

2018

Summary of Benefits

Optional Supplemental Benefits

HumanaChoice[®]
R4182-004 (Regional PPO)

Region 17
State of Texas

Our service area includes the following state(s): Texas.

Humana[®]

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Let's talk about **HumanaChoice[®]** **R4182-004 (Regional PPO)**

Find out more about the HumanaChoice R4182-004 (Regional PPO) plan - including the health and drug services it covers - in this easy-to-use guide.

HumanaChoice R4182-004 (Regional PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, ask us for the "Evidence of Coverage" or you will receive one after you enroll.

To be eligible

To join HumanaChoice R4182-004 (Regional PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Plan name:

HumanaChoice R4182-004 (Regional PPO)

How to reach us:

If you're a member of this plan, call toll-free: **1-800-457-4708 (TTY: 711)**.

If you're **not** a member of this plan, call toll free: **1-800-833-2364 (TTY: 711)**.

October 1 - February 14:

Call 7 days a week from 8 a.m. - 8 p.m.

February 15 - September 30:

Call Monday - Friday, 8 a.m. - 8 p.m.

Or visit our website:

Humana.com/medicare.

As a member you may have to select an in-network doctor to act as your Primary Care Provider (PCP). HumanaChoice R4182-004 (Regional PPO) has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, you may be subject to higher copayments/coinsurance.



A healthy partnership

Get more from your plan — with extra services and resources provided by Humana!

This document is available in other formats such as Braille and large print.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Póngase en contacto con un agente de ventas certificado de Humana al 1-800-833-2364 (TTY: 711).



Monthly Premium, Deductible and Limits

	IN-NETWORK	OUT-OF-NETWORK
PLAN COSTS		
Monthly premium You must keep paying your Medicare Part B premium.	\$45	
Medical deductible	\$750 combined in- and out-of-network All services received from in network providers are excluded from the combined deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia) received from out-of network providers are also excluded from the combined deductible.	\$750 combined in- and out-of-network All services received from in network providers are excluded from the combined deductible. Services not covered by Original Medicare, Ambulance services, Emergency room services, Urgently Needed Services at Urgent Care Centers, Immunizations (Flu & Pneumonia) received from out-of network providers are also excluded from the combined deductible.
Pharmacy (Part D) deductible	\$175 only applies to Tier 3, Tier 4, Tier 5.	
Maximum out-of-pocket responsibility The most you pay for copays, coinsurance and other costs for medical services for the year.	\$6,700 in-network \$10,000 combined in- and out-of-network	\$10,000 combined in- and out-of-network



Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
ACUTE INPATIENT HOSPITAL CARE		
	\$360 copay per day for days 1-5 \$0 copay per day for days 6-90 Your plan covers an unlimited number of days for an inpatient stay.	40% of the cost
OUTPATIENT HOSPITAL COVERAGE		
Surgery services at outpatient hospital	\$325 copay	40% of the cost

You do not need a referral to receive covered services from providers. Certain procedures, services and drugs may need advance approval from your plan. This is called a "prior authorization" or "preauthorization." Please contact your PCP or refer to the Evidence of Coverage (EOC) for services that require a prior authorization from the plan.



Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
Surgery services at ambulatory surgical center	\$255 copay	40% of the cost
DOCTOR OFFICE VISITS		
Primary care provider (PCP)	\$25 copay	40% of the cost
Specialists	\$45 copay	40% of the cost
PREVENTIVE CARE		
	<p>Our plan covers many preventive services at no cost when you see an in-network provider, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including flu shots, hepatitis B shots, pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) 	<p>\$0 copay or 40% to 50% of the cost, depending on the service and where service is provided</p>

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Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
	<ul style="list-style-type: none"> • Annual Wellness Visit • Lung cancer screening • Routine physical exam <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>	
EMERGENCY CARE		
<p>Emergency room If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.</p>	\$80 copay	\$80 copay
<p>Urgently needed services Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.</p>	\$35 copay at an urgent care center	40% of the cost at an urgent care center
OUTPATIENT CARE AND DIAGNOSTIC SERVICES, LABS AND IMAGING Cost share may vary depending on the service and where service is provided		
Diagnostic Mammography	\$45 to \$100 copay	40% of the cost
Diagnostic radiology	\$255 to \$325 copay	40% of the cost
Lab services	\$0 to \$70 copay	40% of the cost
Diagnostic tests and procedures	\$0 to \$175 copay	40% of the cost
Outpatient X-rays	\$25 to \$95 copay	40% of the cost
Radiation Therapy	\$45 or 20% of the cost	40% of the cost
HEARING SERVICES		
Medicare covered hearing	\$45 copay	40% of the cost
DENTAL SERVICES		
Medicare covered dental	\$45 copay	40% of the cost
VISION SERVICES		
Medicare covered vision services	\$45 copay	40% of the cost
Diabetic Eye Exam	\$0 copay	40% of the cost
Glaucoma screening	\$0 copay	40% of the cost
Eyewear (post-cataract)	\$0 copay	\$0 copay

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Covered Medical and Hospital Benefits (cont.)

	IN-NETWORK	OUT-OF-NETWORK
Routine vision	<ul style="list-style-type: none"> • \$0 copayment for refraction, routine exam up to 1 per year. • \$40 combined maximum benefit coverage amount per year for refraction, routine exam. 	<ul style="list-style-type: none"> • \$0 copayment for refraction, routine exam up to 1 per year. • \$40 combined maximum benefit coverage amount per year for refraction, routine exam. • Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
MENTAL HEALTH SERVICES		
Inpatient Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital	\$360 copay per day for days 1-4 \$0 copay per day for days 5-90	40% of the cost
Outpatient group and individual therapy visits Cost share may vary depending on where service is provided.	\$40 to \$175 copay	40% of the cost
SKILLED NURSING FACILITY (SNF)		
Your plan covers up to 100 days in a SNF	\$0 copay per day for days 1-20 \$167.50 copay per day for days 21-100	40% of the cost
PHYSICAL THERAPY		
	\$25 copay	40% of the cost
AMBULANCE		
Ambulance (ground)	\$265 per date of service	\$265 per date of service
TRANSPORTATION		
	Not covered	Not covered



Prescription Drug Benefits

MEDICARE PART B DRUGS

Chemotherapy drugs	20% of the cost	40% of the cost
Other part B drugs	20% of the cost	20% of the cost

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PRESCRIPTION DRUGS

Pharmacy (Part D) Deductible

\$175 only applies to Tier 3, Tier 4, Tier 5.

Initial coverage (after you pay your deductible, if applicable)

You pay the following until your total yearly drug costs reach \$3,750. Total yearly drug costs are the total drug costs paid by both you and our plan.

	Preferred Retail Pharmacy	Standard Retail Pharmacy	Preferred Mail Order	Standard Mail Order
30-day supply				
Tier 1: Preferred Generic	\$6 copay	\$10 copay	\$6 copay	\$10 copay
Tier 2: Generic	\$13 copay	\$20 copay	\$13 copay	\$20 copay
Tier 3: Preferred Brand	\$47 copay	\$47 copay	\$47 copay	\$47 copay
Tier 4: Non-Preferred Drug	\$99 copay	\$100 copay	\$99 copay	\$100 copay
Tier 5: Specialty	29% of the cost	29% of the cost	29% of the cost	29% of the cost
90-day supply				
Tier 1: Preferred Generic	\$18 copay	\$30 copay	\$0 copay	\$30 copay
Tier 2: Generic	\$39 copay	\$60 copay	\$0 copay	\$60 copay
Tier 3: Preferred Brand	\$141 copay	\$141 copay	\$131 copay	\$141 copay
Tier 4: Non-Preferred Drug	\$297 copay	\$300 copay	\$287 copay	\$300 copay

Specialty drugs are limited to a 30 day supply.

Cost sharing may change depending on the pharmacy you choose, when you enter another phase of the Part D benefit and if you qualify for “Extra Help.” To find out if you qualify for “Extra Help,” please contact the Social Security Office at 1-800-772-1213 Monday — Friday, 7 a.m. — 7 p.m. TTY users should call 1-800-325-0778. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our “Evidence of Coverage” online.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

You may get drugs from an out-of-network pharmacy but may pay more than you pay at an in-network pharmacy.

Days’ Supply Available

Unless otherwise specified, you can get your Part D medicine in the following days’ supply amounts:

- One month supply (up to 30 days)*
- Two month supply (31-60 days)
- Three month supply (61-90 days)

*Long term care pharmacy (one month supply = 31 days)

Coverage Gap

After you enter the coverage gap, you pay **35 percent** of the plan's cost for covered brand name drugs and **44 percent** of the plan's cost for covered generic drugs until your costs total **\$5,000** — which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$5,000**, you pay the greater of:

- **5%** of the cost, or
- **\$3.35** copay for generic (including brand drugs treated as generic) and a **\$8.35** copayment for all other drugs

Additional benefits

	IN-NETWORK	OUT-OF-NETWORK
Medicare covered foot care	\$45 copay	40% of the cost
MEDICAL EQUIPMENT/SUPPLIES		
Durable medical equipment (like wheelchairs or oxygen)	20% of the cost	20% of the cost
Medical Supplies	20% of the cost	25% of the cost
Prosthetics (artificial limbs or braces)	20% of the cost	25% of the cost
Diabetic monitoring supplies Cost share may vary depending on where service is provided.	\$0 copay or 10% to 20% of the cost	25% of the cost
REHABILITATION SERVICES		
Physical, occupational and speech therapy	\$25 copay	40% of the cost
Cardiac rehabilitation	\$30 copay	40% of the cost
Pulmonary rehabilitation	\$30 copay	40% of the cost



More benefits with **your plan**

Enjoy some of these extra benefits included in your plan.

Travel Coverage

As a member of a HumanaChoice (PPO), you have the benefit to use Humana's network of providers across the U.S. (not available in all counties). If you are visiting another HumanaChoice (PPO) service area, simply access a Humana network provider to receive your in-network level of benefits for up to twelve consecutive months. You pay your in-network copay or coinsurance when you visit a participating provider for non-emergency care, including preventive care, specialist care and hospitalizations. Visit **Humana.com** or contact Customer Service on the back of your ID card if you need help finding an in-network provider.

Meals

Well Dine Meal Program - Humana's meal program for members following an inpatient stay in the hospital or nursing facility

HumanaFirst nurse advice line

Health advice from a registered nurse, available 24 hours a day, seven days a week.

Over-the-counter (OTC) allowance

Up to **\$25** every 3 months for the purchase of OTC supplies from Humana Pharmacy mail delivery.

Go365™ by Humana

Rewards for completing preventive health screenings and health and wellness activities.



Optional **Supplemental Benefits**

Customize your coverage for an extra monthly premium when you enroll. You can choose from the following to help create your Medicare plan.

\$15

MyOption Fitness

A basic fitness membership at any SilverSneakers® participating location in the country. Members have access to more than 13,000 locations across the nation.

Humana MyOption optional supplemental benefits (OSB) are only available to members of certain Humana Medicare Advantage (MA) plans. Members of Humana plans that offer OSBs may enroll in OSBs throughout the year. Benefits may change on January 1 each year. Enrollees must use network providers for specific OSBs when stated in the Evidence of Coverage (EOC); otherwise, covered services may be received from non-network providers at a higher cost. Enrollees must continue to pay the Medicare Part B premium, their Humana plan premium and the OSB premium.



Find out **more**



You can see our plan's **provider and pharmacy directory** at our website at www.humana.com/members/tools or call us at the number listed at the beginning of this booklet and we will send you one.



You can see our plan's **drug formulary** at our website at www.humana.com/medicare/medicare_prescription_drugs/medicare_drug_tools/medicare_drug_list/ or call us at the number listed at the beginning of this booklet and we will send you one.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or member cost-share may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

To find out more about the coverage and costs of Original Medicare, look in the current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

The provider/pharmacy network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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R4182-004 (Regional PPO)

Region 17
State of Texas

Humana[®]

My Options, My Choice

Adding Benefits to Your Plan

You're unique and have unique needs. That's why Humana offers optional supplemental benefits (OSB). For an extra monthly premium you can customize your Humana Medicare Advantage plan.

You can add these extra benefits when you sign up for your Medicare Advantage plan or any time during the year.

The information in this booklet will tell you about the benefits you can add to your plan. If you have questions, you can call us at 1-888-866-3154 (TTY: 711). We are available seven days a week, from 8 a.m. - 8 p.m. local time. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 - September 30. Please leave your name and telephone number, and we will call you back by the end of the next business day.

MyOptionSM Fitness

The MyOptionSM Fitness benefit helps you pay for your fitness needs. This benefit covers the cost of a basic membership at any SilverSneakers[®] fitness center anywhere in the country.

You can reach your health, wellness, and fitness goals with SilverSneakers classes. The monthly premium for this OSB is **\$15**. Here's how the benefit works:

Covered services

- Fitness center membership at any participating SilverSneakers fitness center.
- Tools for tracking your physical activity.

Fitness Center memberships

- Use of exercise equipment, pool, and sauna where available. Not every fitness center has all of these options.
- Attend SilverSneakers classes designed to help improve your strength, flexibility, balance, and endurance.
- Attend events to help you stay healthy.
- Find online support that can help you lose weight or start an exercise program.
- Meet with a trained Program Advisor[™] at the fitness center to help you get started.
- Any nonstandard fitness center services that usually have an extra fee are not included in your membership.

Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. Humana MyOption Optional Supplemental Benefits (OSB) are only available to members of certain Humana Medicare Advantage (MA) plans. Members of Humana plans that offer OSBs may enroll in OSBs throughout the year. Benefits may change on January 1st each year. Enrollees must use network providers for specific OSBs when stated in the Evidence of Coverage (EOC); otherwise, covered services may be received from non-network providers at a higher cost. Enrollees must continue to pay the Medicare Part B premium, their Humana premium, and the OSB premium.

Humana[®]

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

Discrimination is Against the Law

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana Inc. and its subsidiaries provide:

- Free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-800-281-6918 or if you use a TTY, call 711.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Discrimination Grievances
P.O. Box 14618
Lexington, KY 40512 - 4618

If you need help filing a grievance, call 1-800-281-6918 or if you use a TTY, call 711.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

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

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-800-281-6918 (TTY: 711)**.

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-281-6918 (TTY: 711)**.

繁體中文 (Chinese): 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **1-800-281-6918 (TTY: 711)**。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-281-6918 (TTY: 711)**.

한국어 (Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-281-6918 (TTY: 711)** 번으로 전화해 주십시오.

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-281-6918 (TTY: 711)**.

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-281-6918 (телетайп: 711)**.

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-281-6918 (TTY: 711)**.

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-281-6918 (ATS : 711)**.

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-281-6918 (TTY: 711)**.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-281-6918 (TTY: 711)**.

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-281-6918 (TTY: 711)**.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-281-6918 (TTY: 711)**.

日本語 (Japanese): 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-281-6918 (TTY: 711)** まで、お電話にてご連絡ください。

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. **1-800-281-6918 (TTY: 711)** تماس بگیرید.

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jik'eh, éí ná hóló, koji' hódíílnih **1-800-281-6918 (TTY: 711)**.

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-281-6918 (هاتف الضم: 711)**.

HumanaChoice R4182-004 (Regional
PPO)

R4182004000 ENG

State of Texas



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