

Welcome Osceola County Government Retirees



Presenter:
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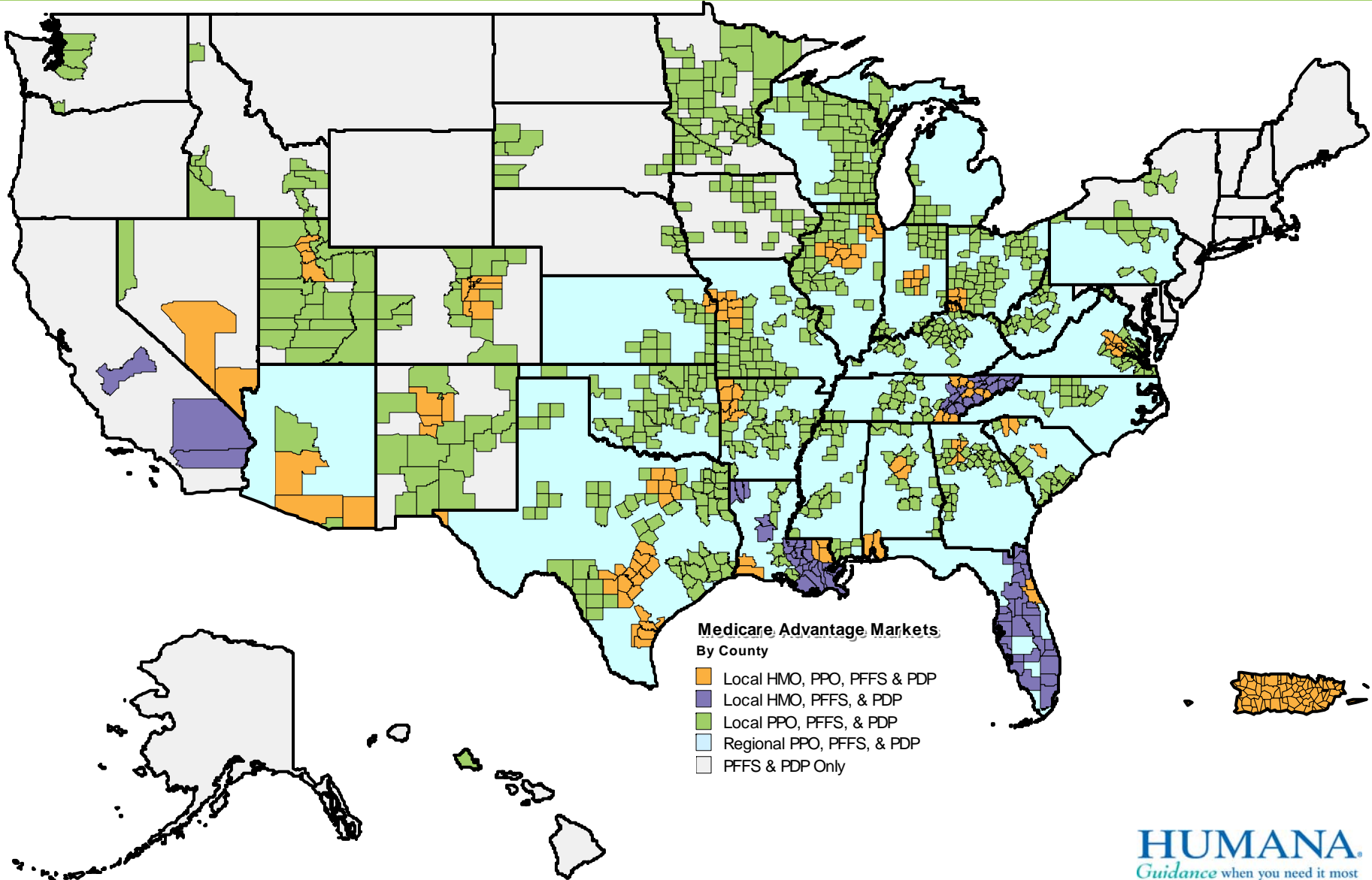
HUMANA[®]
Guidance when you need it most

Let's talk about...

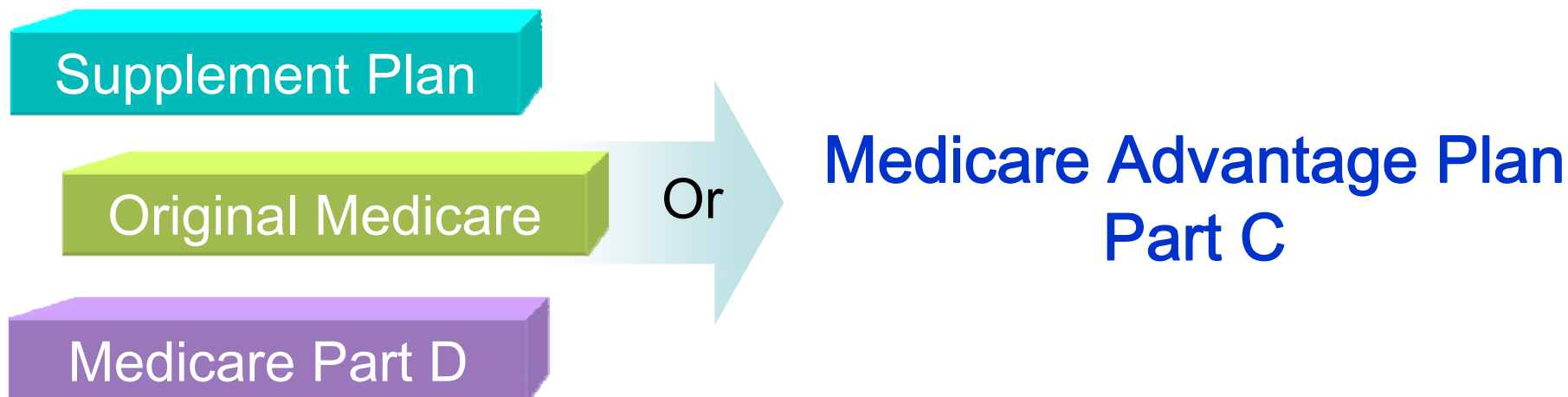
- Humana – Coverage Backed by Experience
- “Top Payer” Award
- Medicare – A Brief Overview
- Humana Group Medicare – Plan Overview
- Specific Plan Benefits
- Enrollment Process



Humana Group Medicare Markets 2010



Overview



- An alternative to Original Medicare and Medicare supplements with a single plan and administered by Humana
- May include Part D prescription drug coverage

Medicare Part C is available only to those enrolled in Parts A and B of Medicare through age or disability

Your Humana Group Medicare Plan

The Humana Group Medicare Employer Preferred Provider Organization (PPO) and Health Maintenance Organization (HMO) Plan

Your group and Humana have worked together to design a Medicare health plan especially for the retirees of your organization

In this plan you must continue to pay your Medicare Part B premiums

Your Humana Group Medicare PPO Plan

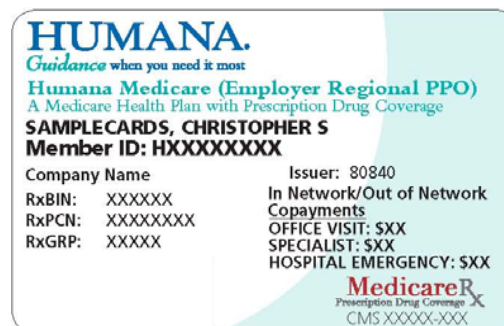
Plan Highlights

- Choose any doctor or hospital:
 - In-network
 - Out-of-network that accepts Medicare Advantage and Humana's payment terms
- Low monthly plan premiums
- No copayment for most preventive services/health screenings
- No referral needed to see any provider
- One ID card
- Extra benefits
- Extra services
- Low copayments for doctor visits
- Worldwide coverage for emergencies

Your Humana Group Medicare Employer RPPO Plan

When you go to the doctor or hospital . . .

- Show your Humana ID card and tell the provider that Humana RPPO is your Medicare health plan. Do not show your red, white and blue Medicare card
- Healthcare providers must bill the RPPO plan
- You are required to pay plan deductibles, copayments, or coinsurance at the time of service if applicable, but you may also be billed by the provider after the services are rendered
- The doctor or hospital will bill Humana for the rest



Your Group Medicare RPP0 Plan

Deductible	None
Maximum Out of Pocket	100% after 2,500 per calendar year
Hospital Inpatient	100% after \$175 copayment per admission
Outpatient Hospital Surgical Care	100% per visit after \$50 copayment
Outpatient Hospital Non Surgical Care	100% per visit after \$0-\$50 copayment or 5% coinsurance (based on services received)
Emergency Room Care	100% per visit after \$50 copayment (waived if admitted within 24 hours)
Primary Care Physician	100% per visit after \$5 Copayment
Specialist	100% per visit after \$15 Copayment
Durable Medical Equipment	80%

Your Humana Group Medicare Employer HMO Plan

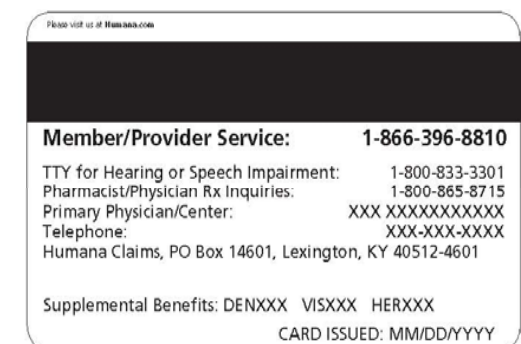
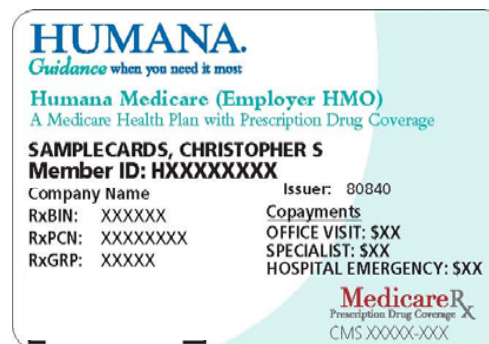
Plan Highlights

- Choose a primary care physician (PCP) in the plan network to coordinate your care
- You must use network providers for all scheduled care
- No copayment for most preventive services and health screenings
- In most plans, maximum out-of-pocket helps limit your financial exposure
- One ID card
- Extra benefits
- Extra services
- Low copayments for doctor visits
- Worldwide coverage for emergencies

Your Humana Group Medicare Employer HMO Plan

When you go to the doctor or hospital . . .

- Show your Humana ID card and tell the provider that Humana HMO is your Medicare health plan. Do not show your red, white and blue Medicare card
- Healthcare providers must bill the HMO plan
- You are required to pay plan deductibles, copayments, or coinsurance at the time of service if applicable, but you may also be billed by the provider after the services are rendered
- The doctor or hospital will bill Humana for the rest



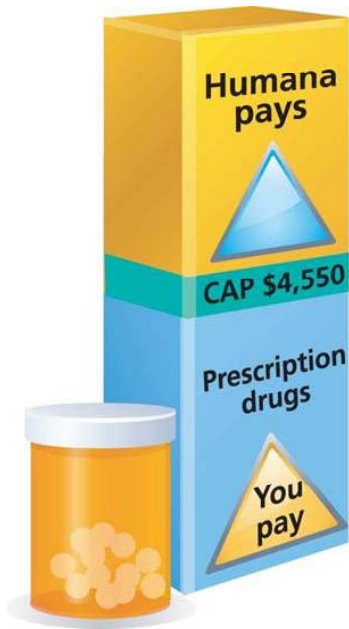
Your Group Medicare HMO Plan

Deductible	None
Maximum Out of Pocket	\$2500 per calendar year
Hospital Inpatient	100% after \$100 copayment per day (days 1-3) per admission: 100% after day 3
Outpatient Hospital Surgical Care	100% per visit after \$100 copayment
Outpatient Hospital Non Surgical Care	100% per visit after \$0-\$50 copayment (based on services received)
Emergency Room Care	100% per visit after \$50 copayment (waived if admitted to hospital within 24 hours)
Primary Care Physician	100% after \$10 copayment
Specialist	100% after \$20 copayment
Durable Medical Equipment	100%

Your Part D Coverage

How Coverage Works

- Use any pharmacy for emergency or urgently needed pharmacy refills
- Use network pharmacies and spend less on your prescriptions
- Humana's network includes over 60,000 pharmacy locations nationwide



Your Part D Coverage

How coverage works

Designated Retail Pharmacies
A 30-day supply

Mail-order Benefit*
A 90-day supply at only two times
your 30-day cost**

<i>Tier 1</i> <i>Preferred Generic</i>	\$10.00 Copayment	\$0.00 Copayment
<i>Tier 2</i> <i>Non-Preferred Generic</i> <i>Preferred Brand</i>	\$20.00 Copayment	\$40.00 Copayment
<i>Tier 3</i> <i>Non-Preferred Brand</i>	\$40.00 Copayment	\$80.00 Copayment
<i>Tier 4</i> <i>Specialty</i>	25% Copayment	25% Copayment (30 day supply)

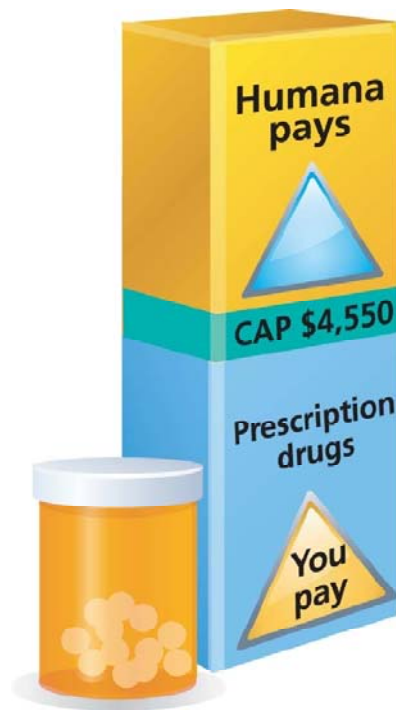
**If you are a member of a qualified State Pharmaceutical Assistance Program, please contact the Program to verify that the mail order pharmacy will coordinate with that program.*

***Applies to Tiers One, Two and Three only*

Your Part D Coverage

How coverage works with Prescription Drug Schedule

R_x Rider 1



- \$0 - \$4,550 – you pay a cost share
- Once your true out of pocket costs for tiers 1 through 4 reach \$4,550, you pay the greater of \$2.50 for generic (including brand name drugs treated as generic) and \$6.30 for all other drugs or 5% coinsurance regardless of the tier

RightSourceRxSM Delivered To Your Home



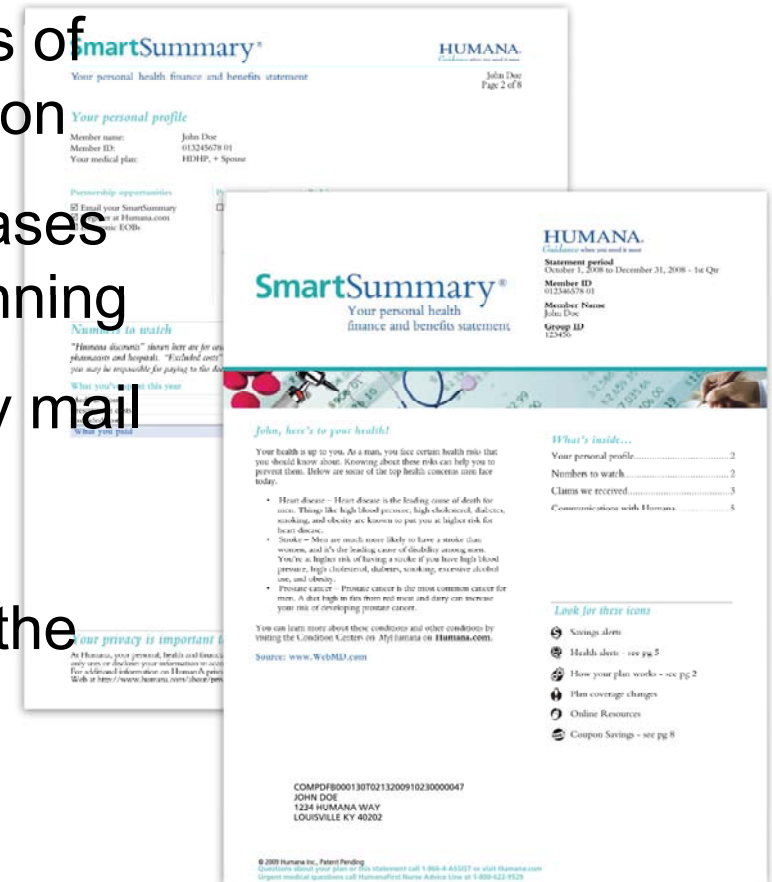
- Easy ordering
- Refill reminders
- Hassle-free home delivery
- Opportunities for savings
- Safety and accuracy



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

SmartSummary Delivered To Your Home

- A statement with personalized details of health, benefits, and claims information
- Helps you to review your past purchases and decisions allowing for future planning
- Available through Humana.com or by mail
- Portable
- Provides Humana claims activity for the past 12 months
- Educational articles about relevant chronic conditions





Extra Benefits

Humana Active Outlook

- A lifestyle program dedicated to helping our members live a full and active life
- As a member, you enjoy one-on-one advice through mailings, online content, seminars, and classes
- Our Member Assistance Program can help you in managing life's changes
- Humana's award-winning *HAO* Magazine comes to you quarterly



A Life Enrichment
Program for
Humana Medicare
Members

Fitness Programs



Designed specifically for Medicare beneficiaries, is a total health and physical activity program that is beneficial for Medicare-eligible persons of all fitness levels. Eligible members can receive a range of services



This program is designed for senior adults and incorporates exercise and health education to empower seniors to become physically fit

Special Services

Care Management

For those members who are living with a serious disease or chronic illness, medical professionals can help you with Disease Management and Case Management

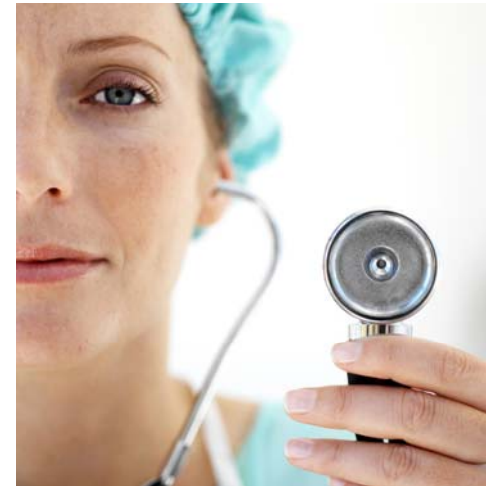
Quit All Together

A comprehensive smoking cessation service. Features include the customized QuitNet Website, telephone counseling/coaching, the QuitNet QuitGuide, and QuitTips email support



MyHumana and HumanaFirst®

MyHumana is your online resource for personalized health benefits information. Review your plan benefits, use health and pharmacy tools, or look up medical and prescription claims

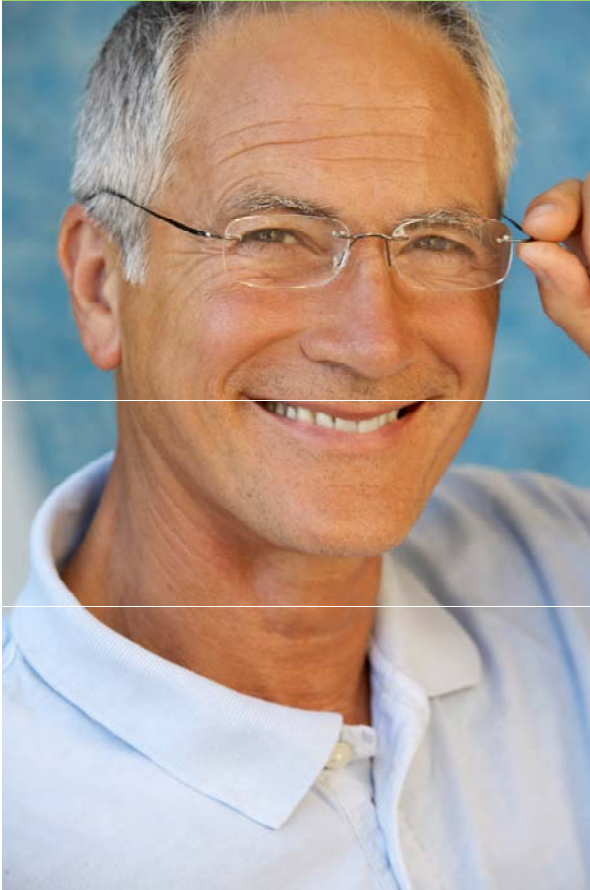


HumanaFirst is a toll free, 24 hour-a-day health information line. A registered nurse can answer your general health questions and provide guidance on your medical needs

Extra Services

The products and services described below 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.

Vision Discount



- Available through EyeMed Vision
- Offers access to 35,000 national providers in 20,000 locations such as LensCrafters, Pearle, Sears, Target & JCPenney
- Discounts on exams, frames, lenses, contacts, and more!
- Just tell EyeMed Provider that you are a Humana member with EyeMed discount (members info will NOT be in EyeMed system)

To find a provider, visit Humana.com or phone EyeMed at 1-866-392-6056

Mail Order Health And Wellness Products

Over the counter medicines, vitamins, and other health products are made available at discounted prices through mail order. You can save money on:

- Vitamins and nutritional supplements
- Pain Relievers
- Cough, cold, and allergy medicines
- Stomach and digestion medicines
- First-aid supplies



Discount items are delivered at your door, with no charge for shipping.

Rx Discount

You save an average of
20 percent
on many prescription drugs that are not
covered by your prescription plan



Healthy Hearing. Healthy Weight

TruHearing

- Savings of up to 60% for hearing aids
- Free screening and visits
- 45-day trial period, money back guarantee
- Three-year warranty (includes one-time coverage for damaged or lost hearing aids)

Truhearing.com

Other hearing discount programs are available.

NutriSystem Silver™

- Designed specifically to help older Americans lose weight in order to live vibrant, healthy lives
- Select a variety of foods online or on the phone.
- Since prepared foods are perfectly portioned, there's no weighing, measuring or counting calories or points

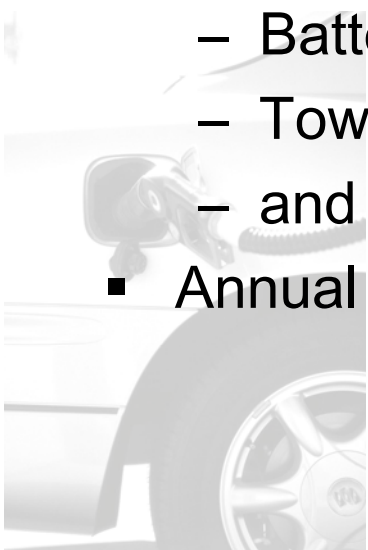
*As a Humana member, you'll also get up to **\$45 off** of all 28-day program orders*

Nutrisystem.com/health

More Services

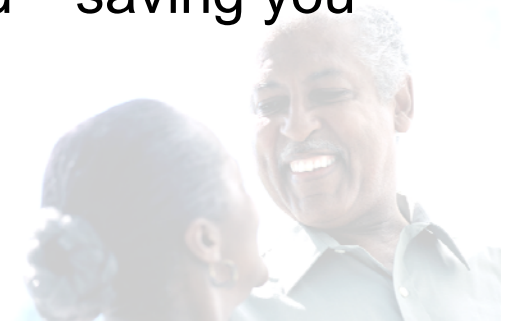
Roadside Assistance

- Provides peace of mind with comprehensive 24-hour roadside assistance for you and your spouse
- Receive assistance on
 - Flat tires/fuel
 - Batteries/Lock-outs
 - Towing
 - and more!
- Annual cost is \$49.90



eHarmony.®com

- America's #1 trusted relationship site
- eHarmony does the searching for you
- Humana Group Medicare members receive a 20% discount when a six-month membership is purchased – saving you money!



Next Steps

Enrollment Is Easy



How you will enroll

Paper enrollment

Please complete your enrollment form and return it to a MarketPoint representative or mail it to the following address:

Angela Lewis
3 Courthouse Square
Kissimmee, FL 34741

Where To Find More Information

- [Humana.com](https://www.humana.com)
- **Customer Service**
 - Group Medicare Customer Service at 1-866-396-8810 (TTY: 1-800-833-3301) seven days a week from 8:00 a.m. - 8:00 p.m.
 - Our automated phone system may answer your call after 6 p.m. and on Saturdays, Sundays, and some holidays; leave a message and we'll call back by the end of the next business day.



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Guidance when you need it most

A PPO plan with a Medicare contract available to anyone enrolled in both Part A and Part B of Medicare through age or disability. You must continue to pay your Part B premiums. Plans may be renewed annually. The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information, contact the plan.

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Humana Group Medicare

Questions?



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Guidance when you need it most