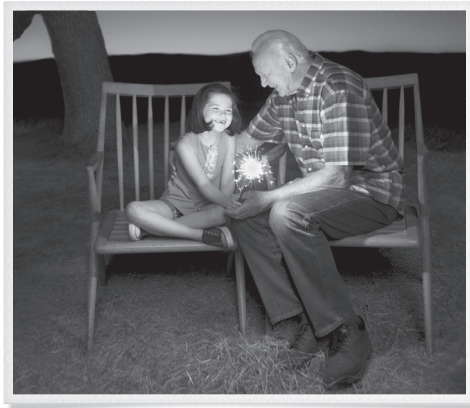
# 2012

---

## Summary of Benefits Extra Services and Programs

---

• • •



### **Humana Reader's Digest Healthy Living Plan (HMO)**





# 2012

## Summary of Benefits

---

### **Humana Reader's Digest Healthy Living Plan (HMO)**

H2649-024

Kansas City

Kansas City Metro Area



# Section I - Introduction to Summary of Benefits

Thank you for your interest in Humana Reader's Digest Healthy Living Plan (HMO). Our plan is offered by HUMANA HEALTH PLAN, INC., a Medicare Advantage Health Maintenance Organization (HMO). This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Humana Reader's Digest Healthy Living Plan (HMO) and ask for the "Evidence of Coverage".

## **You Have Choices In Your Health Care**

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Humana Reader's Digest Healthy Living Plan (HMO). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call Humana Reader's Digest Healthy Living Plan (HMO) at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

## **How Can I Compare My Options?**

You can compare Humana Reader's Digest Healthy Living Plan (HMO) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

## **Where Is Humana Reader's Digest Healthy Living Plan (HMO) Available?**

The service area for this plan includes: Douglas, Johnson, Leavenworth, Miami, Wyandotte Counties, KS; Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray Counties, MO. You must live in one of these areas to join the plan.

## **Who Is Eligible To Join Humana Reader's Digest Healthy Living Plan (HMO)?**

You can join Humana Reader's Digest Healthy Living Plan (HMO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in Humana Reader's Digest Healthy Living Plan (HMO) unless they are members of our organization and have been since their dialysis began.

## **Can I Choose My Doctors?**

Humana Reader's Digest Healthy Living Plan (HMO) has formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time. You can ask for a current provider directory. For an updated list, visit us at **[www.humana.com/members/tools](http://www.humana.com/members/tools)**. Our customer service number is listed at the end of this introduction.

## **What Happens If I Go To A Doctor Who's Not In Your Network?**

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services

## **Section I** (continued)

### **Where Can I Get My Prescriptions If I Join This Plan?**

Humana Reader's Digest Healthy Living Plan (HMO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases.

The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at

**[http://www.humana.com/Medicare/medicare\\_prescription\\_drugs](http://www.humana.com/Medicare/medicare_prescription_drugs)**. Our customer service number is listed at the end of this introduction.

Humana Reader's Digest Healthy Living Plan (HMO) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower copayment or coinsurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

### **Does My Plan Cover Medicare Part B Or Part D Drugs?**

Humana Reader's Digest Healthy Living Plan (HMO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

### **What Is A Prescription Drug Formulary?**

Humana Reader's Digest Healthy Living Plan (HMO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at **[http://www.humana.com/members/tools/prescription\\_tools/medicare\\_drug\\_list.asp](http://www.humana.com/members/tools/prescription_tools/medicare_drug_list.asp)**.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

### **How Can I Get Extra Help With My Prescription Drug Plan Costs Or Get Extra Help With Other Medicare Costs?**

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week and see [www.medicare.gov](http://www.medicare.gov) 'Programs for People with Limited Income and Resources' in the publication Medicare & You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or
- Your State Medicaid Office.

### **What Are My Protections In This Plan?**

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Humana Reader's Digest Healthy Living Plan (HMO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be

## Section I (continued)

covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of Humana Reader's Digest Healthy Living Plan (HMO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

### What Is A Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Humana Reader's Digest Healthy Living Plan (HMO) for more details.

### What Types Of Drugs May Be Covered Under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Humana Reader's Digest Healthy Living Plan (HMO) for more details.

- **Some Antigenes:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis Drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin Alfa or Epogen®):** By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- **Hemophilia Clotting Factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable Drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive Drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some Oral Cancer Drugs:** If the same drug is available in injectable form.
- **Oral Anti-Nausea Drugs:** If you are part of an anti-cancer chemotherapeutic regimen.
- **Inhalation and Infusion Drugs administered through DME.**

### Where Can I Find Information On Plan Ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on [www.medicare.gov](http://www.medicare.gov) and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

---

Please call Humana Health Plan, Inc. for more information about Humana Reader's Digest Healthy Living Plan (HMO).

Visit us at **www.humana-medicare.com** or, call us:

Customer Service Hours: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8 a.m. - 8 p.m. Central

Current members should call toll-free **(800)-457-4708** for questions related to the Medicare Advantage Program.

**(TTY/TDD 711)**

Prospective members should call toll-free **(800)-833-2364** for questions related to the Medicare Advantage Program.

**(TTY/TDD 711)**

Current members should call locally **(800)-457-4708** for questions related to the Medicare Advantage Program.

**(TTY/TDD 711)**

Prospective members should call locally **(800)-833-2364** for questions related to the Medicare Advantage Program.

**(TTY/TDD 711)**

Current members should call toll-free **(800)-457-4708** for questions related to the Medicare Part D Prescription Drug program.

**(TTY/TDD 711)**

Prospective members should call toll-free **(800)-833-2364** for questions related to the Medicare Part D Prescription Drug program.

**(TTY/TDD 711)**

Current members should call locally **(800)-457-4708** for questions related to the Medicare Part D Prescription Drug program.

**(TTY/TDD 711)**

Prospective members should call locally **(800)-833-2364** for questions related to the Medicare Part D Prescription Drug program.

**(TTY/TDD 711)**

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit [www.medicare.gov](http://www.medicare.gov) on the web. This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Este documento podría estar disponible en un idioma diferente del inglés. Si desea información adicional, comuníquese con el Departamento de Atención al Cliente al número telefónico indicado arriba.

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## Section II - Summary of Benefits

### IMPORTANT INFORMATION

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<p>① <b>Premium and Other Important Information</b></p>	<ul style="list-style-type: none"> <li>In 2012 the monthly Part B Standard Premium is <b>\$99.90</b> and the annual Part B deductible amount is <b>\$140</b>.</li> <li>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</li> <li>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over <b>\$85,000</b> for singles, <b>\$170,000</b> for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li><b>\$0</b> monthly plan premium in addition to your monthly Medicare Part B premium.</li> <li>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over <b>\$85,000</b> for singles, <b>\$170,000</b> for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li><b>\$4,100</b> out-of-pocket limit for Medicare-covered services.</li> </ul> <p><b>See page 32 for additional information about Premium and Other Important Information</b></p>
<p>② <b>Doctor and Hospital Choice</b> (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</p>	<ul style="list-style-type: none"> <li>You may go to any doctor, specialist or hospital that accepts Medicare.</li> </ul>	<p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>You must go to network doctors, specialists, and hospitals.</li> <li>Referral required for network hospitals and specialists (for certain benefits).</li> </ul> <p><b>See page 32 for additional information about Doctor and Hospital Choice</b></p>



If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## INPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>③ Inpatient Hospital Care</b> (includes Substance Abuse and Rehabilitation Services)	<ul style="list-style-type: none"> <li>In 2012 the amounts for each benefit period are:               <ul style="list-style-type: none"> <li>Days 1 - 60: <b>\$1,156</b> deductible</li> <li>Days 61 - 90: <b>\$289</b> per day</li> <li>Days 91 - 150: <b>\$578</b> per lifetime reserve day</li> </ul> </li> <li>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</li> <li>Lifetime reserve days can only be used once.</li> <li>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</li> </ul>	<b><u>In-Network</u></b> <ul style="list-style-type: none"> <li>No limit to the number of days covered by the plan each hospital stay.</li> <li>For Medicare-covered hospital stays:               <ul style="list-style-type: none"> <li>Days 1 - 7: <b>\$250</b> copayment per day</li> <li>Days 8 - 90: <b>\$0</b> copayment per day</li> </ul> </li> <li><b>\$0</b> copayment for each additional hospital day.</li> <li>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</li> </ul> <b>See page 32 for additional information about Inpatient Hospital Care</b>
<b>④ Inpatient Mental Health Care</b>	<ul style="list-style-type: none"> <li>In 2012 the amounts for each benefit period are:               <ul style="list-style-type: none"> <li>Days 1 - 60: <b>\$1,156</b> deductible</li> <li>Days 61 - 90: <b>\$289</b> per day</li> <li>Days 91 - 150: <b>\$578</b> per lifetime reserve day</li> </ul> </li> <li>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</li> </ul>	<b><u>In-Network</u></b> <ul style="list-style-type: none"> <li>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</li> <li>For Medicare-covered hospital stays:               <ul style="list-style-type: none"> <li>Days 1 - 7: <b>\$200</b> copayment per day</li> <li>Days 8 - 90: <b>\$0</b> copayment per day</li> </ul> </li> <li>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</li> </ul> <b>See page 32 for additional information about Inpatient Mental Health Care</b>

(Inpatient Care - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## INPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>5 Skilled Nursing Facility (SNF)</b> (in a Medicare-certified skilled nursing facility)	<ul style="list-style-type: none"> <li>In 2012 the amounts for each benefit period after at least a 3-day covered hospital stay are:               <ul style="list-style-type: none"> <li>Days 1 - 20: <b>\$0</b> per day</li> <li>Days 21 - 100: <b>\$144.50</b> per day</li> </ul> </li> <li>100 days for each benefit period.</li> <li>A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>Plan covers up to 100 days each benefit period</li> <li>No prior hospital stay is required.</li> <li>For SNF stays:               <ul style="list-style-type: none"> <li>Days 1 - 14: <b>\$0</b> copayment per day</li> <li>Days 15 - 21: <b>\$50</b> copayment per day</li> <li>Days 22 - 100: <b>\$125</b> copayment per day</li> </ul> </li> </ul> <p><b>See page 32 for additional information about Skilled Nursing Facility (SNF)</b></p>
<b>6 Home Health Care</b> (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	<ul style="list-style-type: none"> <li><b>\$0</b> copayment.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment for Medicare-covered home health visits</li> </ul>
<b>7 Hospice</b>	<ul style="list-style-type: none"> <li>You pay part of the cost for outpatient drugs and inpatient respite care.</li> <li>You must get care from a Medicare-certified hospice.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.</li> </ul>

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OUTPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>8 Doctor Office Visits</b>	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$15</b> copayment for each primary care doctor visit for Medicare-covered benefits.</li> <li>• <b>\$40</b> copayment for each in-area, network urgent care Medicare-covered visit</li> <li>• <b>\$40</b> copayment for each specialist visit for Medicare-covered benefits.</li> </ul> <p><b>See page 33 for additional information about Doctor Office Visits</b></p>
<b>9 Chiropractic Services</b>	<ul style="list-style-type: none"> <li>• Supplemental routine care not covered</li> <li>• <b>20%</b> coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</li> </ul>	<p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$15</b> copayment for each Medicare-covered visit</li> <li>• <b>\$15</b> copayment for up to 24 supplemental routine visit(s) every year</li> <li>• Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</li> </ul>
<b>10 Podiatry Services</b>	<ul style="list-style-type: none"> <li>• Supplemental routine care not covered.</li> <li>• <b>20%</b> coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$40</b> copayment for each Medicare-covered visit</li> <li>• Medicare-covered podiatry benefits are for medically-necessary foot care.</li> </ul>

(Outpatient Care - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OUTPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>11 Outpatient Mental Health Care</b>	<ul style="list-style-type: none"> <li>• <b>40%</b> coinsurance for most outpatient mental health services</li> <li>• Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copayment cannot exceed the Part A inpatient hospital deductible.</li> <li>• "Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$40</b> copayment for each Medicare-covered individual therapy visit</li> <li>• <b>\$40</b> copayment for each Medicare-covered group therapy visit</li> <li>• <b>\$40</b> copayment for each Medicare-covered individual therapy visit with a psychiatrist</li> <li>• <b>\$40</b> copayment for each Medicare-covered group therapy visit with a psychiatrist</li> <li>• <b>\$40</b> copayment for Medicare-covered partial hospitalization program services</li> </ul> <p><b>See page 33 for additional information about Outpatient Mental Health Care</b></p>
<b>12 Outpatient Substance Abuse Care</b>	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$50</b> copayment for Medicare-covered individual visits</li> <li>• <b>\$50</b> copayment for Medicare-covered group visits</li> </ul> <p><b>See page 33 for additional information about Outpatient Substance Abuse Care</b></p>
<b>13 Outpatient Services/Surgery</b>	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance for the doctor's services</li> <li>• Specified copayment for outpatient hospital facility services. Copayment cannot exceed the Part A inpatient hospital deductible.</li> <li>• <b>20%</b> coinsurance for ambulatory surgical center facility services</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$250</b> copayment for each Medicare-covered ambulatory surgical center visit</li> <li>• <b>\$0 to \$250</b> copayment [or <b>20%</b> of the cost] for each Medicare-covered outpatient hospital facility visit</li> </ul> <p><b>See page 33 for additional information about Outpatient Services/Surgery</b></p>
<b>14 Ambulance Services</b> (medically necessary ambulance services)	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>\$100</b> copayment for Medicare-covered ambulance benefits.</li> </ul>

(Outpatient Care - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OUTPATIENT CARE

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>15 Emergency Care</b> (You may go to any emergency room if you reasonably believe you need emergency care.)	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance for the doctor's services</li> <li>• Specified copayment for outpatient hospital facility emergency services.</li> <li>• Emergency services copayment cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</li> <li>• You don't have to pay the emergency room copayment if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit.</li> <li>• Not covered outside the U.S. except under limited circumstances.</li> </ul>	<b>General</b> <ul style="list-style-type: none"> <li>• <b>\$65</b> copayment for Medicare-covered emergency room visits</li> <li>• Worldwide coverage.</li> <li>• If you are admitted to the hospital within 24-hour(s) for the same condition, you pay <b>\$0</b> for the emergency room visit.</li> </ul>
<b>16 Urgently Needed Care</b> (This is NOT emergency care, and in most cases, is out of the service area.)	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance, or a set copayment</li> <li>• NOT covered outside the U.S. except under limited circumstances.</li> </ul>	<b>General</b> <ul style="list-style-type: none"> <li>• <b>\$15 to \$40</b> copayment for Medicare-covered urgently-needed-care visits</li> </ul> <b>See page 33 for additional information about Urgently Needed Care</b>
<b>17 Outpatient Rehabilitation Services</b> (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance</li> </ul>	<b>General</b> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <b>In-Network</b> <ul style="list-style-type: none"> <li>• <b>\$40</b> copayment for Medicare-covered Occupational Therapy visits</li> <li>• <b>\$40</b> copayment for Medicare-covered Physical and/or Speech and Language Therapy visits</li> </ul>

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OUTPATIENT MEDICAL SERVICES AND SUPPLIES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>18 Durable Medical Equipment</b> (includes wheelchairs, oxygen, etc.)	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance</li> </ul>	<u><b>General</b></u> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <u><b>In-Network</b></u> <ul style="list-style-type: none"> <li>• <b>20%</b> of the cost for Medicare-covered items</li> </ul>
<b>19 Prosthetic Devices</b> (includes braces, artificial limbs and eyes, etc.)	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance</li> </ul>	<u><b>General</b></u> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <u><b>In-Network</b></u> <ul style="list-style-type: none"> <li>• <b>20%</b> of the cost for Medicare-covered items</li> </ul>
<b>20 Diabetes Programs and Supplies</b>	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance for diabetes self-management training</li> <li>• <b>20%</b> coinsurance for diabetes supplies</li> <li>• <b>20%</b> coinsurance for diabetic therapeutic shoes or inserts</li> </ul>	<u><b>General</b></u> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <u><b>In-Network</b></u> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment for Diabetes self-management training</li> <li>• <b>0% to 20%</b> of the cost for Diabetes monitoring supplies</li> <li>• <b>0%</b> of the cost for Therapeutic shoes or inserts</li> </ul> <b>See page 34 for additional information about Diabetes Programs and Supplies</b>
<b>21 Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</b>	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance for diagnostic tests and x-rays</li> <li>• <b>\$0</b> copayment for Medicare-covered lab services</li> <li>• Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol.</li> </ul>	<u><b>General</b></u> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <u><b>In-Network</b></u> <ul style="list-style-type: none"> <li>• <b>\$0 to \$40</b> copayment for Medicare-covered lab services</li> <li>• <b>\$0 to \$50</b> copayment for Medicare-covered diagnostic procedures and tests</li> <li>• <b>\$15 to \$40</b> copayment for Medicare-covered X-rays</li> <li>• <b>\$15 to \$100</b> copayment for Medicare-covered diagnostic radiology services (not including X-rays)</li> <li>• <b>\$40</b> copayment for Medicare-covered therapeutic radiology services</li> </ul> <b>See page 34 for additional information about Diagnostic Tests, X-rays, Lab Services and Radiology Services</b>

(Outpatient Medical Services and Supplies - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

# OUTPATIENT MEDICAL SERVICES AND SUPPLIES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
22 Cardiac and Pulmonary Rehabilitation Services	<ul style="list-style-type: none"><li>• 20% coinsurance for Cardiac Rehabilitation services</li><li>• 20% coinsurance for Pulmonary Rehabilitation services</li><li>• 20% coinsurance for Intensive Cardiac Rehabilitation services</li><li>• This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</li></ul>	<p><b>General</b></p> <ul style="list-style-type: none"><li>• Authorization rules may apply.</li></ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"><li>• \$0 to \$40 copayment for Medicare-covered Cardiac Rehabilitation Services</li><li>• \$0 to \$40 copayment for Medicare-covered Intensive Cardiac Rehabilitation Services</li><li>• \$40 copayment for Medicare-covered Pulmonary Rehabilitation Services</li></ul> <p><b>See page 35 for additional information about Cardiac and Pulmonary Rehabilitation Services</b></p>

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## PREVENTIVE SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<p><b>23 Preventive Services and Wellness/Education Programs</b></p>	<ul style="list-style-type: none"> <li>No coinsurance, copayment or deductible for the following:               <ul style="list-style-type: none"> <li>Abdominal Aortic Aneurysm Screening</li> <li>Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</li> <li>Cardiovascular Screening</li> <li>Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk.</li> <li>Colorectal Cancer Screening</li> <li>Diabetes Screening</li> <li>Influenza Vaccine</li> <li>Hepatitis B Vaccine for people with Medicare who are at risk</li> <li>HIV Screening. <b>\$0</b> copayment for the HIV screening, but you generally pay <b>20%</b> of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</li> <li>Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39.</li> <li>Medical Nutrition Therapy Services. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease</li> <li>Personalized Prevention Plan Services (Annual Wellness Visits)</li> </ul> </li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment for all preventive services covered under Original Medicare at zero cost sharing:               <ul style="list-style-type: none"> <li>Abdominal Aortic Aneurysm screening</li> <li>Bone Mass Measurement</li> <li>Cardiovascular Screening</li> <li>Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)</li> <li>Colorectal Cancer Screening</li> <li>Diabetes Screening</li> <li>Influenza Vaccine</li> <li>Hepatitis B Vaccine</li> <li>HIV Screening</li> <li>Breast Cancer Screening (Mammogram)</li> <li>Medical Nutrition Therapy Services</li> <li>Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>Pneumococcal Vaccine</li> <li>Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)</li> <li>Smoking Cessation (Counseling to stop smoking)</li> <li>Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)</li> </ul> </li> <li>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>The plan covers the following supplemental education/wellness programs:               <ul style="list-style-type: none"> <li>Written health education materials, including Newsletters</li> <li>Additional Smoking Cessation</li> <li>Health Club Membership/Fitness Classes</li> <li>Nursing Hotline</li> </ul> </li> </ul> <p><b>See page 35 for additional information about Preventive Services and Wellness/Education Programs</b></p>

(Preventive Services - Continued on next page)



If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

PREVENTIVE SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
	<ul style="list-style-type: none"><li>– Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</li><li>– Prostate Cancer Screening. Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50.</li><li>– Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.</li><li>– Welcome to Medicare Physical Exam (initial preventive physical exam). When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.</li></ul>	

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>24 Kidney Disease and Conditions</b>	<ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance for renal dialysis</li> <li>• <b>20%</b> coinsurance for kidney disease education services</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• <b>0%</b> to <b>20%</b> of the cost for renal dialysis</li> <li>• <b>\$0</b> copayment for kidney disease education services</li> </ul> <p><b>See page 35 for additional information about Kidney Disease and Conditions</b></p>
<b>25 Outpatient Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</li> </ul>	<p><b>Drugs covered under Medicare Part B</b></p> <p><b>General</b></p> <ul style="list-style-type: none"> <li>• <b>0%</b> to <b>20%</b> of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).</li> <li>• <b>20%</b> of the cost for Part B-covered chemotherapy drugs.</li> </ul> <p><b>Drugs covered under Medicare Part D</b></p> <p><b>General</b></p> <ul style="list-style-type: none"> <li>• This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://www.humana.com/members/tools/prescription_tools/medicare_drug_list.asp">http://www.humana.com/members/tools/prescription_tools/medicare_drug_list.asp</a> on the web.</li> <li>• Different out-of-pocket costs may apply for people who <ul style="list-style-type: none"> <li>– have limited incomes,</li> <li>– live in long term care facilities, or</li> <li>– have access to Indian/Tribal/Urban (Indian Health Service) providers.</li> </ul> </li> <li>• The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</li> <li>• Total yearly drug costs are the total drug costs paid by both you and a Part D plan.</li> <li>• The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</li> <li>• Some drugs have quantity limits.</li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>• Your provider must get prior authorization from Humana Reader's Digest Healthy Living Plan (HMO) for certain drugs.</li> <li>• You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</li> <li>• If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</li> <li>• If you request a formulary exception for a drug and Humana Reader's Digest Healthy Living Plan (HMO) approves the exception, you will pay Tier 4: Non-Preferred Brand Drugs cost sharing for that drug.</li> </ul> <p><b><u>In-Network</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$320</b> deductible on all drugs except Tier 1: Preferred Generic Drugs, Tier 2: Non-Preferred Generic Drugs.</li> </ul> <p><b><u>Initial Coverage</u></b></p> <ul style="list-style-type: none"> <li>• After you pay your yearly deductible, you pay the following until total yearly drug costs reach <b>\$2,930</b>:</li> </ul> <p><b><u>Retail Pharmacy</u></b></p> <ul style="list-style-type: none"> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$1</b> copayment for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>\$3</b> copayment for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>\$10</b> copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>– <b>\$30</b> copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$5</b> copayment for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>\$15</b> copayment for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>\$12</b> copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>– <b>\$36</b> copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>20%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>20%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>35%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>– <b>35%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>30%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>– <b>30%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>– <b>40%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>– <b>40%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> </ul> <p><b>Long Term Care Pharmacy</b></p> <ul style="list-style-type: none"> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$10</b> copayment for a one-month (34-day) supply of drugs in this tier</li> </ul> </li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$12</b> copayment for a one-month (34-day) supply of drugs in this tier</li> </ul> </li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>35%</b> coinsurance for a one-month (34-day) supply of drugs in this tier</li> </ul> </li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>40%</b> coinsurance for a one-month (34-day) supply of drugs in this tier</li> </ul> </li> </ul> <p><b>Mail Order</b></p> <ul style="list-style-type: none"> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$0</b> copayment for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>\$0</b> copayment for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>\$10</b> copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>– <b>\$30</b> copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$0</b> copayment for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>\$0</b> copayment for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>\$12</b> copayment for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>– <b>\$36</b> copayment for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>20%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>20%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>35%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>– <b>35%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>30%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>– <b>30%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>– <b>40%</b> coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>– <b>40%</b> coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> </ul> <p><b><u>Additional Coverage Gap</u></b></p> <ul style="list-style-type: none"> <li>• The plan covers few formulary generics (less than <b>10%</b> of formulary generic drugs), few formulary brands (less than <b>10%</b> of formulary brand drugs) through the coverage gap.</li> <li>• You pay the following:</li> </ul> <p><b><u>Retail Pharmacy</u></b></p> <ul style="list-style-type: none"> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$1</b> copayment for a one-month (30-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>\$3</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>\$10</b> copayment for a one-month (30-day) supply of select drugs covered in this tier at a non-preferred pharmacy</li> <li>– <b>\$30</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$5</b> copayment for a one-month (30-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>\$15</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a preferred pharmacy</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>– <b>\$12</b> copayment for a one-month (30-day) supply of select drugs covered in this tier at a non-preferred pharmacy</li> <li>– <b>\$36</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred pharmacy</li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>20%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>20%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>35%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier at a non-preferred pharmacy</li> <li>– <b>35%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>30%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>30%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a preferred pharmacy</li> <li>– <b>40%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier at a non-preferred pharmacy</li> <li>– <b>40%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> </ul>

(Other Services - Continued on next page)



If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<p><b><u>Long Term Care Pharmacy</u></b></p> <ul style="list-style-type: none"> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$10</b> copayment for a one-month (34-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$12</b> copayment for a one-month (34-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>35%</b> coinsurance for a one-month (34-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>40%</b> coinsurance for a one-month (34-day) supply of select drugs covered in this tier</li> </ul> </li> </ul> <p><b><u>Mail Order</u></b></p> <ul style="list-style-type: none"> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$0</b> copayment for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>\$0</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>\$10</b> copayment for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> <li>– <b>\$30</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$0</b> copayment for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>\$0</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>– <b>\$12</b> copayment for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> <li>– <b>\$36</b> copayment for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>20%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>20%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>35%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> <li>– <b>35%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> </ul> </li> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>30%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>30%</b> coinsurance for a three-month (90-day) supply of select drugs covered in this tier from a preferred mail order pharmacy</li> <li>– <b>40%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier from a non-preferred mail order pharmacy</li> <li>– <b>40%</b> coinsurance for a three-month (90-day) supply of select drugs covered in</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<p>this tier from a non-preferred mail order pharmacy</p> <ul style="list-style-type: none"> <li>• Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</li> <li>• Please contact the plan for a complete list of drugs covered through the gap.</li> <li>• After your total yearly drug costs reach <b>\$2,930</b>, you receive limited coverage by the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than <b>86%</b> of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach <b>\$4,700</b>.</li> </ul> <p><b><u>Catastrophic Coverage</u></b></p> <ul style="list-style-type: none"> <li>• After your yearly out-of-pocket drug costs reach <b>\$4,700</b>, you pay the greater of: <ul style="list-style-type: none"> <li>– <b>5%</b> coinsurance, or</li> <li>– <b>\$2.60</b> copayment for generic (including brand drugs treated as generic) and a <b>\$6.50</b> copayment for all other drugs.</li> </ul> </li> </ul> <p><b><u>Out-of-Network</u></b></p> <ul style="list-style-type: none"> <li>• Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Humana Reader's Digest Healthy Living Plan (HMO).</li> </ul> <p><b><u>Out-of-Network Initial Coverage</u></b></p> <ul style="list-style-type: none"> <li>• After you pay your yearly deductible, you will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until your total yearly drug costs reach <b>\$2,930</b>:</li> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$10</b> copayment for a one-month (30-day) supply of drugs in this tier</li> </ul> </li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Outpatient Prescription Drugs (continued)</b>		
		<ul style="list-style-type: none"> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$12</b> copayment for a one-month (30-day) supply of drugs in this tier</li> </ul> </li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>35%</b> coinsurance for a one-month (30-day) supply of drugs in this tier</li> </ul> </li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>40%</b> coinsurance for a one-month (30-day) supply of drugs in this tier</li> </ul> </li> <li>• You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</li> </ul> <p><b><u>Additional Out-of-Network Coverage Gap</u></b></p> <ul style="list-style-type: none"> <li>• You will be reimbursed for these drugs purchased out-of-network up to the plan's cost of the drug minus the following:</li> <li>• <u>Tier 1: Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$10</b> copayment for a one-month (30-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• <u>Tier 2: Non-Preferred Generic Drugs</u> <ul style="list-style-type: none"> <li>– <b>\$12</b> copayment for a one-month (30-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• <u>Tier 3: Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>35%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• <u>Tier 4: Non-Preferred Brand Drugs</u> <ul style="list-style-type: none"> <li>– <b>40%</b> coinsurance for a one-month (30-day) supply of select drugs covered in this tier</li> </ul> </li> <li>• You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</li> </ul> <p><b><u>Out-of-Network Catastrophic Coverage</u></b></p> <ul style="list-style-type: none"> <li>• After your yearly out-of-pocket drug costs reach <b>\$4,700</b>, you will be reimbursed for drugs purchased out-of-network up to the</li> </ul>

(Other Services - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## OTHER SERVICES

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
Outpatient Prescription Drugs (continued)		
		<p>plan's cost of the drug minus your cost share, which is the greater of:</p> <ul style="list-style-type: none"><li>– <b>5%</b> coinsurance, or</li><li>– <b>\$2.60</b> copayment for generic (including brand drugs treated as generic) and a <b>\$6.50</b> copayment for all other drugs.</li></ul> <ul style="list-style-type: none"><li>• You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</li></ul> <p><b>See page 36 for additional information about Outpatient Prescription Drugs</b></p>

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## ADDITIONAL BENEFITS

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>26 Dental Services</b>	<ul style="list-style-type: none"> <li>Preventive dental services (such as cleaning) not covered.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>In general, preventive dental benefits (such as cleaning) not covered.</li> <li><b>\$40</b> copayment for Medicare-covered dental benefits</li> </ul>
<b>27 Hearing Services</b>	<ul style="list-style-type: none"> <li>Supplemental routine hearing exams and hearing aids not covered.</li> <li><b>20%</b> coinsurance for diagnostic hearing exams.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>Authorization rules may apply.</li> </ul> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>In general, supplemental routine hearing exams and hearing aids not covered. <ul style="list-style-type: none"> <li><b>\$40</b> copayment for Medicare-covered diagnostic hearing exams</li> </ul> </li> </ul>
<b>28 Vision Services</b>	<ul style="list-style-type: none"> <li><b>20%</b> coinsurance for diagnosis and treatment of diseases and conditions of the eye.</li> <li>Supplemental routine eye exams and glasses not covered.</li> <li>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</li> <li>Annual glaucoma screenings covered for people at risk.</li> </ul>	<p><b>In-Network</b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment for one pair of eyeglasses or contact lenses after cataract surgery.</li> <li><b>\$0 to \$40</b> copayment for exams to diagnose and treat diseases and conditions of the eye.</li> <li><b>\$0</b> copayment for up to 1 supplemental routine eye exam(s) every year</li> <li><b>\$20</b> copayment for up to 1 pair(s) of glasses every year</li> </ul> <p><b>See page 36 for additional information about Vision Services</b></p>
<b>Over-the-Counter Items</b>	<ul style="list-style-type: none"> <li>Not covered.</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>Please visit our plan website to see our list of covered Over-the-Counter items.</li> <li>OTC items may be purchased only for the enrollee.</li> <li>Please contact the plan for specific instructions for using this benefit.</li> </ul> <p><b>See page 36 for additional information about Over-the-Counter items</b></p>

(Additional Benefits - Continued on next page)

If you have any questions about this plan's benefits or costs, please contact Humana Health Plan, Inc. for details.

## ADDITIONAL BENEFITS

BENEFIT	ORIGINAL MEDICARE	Humana Reader's Digest Healthy Living Plan (HMO)
<b>Transportation</b> (Routine)	<ul style="list-style-type: none"><li>Not covered.</li></ul>	<b><u>In-Network</u></b> <ul style="list-style-type: none"><li>This plan does not cover supplemental routine transportation.</li></ul>
<b>Acupuncture</b>	<ul style="list-style-type: none"><li>Not covered.</li></ul>	<b><u>In-Network</u></b> <ul style="list-style-type: none"><li>This plan does not cover Acupuncture.</li></ul>

## SECTION III - ABOUT YOUR PLAN

### Humana Reader's Digest Healthy Living Plan (HMO)

This section further explains some of the benefits of your plan. To get a complete list of benefits, limitations, and exclusions, call Humana Reader's Digest Healthy Living Plan (HMO) and ask for the **"Evidence of Coverage."**

## HOW TO USE YOUR PLAN

### ① Premium and Other Important Information

#### Maximum out-of-pocket limit

While most expenses apply to the maximum[s], the following don't:

- Outpatient Part D prescription drugs
- Routine vision services
- Routine chiropractic services
- Over-the-counter drugs and supplies

### ② Doctor and Hospital Choice

Humana Reader's Digest Healthy Living Plan (HMO) has formed a network of doctors, specialists, and hospitals. You can only use providers who are part of our network. The providers in our network can change at any time.

#### Authorization Requirements

Your provider will need an authorization from Humana Reader's Digest Healthy Living Plan (HMO) before you receive certain services, except in an emergency or when care is urgently needed. The authorization process helps members receive appropriate and necessary Medicare-covered care and treatment. Providers in our network are aware of this process and will request the authorization. Without the authorization, your plan might not cover the services and you may have to pay the full cost.

## INPATIENT CARE

### ③ Inpatient Hospital Care

### ④ Inpatient Mental Health Care

### ⑤ Skilled Nursing Facility (SNF)

Inpatient hospital, inpatient mental health care, and skilled nursing facility admissions require prior authorization from Humana Reader's Digest Healthy Living Plan (HMO) except for emergencies or urgently needed care.

Benefit periods don't apply to inpatient hospital care and inpatient mental health care. You pay the amounts shown in Section II each time you're admitted to a hospital, no matter how many days have passed since your last admission. If transferred to another inpatient facility - for example, to a long-term acute care center from an inpatient acute hospital - the day range will begin at one.

When admitted to a skilled nursing facility, you're covered for skilled care as defined by Original Medicare guidelines. No prior hospital stay is required. Your plan doesn't cover custodial care. Humana Reader's Digest Healthy Living Plan (HMO) follows Original Medicare guidelines in determining authorization for skilled nursing facility services.



# OUTPATIENT CARE

You can receive outpatient services at different types of facilities. Usually, you pay only one copayment or coinsurance for each visit to an office or facility, no matter how many services you receive during the visit or the actual cost of those services. But if, for example, you receive care in your doctor's office and are then sent to another facility for additional services, you may have to pay an additional copayment or coinsurance.

## ⑧ Doctor Office Visits

You pay:

- **\$15** copayment at your primary care doctor's office
- **\$40** copayment at a specialist's office
- **\$40** copayment at an immediate care facility

## ⑪ Outpatient Mental Health Care

## ⑫ Outpatient Substance Abuse Care

You pay:

- **\$40** copayment at a specialist's office
- **\$40** copayment at a hospital facility for partial hospitalization
- **\$50** copayment at a hospital facility as an outpatient.

## ⑬ Outpatient Services/Surgery

For services received at a hospital facility as an outpatient, you pay:

- **\$100** copayment for advanced imaging - MRI, MRA, CT Scan, and PET services
- **\$0** copayment for cardiac rehabilitation
- **\$0** copayment for lab services
- **\$50** copayment for diagnostic procedures and tests
- **\$100** copayment for nuclear medicine
- **20%** of the cost for renal dialysis
- **\$250** copayment for surgical services
- **20%** of the cost for chemotherapy
- **\$40** copayment for all other services

## ⑯ Urgently Needed Care

For each Medicare-covered urgently needed care visit, you pay:

- **\$15** copayment at your primary care doctor's office
- **\$40** copayment at a specialist's office

Remember to carry your Humana Reader's Digest Healthy Living Plan (HMO) ID card with you and show it to each provider before receiving services. If your Humana Reader's Digest Healthy Living Plan (HMO) plan ID card isn't available because of an emergency situation, you're still covered.

Out-of-area care - In most cases, if you're outside the Humana Reader's Digest Healthy Living Plan (HMO) service area and urgently need medical care, you should call your primary care doctor before using an out-of-network provider. If this isn't possible, contact your primary care doctor within 48 hours so your doctor can be involved in planning your follow-up care.

In-area or after-hours care - If you need immediate medical advice or care, you can call your primary care doctor's office anytime - 24 hours a day, seven days a week. If you call after normal business hours, listen to the recording for instructions.

# OUTPATIENT MEDICAL SERVICES AND SUPPLIES

## 20 Diabetes Programs and Supplies

For preferred diabetic monitoring supplies, you pay:

- **0%** of the cost at Humana's mail order service
- **10%** of the cost at a pharmacy
- **20%** of the cost at a durable medical equipment provider

For non-preferred diabetic monitoring supplies, you pay:

- **0%** of the cost at Humana's mail order service
- **20%** of the cost at a pharmacy
- **20%** of the cost at a durable medical equipment provider

## 21 Diagnostic Tests, X-Rays, Lab Services, and Radiology Services

For lab services, you pay:

- **\$15** copayment at your primary care doctor's office
- **\$40** copayment at a specialist's office
- **\$0** copayment at a freestanding lab
- **\$0** copayment at a hospital facility as an outpatient
- **\$40** copayment at an immediate care facility

For diagnostic procedures and tests, you pay:

- **\$15** copayment at your primary care doctor's office
- **\$40** copayment at a specialist's office
- **\$50** copayment at a hospital facility as an outpatient
- **\$40** copayment at an immediate care facility

For X-rays and diagnostic radiology services, you pay:

- **\$15** copayment at your primary care doctor's office
- **\$40** copayment at a specialist's office
- **\$40** copayment at a freestanding radiology facility
- **\$40** copayment at a hospital facility as an outpatient
- **\$40** copayment at an immediate care facility

For advanced imaging (MRI, MRA, PET, or CT Scan) services, you pay:

- **\$15** copayment at your primary care doctor's office
- **\$40** copayment at a specialist's office
- **\$100** copayment at a freestanding radiology facility
- **\$100** copayment at a hospital facility as an outpatient

For nuclear medicine services, you pay:

- **\$100** copayment at a freestanding radiology facility
- **\$100** copayment at a hospital facility as an outpatient

For therapeutic radiology services (Radiation Therapy), you pay:

- **\$40** copayment at a specialist's office
- **\$40** copayment at a freestanding radiology facility
- **\$40** copayment at a hospital facility as an outpatient

You pay **\$0** copayment for an EKG screening at all places of treatment.

## 22 Cardiac and Pulmonary Rehabilitation Services

For cardiac rehabilitation services, you pay:

- **\$40** copayment at a specialist's office
- **\$0** copayment at a hospital facility as an outpatient

## PREVENTIVE SERVICES

### 23 Preventive Services and Wellness/Education Programs

#### **Stop-Smoking Program**

The QuitNet® smoking cessation program combines Web-based and telephone support, printed materials, and the option of nicotine replacement therapy, such as nicotine patches and nicotine gum. Enroll online at **[www.quitnet.com/humana](http://www.quitnet.com/humana)** or by phone at 1-888-572-4074, Monday - Friday, 8 a.m. - midnight, and Saturday, 8 a.m. - 9 p.m., Eastern time (TTY 711).

#### **Humana Active Outlook®**

Humana Active Outlook is a lifestyle enrichment program with great features like HAO Magazine, *Live It Up!* Digest insert for members with chronic conditions, the **HumanaActiveOutlook.com** Website, community outreach through seminars and classes, and many other programs. For more information, call 1-800-781-4233, Monday-Friday, 8 a.m. - 8 p.m., Eastern time (TTY 711).

#### **HumanaFirst® 24 Hour Nurse Advice Line**

As a Humana member, you have access to health information, guidance, and support. Whether you have an immediate health concern or questions about a particular medical condition, call HumanaFirst for expert advice and guidance - at no additional cost to you. Just call 1-800-622-9529 to talk with a nurse.

#### **SilverSneakers® Fitness Program**

The SilverSneakers Fitness Program is a health and physical activity program. In addition to a basic membership at participating locations, you can participate in low-impact SilverSneakers classes, have access to a specially trained Senior Advisor, and use any participating SilverSneakers fitness center in the country at no additional cost. If you're an eligible member who lives 15 miles or more from a participating SilverSneakers fitness center, you can participate in SilverSneakers Steps, a pedometer-measured walking program.

#### **Well Dine Inpatient Meal Program**

After your overnight stay in the hospital or nursing facility, you're eligible for 10 nutritious, precooked frozen meals delivered to your door at no cost to you. To arrange for this service, simply call 1-866-96MEALS (1-866-966-3257) after your discharge and provide your Humana member ID number, and other basic information. A Humana representative will assist you in scheduling your delivery.

#### **Reader's Digest Health Education**

Learn to live a healthier, more fulfilled life with special health and wellness information from Reader's Digest. At no extra cost to you, you will get a Healthy Living Kit, cutting-edge health research and prevention tips from health bulletins, and one of several health-related books available from Reader's Digest.

## OTHER SERVICES

### 24 Kidney Disease and Conditions

You pay:

- **0%** of the cost at a dialysis center
- **20%** of the cost at a hospital facility as an outpatient

You pay:

- **\$0** copayment for kidney disease education services at your physician's office.

## 25 Outpatient Prescription Drugs

### Drugs covered under Medicare Part B

You pay **20%** of the cost for Medicare-covered Part B drugs you receive at a doctor's office. You pay **0%** of the cost for allergy shots.

For Medicare-covered Part B drugs purchased at a pharmacy, you pay **20%** of the cost.

### Drugs covered under Medicare Part D

Drugs covered in the gap are limited to select home infusion drugs used as an alternative to inpatient treatment. Your cost for the medication is the same before and during the coverage gap. Contact Humana Reader's Digest Healthy Living Plan (HMO) to see if a certain drug is covered or visit **Humana-Medicare.com**.

As a Humana member, you will have access to a preferred and non-preferred retail pharmacy network. With Humana's preferred pharmacy network of more than 4,000 retail pharmacies, you will have access to the same drugs at a lower cost. Your prescription coverage also includes a formulary with more than 2,000 generic drugs.

### Plan Deductible

The deductible for this plan may not apply to all tiers. Please review Section II of this Summary of Benefits for details.

### Limit Out-of-Pocket Costs by using Preferred Pharmacies

- Preferred Mail Order Pharmacy: **\$0** Tier 1 and Tier 2 Generics Humana's mail order service is the preferred prescription home-delivery service for your Humana MAPD plan.
- Preferred Retail Pharmacies

We encourage you to select preferred retail pharmacies to minimize your out-of-pocket costs. Your plan has both preferred and non-preferred retail pharmacies in its network.

## ADDITIONAL BENEFITS

## 28 Vision Services

**\$0** copayment for routine eye exam at optometrist, one per year

**\$20** copayment for standard frames/lenses, one pair per year

You pay:

- **\$0** copayment for an annual glaucoma test
- **\$40** copayment for Medicare-covered vision services

### **Over-the-Counter Items**

#### **Health and Wellness Products**

You are eligible to receive a **\$10** monthly benefit toward the purchase of selected over-the-counter items such as vitamins, pain relievers, cough and cold medicines, allergy medications, and first aid/medical supplies when you use Humana's mail order service. For more information or to request an order form, please call Customer Service.





If you are a member of a qualified State Pharmaceutical Assistance Program, please contact the program, to verify that the mail order pharmacy will coordinate with the program.

---

**Humana.com**

# 2012

## Value-Added Services

---

### **Humana Reader's Digest Healthy Living Plan (HMO)**

H2649-024

Kansas City

Kansas City Metro Area



# Value-Added Services

Humana has deals that let you get items and services for less. In this part, we'll let you know how you can save. To get some of the discounts, you may need to show your Humana ID card or a discount card.

For information, call Humana Customer Care at **1-800-457-4708**, seven days a week, 8 a.m. to 8 p.m. If you use a TTY, please call **711**. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you're calling. A Humana representative will return your call.

- The products and services described on the following pages are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Humana grievance process. If you do not wish to receive information concerning value-added items and services available with the plan, please contact Humana.
- If you're unhappy with any of these items or services, we'd like to know about it. Please call **1-800-457-4708**, seven days a week, 8 a.m. to 8 p.m. If you use a TTY, call **711**.



# HumanaDental Discount

You can save on dental services with HumanaDental. Just see a HumanaDental dentist or specialist. The discount will be taken off your bill.

## How it works

Simply choose a HumanaDental dentist. Call to make an appointment. Cut out the HumanaDental discount card on the last page of this booklet. Show the dentist your Humana ID card and the dental discount card when you go in. The dentist will give you the discount. He or she will tell you if you pay then or wait for a bill. You don't need to send a claim form to HumanaDental.

## Contact information

To find a dentist or specialist near you, visit **www.HumanaDental.com**. Call HumanaDental at **1-800-898-0371**, Monday through Friday, 8 a.m. to 6 p.m. Eastern time. If you use a TTY, call **1-800-325-2025**, Monday through Friday, 8 a.m. to 6 p.m. Eastern time.

- The HumanaDental program is not intended to replace any other dental coverage.
- If your dentist leaves the network, you'll need to select another dentist in the HumanaDental network. Not all types of dentists may be in your area.
- If you have questions or concerns about the care you got from a Humana dentist, call Customer Care at the number on your Humana ID card.
- If you already started dental work before joining Humana, you can't get the discount.
- Procedures not contracted with the dentist or contracted at the dentist's normal fee are not subject to a discount.

# Humana's Discount Hearing Program

As a Humana member, you have access to discounts and services from Humana's national hearing aid providers, TruHearing and HearUSA. Discounts and services are applied when you purchase your hearing aid. You must call one of the provider's listed below to schedule an appointment in order to receive the discount. Please check with the providers below for locations and available discounts in your area. Florida has an exclusive agreement with HearX/HearUSA.

## How the discount works

### TruHearing

Call TruHearing toll-free at **1-888-403-3937** or use the TTY number **1-800-975-2674**, to make an appointment to get the Value Added Program discount.

- More than 3,000 providers in the US
- 100 percent digital hearing aids using the latest technology from three leading manufacturers
- Free hearing screening. The free screening is a basic four-tone test that determines whether there is a measurable hearing loss. If there is a loss, then the provider may recommend a complete comprehensive hearing evaluation.
- Free DVD when you make an appointment
- Up to a **60 percent** discount on all hearing aids
- Free supply of batteries (48 cells per aid) when you buy; and an additional 40 cells per aid when you re-enroll with Humana
- Three year repair warranty
- Three year one-time loss/damage coverage (deductible applies)
- Try hearing aid for 45 days. Money back if you aren't happy.
- Payment plans, including 12-month no-interest financing, available upon approved credit

WANT TO SAVE MORE? Save an additional \$600 - \$2000 per pair of aids off our current Health Plan pricing, through membership in the new **MEMBERPLUS** program. For just \$108 one-time annual fee, you and your dependents are covered; and for just \$79 each, you can add up to four extended family members – parent, aunt, grandparent, brother, etc. With enrollment and purchase, you receive a free supply of batteries (40 cells per aid) with a retail value of \$80-\$100. For complete program details and to enroll, go to [www.truhearingmemberplus.com](http://www.truhearingmemberplus.com).

**Be sure to use Group Number MPHU-MANA for enrollment in MEMBERPLUS**

### Contact information

To get more information or schedule a free screening, call TruHearing at **1-888-403-3937**, Monday through Friday, 8 a.m. to 8 p.m. Central time. If you use a TTY, call **1-800-975-2674**, Monday through Friday, 8 a.m. to 8 p.m. Central time.

### How the discount works HearUSA

Call HearUSA toll-free at **1-800-333-3389** or use the TTY number **1-888-300-3277**, to make an appointment to get the Value Added Program discount.

- Access to an accredited network of over 2,000 providers nationwide. Please call the number under **Contact information** to schedule your appointment to ensure your discount.
- Complete hearing exam at no charge (\$135 value).
- Humana-negotiated discounts provide:
  - o The latest digital hearing aids from a variety of manufacturers.
  - o Fixed prices across 5 levels of technology, regardless of style or size of the hearing aid.
  - o Standard prices that are not inflated to claim higher discounts.
- Comprehensive three-year warranty, including loss and damage.
- Free two-year supply of batteries (up to 96 cells).
- In-office service at no charge for the life of the hearing aids.
- 30-day money-back guarantee.
- **0 percent** financing available.
- A **20 percent** discount on accessories & assisted listening devices is also available by calling 1-800-432-7872 or through [www.hearingshop.com](http://www.hearingshop.com). Please be sure to use checkout code "EARHUMANA."

### Contact information

For a list of HearUSA providers in your area, visit [www.hearusa.com](http://www.hearusa.com) or call HearUSA toll-free at **1-800-333-3389**, Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time. If you use a TTY, call **1-888-300-3277**, Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time.

## Beltone

As a Humana member, you are entitled to participate in the Beltone/Humana Hearing Care Program. You must call the provider to schedule an appointment in order to receive the discount.

### How the discount works

**Call Beltone to schedule an appointment in order to receive the discount.**

Humana Hearing Care Discount Program – 2012 Summary

Retail price each	\$2,495.00	\$1,995.00	\$1,495.00	\$995.00
Products	Reach, True 9	Identity, True 6	Change, Force	Access, Turn
Channels	17 & 9	9 & 6	6	6
Features available	Feedback Eraser, Speech Spotter Pro, Adaptive Directionality, Smart Beam, Monitored Directionality, Wind Noise Reduction, Adaptive Anti-Feedback Control, Satisfaction Manager, Data Logging, Learning Volume Control, Sound Cleaner	Speech Pattern Detection, Feedback Eraser, Adaptive Directionality, Wide Dynamic Range Curvilinear Compression, Smart Gain, Wind Noise Suppression, Data Logging, multi-memory, Learning Volume Control	WDRC, Automatic feedback cancellation, Speech Pattern Detection with Noise Reduction, Data Logging, Multi-memory, Automatic Compression Adaptor	WDRC, Curvilinear Compression, Silencer System, Multi-memory, Gain Explorer, Noise Reduction

- Free annual hearing screening and hearing exams (\$135 value)
- Up to **50 percent** off suggested retail pricing for specified technology levels
- Free In-home service, if needed (where available)
- BelCare™ patient satisfaction plan includes:
  - o Lifetime Care™ Program
  - o Two-year hearing loss change protection
  - o Authorized service at any U.S. Beltone location
- Free Two-year supply of batteries (96 cells) with purchase (\$120 value)
- Free Three-year manufacturer's warranty on all products (up to \$290 value)
- Three-year Loss, Stolen & Damage coverage included
- 45-day credit return with money-back guarantee
- Unlimited support for fitting and training on your hearing aids
- Exclusive Patient Financing Program available:
  - o Low fixed monthly payments with up to 60 months to pay
  - o No-interest promotions available
  - o Based on approved credit, some minimums apply
- Nationwide network of hearing care providers

### Contact information

To get more information, or for your nearest provider location, call Beltone at **1-800-BELTONE (1-800-235-8663)**, Monday through Friday from 8 a.m. to 8 p.m., Eastern Time, or go online at [www.beltone.com](http://www.beltone.com). If you have a speech or hearing impairment and use a TTY, call **711**. You can call seven days a week from 8 a.m. to 8 p.m. Our automated phone system may answer your call on Saturdays, Sundays, and some public holidays. Just leave a message and select the reason for your call from the automated list. We'll call back by the end of the next business day. Please have your Humana ID card handy when you call.

## Complementary and Alternative Medicine

Complementary and alternative medicine (CAM) services include chiropractic care, acupuncture, and massage. As a Humana member, you can get these services at a discount through the **Healthways WholeHealth Network** (HWHN) of more than 35,000 practitioners.

Services include:

- **Acupuncture** - A trained professional inserts and rotates very thin needles at key points on the body to stimulate various organs and systems.
- **Massage** - Using scientific manual techniques, a massage therapist manipulates soft tissues of the body to normalize those tissues.
- **Chiropractic** - A chiropractor diagnoses spinal misalignments and corrects them by using hands to adjust the spine, joints, and muscles.

### How the discount works

You don't need a referral to visit a practitioner in the HWHN network. You may see HWHN providers as often as you like — but we encourage you to tell your primary care physician about any treatment you're considering. If you're already seeing a CAM professional who isn't on the HWHN list, you can nominate that individual online for network consideration.

To get your discount, simply show the provider the discount card, which can be printed from **Humana.com**, or show your Humana ID card.

### Contact information

For details about the program, access the CAM Website from **Humana.com**. Once you log in to *MyHumana*, go to:

- Health & Wellness
- Savings Center, then select "Alternative Medicine"
- Scroll down to the middle part of the screen and there is a link - select "Find an alternative medicine provider"

To find a provider in your area, visit the HWHN Website at [www.humana.wholehealthmd.com](http://www.humana.wholehealthmd.com) or call **1-866-430-8647**, Monday through Friday, 8:30 a.m. to 8 p.m. Eastern time. If you use a TTY, call **1-877-440-5580**, Monday through Friday, 8:30 a.m. to 8 p.m. Eastern time.

## Prescription Medicine Discount

As a Humana member, you can get discounts on some medicines you get from the drug store. Use this discount for prescriptions Medicare won't pay for.

### How the discount works

Show your Humana ID card at a participating pharmacy when you buy non-covered prescriptions/medicines. Dependent upon your purchase, you may be limited to a certain amount.

### Contact Information

All major pharmacy chains participate. To find out if an independent pharmacy participates, call Customer Service at **1-800-457-4708**. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our voice mail system takes your call on Saturdays, Sundays, and some holidays. Just leave a message and tell us why you are calling. We'll call back by the end of the next business day. Please have your Humana ID card when you call.

## Vision Discount Program

You can get this program through EyeMed Vision Care. Vision wellness is important to your overall health and well-being. With the vision discount program, it's easy to care for your eyes. You can also save on your eyewear needs. You have access to the extensive EyeMed network of 40,000 providers across the country. They are at about 20,000 locations. Some of them are companies that you know and trust. These include LensCrafters®, Pearle Vision®, Sears Optical, Target Optical, and JCPenney™ Optical. The program includes the following services:

- Exam with dilation (if necessary) – **\$5 off** routine exam; **\$10 off** contact lens exam.
- Frames – **40 percent off** retail price on all frames except when not allowed by the manufacturer.
- Lenses – fixed prices for lenses and lens options.
- Contact Lens – **15 percent off** retail price for non-disposable contact lenses.
- Laser Vision Correction (Lasik or PRK)\* – **15 percent off** retail price or **5 percent off** promotional price.

### How the discount works

The discount applies only to services you get from providers in the EyeMed Select network. Choose a participating EyeMed provider by visiting **Humana.com** > Find a doctor > click onto EyeMed Vision Care. You can also call EyeMed's provider locator service at **1-866-392-6056**. Your personal information or ID is not in the EyeMed system. Once you've chosen a provider, call and schedule your appointment. Make sure to tell them you have the EyeMed discount through Humana.

Clip out the EyeMed Vision discount card printed on the last page of this booklet. Show the card when you go to your appointment. The EyeMed provider will take care of the rest. He or she will automatically give you the discount. You won't need to submit a claim. Since this is a discount offer, your ID, name, and address are not in EyeMed's files.

If you lose your discount card, just tell your provider you're a Humana member with the EyeMed discount.

### Contact information

To choose a participating EyeMed Select provider, visit **Humana.com**. You can also call EyeMed's provider locator service at **1-866-392-6056**, Monday through Saturday, 8 a.m. to 11 p.m., and Sunday, 11 a.m. to 8 p.m. Eastern time. If you use a TTY, call **1-866-308-5375**, Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

\* LASIK or PRK vision correction is a procedure you choose to have done. It is not needed for medical reasons. It is performed by specially trained providers. You may not always be able to get this discount from a provider near you. For a location near you and the discount authorization, please call **1-877-5LASER6 (1-877-552-7376)**, Monday through Friday, 8 a.m. to 8 p.m., and Saturday, 9 a.m. to 5 p.m. Eastern time. If you use a TTY, call **1-866-308-5375**, Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

## Nutrisystem® Discount

The Nutrisystem® program helps you lose weight simply and easily. This lets you enjoy an active, healthy life. Nutrisystem is a low-calorie, nutritionally supercharged weight loss program. It is a good source of protein, fiber, and “good” fats. It also is low in salt. It has lower cholesterol, and fewer saturated fats. It can help you shed pounds sensibly.

With Nutrisystem, you also get the Glycemic Advantage. It is a weight-loss breakthrough. It gives you the benefits of a low-carb diet. But it lets you eat carbs. Nutrisystem foods contain “good carbs.” This lets you eat your favorite foods, including pizza, pasta, cookies, and chocolate.

### How the discount works

It's easy to get started. Simply select your foods online or on the phone. You can choose from a huge variety of great-tasting meals and snacks. They come to your doorstep, all ready to heat and eat. All of the prepared Nutrisystem foods are perfectly portioned. You never have to weigh portions. You don't have to count calories and points. You get to eat six times a day. This will help cut down on those cravings between meals. You don't have to go to any meetings. You can call or e-mail the program counselors, nutritionists, and dietitians any time for free.

As a Humana member, you also get a **12 percent** discount on all 28-day programs. This could mean up to \$45 off on the most expensive Nutrisystem program, in addition to the best available offer on the Website. And that isn't all. You get free membership and free access to the online Nutrisystem community support boards.

### Contact information

Visit us today at [www.Nutrisystem.com/humanafl](http://www.Nutrisystem.com/humanafl) to learn more about individual programs and more savings. You can also call Nutrisystem toll-free at **1-866-936-6874** for all Florida plan members. Hours are Monday through Friday, 8 a.m. to 12 a.m., and Saturday and Sunday, 8:30 a.m. to 5 p.m. Eastern time. All other Humana plan members, please visit [www.nutrisystem.com/humana](http://www.nutrisystem.com/humana) or call **1-866-942-6874** to order. If you use a TTY, call **711**, seven days a week, 8 a.m. to 8 p.m. Eastern time. Our automated phone system may answer your call on Saturdays, Sundays, and some public holidays. Just leave a message and select the reason for your call from the automated list. We'll call back by the end of the next business day. Please have your Humana ID card handy when you call.

## Lifeline® Medical Alert Systems

Every day, Lifeline® helps thousands of people live more independent, active lives at home. In partnership with Humana, Lifeline offers a monthly rate of **\$38.00** for its standard medical alert service to all Humana members. You can also take advantage of a **free** activation rate – a \$90.00 value.

### How the discount works

#### Standard Lifeline Service

Installation and enrollment fee

- Regular rate for self installations: \$90.00
- Humana members' installation rate: **Free**

Monthly fee

- Regular rate: \$42.00
- Humana members: **\$38.00**

### How this service works

The standard service includes the new Lifeline CarePartners Home Communicator model and Lifeline monitoring services by a trained, dedicated professional staff 24 hours a day, every day of the year.

If you need medical assistance, a push of a button signals the Lifeline monitoring center. One of our professionals will speak to you over our Home Communicator phone to determine what help is needed and dispatch the appropriate responders. Responders are your family members, friends, or neighbors, as well as emergency service personnel who can quickly get to your home.

The standard service includes your choice of a necklace-style Slimline or Classic transmitter or a wristwatch-style Slimline.

### **Contact information**

For details about the program, visit the Lifeline Website at [www.lifelinesys.com](http://www.lifelinesys.com) or call **1-800-594-8192**, Monday through Friday, 7:30 a.m. to 10 p.m., and Saturday, 8 a.m. to 7 p.m. Eastern time. If you use a TTY, call **1-800-855-2881**. If you are located in Massachusetts and use a TTY, call **1-800-439-0183**, Monday through Friday, 7:30 a.m. to 10 p.m., and Saturday, 8 a.m. to 7 p.m. Eastern time.

## **Reader's Digest Discount**

The Reader's Digest online store lets you buy health and wellness books, magazines, and other Reader's Digest products at a discount. You also can buy other products and tools to help you with your health and wellbeing goals. As a Humana Reader's Digest Healthy Living Plan member, you get a **20 percent** discount on most items on this site. Some items on this site are not subject to this discount.

### **How the discount works**

It's easy to get started. Simply visit <http://readersdigeststore.com/humana>. You can choose from lots of different health and wellness publications, books, videos and gifts. Your purchases will be shipped directly to your home. Just use this code to get your discounts at the website's checkout: HURDMAPD.

### **Contact information**

Visit <http://readersdigeststore.com/humana> to learn more about the items you can get at a discount.





CUT OUT THIS CARD AND KEEP IT IN YOUR WALLET FOR HANDY REFERENCE.

<p><b>HumanaVision</b> Medicare <i>Discount</i> Card</p> <p>MEMBER NAME: _____ PLAN ID: 9243247</p> <p><b>HUMANA.</b></p>	<p>For more information, call EyeMed: <b>1-866-392-6056</b></p> <p>This discount program is <b>not</b> part of your Medicare Advantage plan coverage. Discounts are only available at participating providers.</p> <p><b>EyeMed</b> VISION CARE®</p>
---	--

CUT OUT THIS CARD AND KEEP IT IN YOUR WALLET FOR HANDY REFERENCE.

<p><b>HumanaDental</b> Access Discount Card</p> <p>MEMBER NAME: _____ MEMBER ID: _____</p> <p>For more information, visit <b>Humana-Medicare.com</b> or call <b>1-800-898-0371</b></p>	<p>This discount program is <b>not</b> part of your Medicare Advantage plan coverage. Discounts are only available at participating providers.</p> <p><b>HUMANA DENTAL</b></p> <p>In addition to the HumanaDental network, the following networks are available in the respective states: DenteMax in District of Columbia, Connecticut, Maryland, Michigan, Massachusetts, New Jersey, New York, Pennsylvania &amp; Virginia, MN Premier in Minnesota, Diversified in Nevada, ADP in Wisconsin</p>
--	---



[illegible]

# Notes

## This image shows a blank sheet of white paper designed for handwriting practice. It features a series of horizontal lines spaced evenly down the page. At the very top, there is a dashed line, followed by a solid line, and then several more solid lines below. The lines are light gray or blue, typical of notebook paper. There is no text or other markings on the page.



A Health plan with a Medicare contract, available to anyone enrolled in both Part A and Part B of Medicare. Medicare beneficiaries may enroll in the plan only during specific times of the year. Contact Humana for more information.

---

**Humana.com**



H2649024SBVAS12 1101



---

**Humana.com**