

# Your 2015 HumanaChoice<sup>®</sup> R5826-062 (Regional PPO) Evidence of Coverage

**Humana<sup>®</sup>**

Thanks for being a HumanaChoice R5826-062 (Regional PPO) member. We value your membership, and we're dedicated to helping you be the best you want to be.

This Evidence of Coverage contains important information about your plan. This book is a very detailed document with the full, legal description of your benefits and costs. You should keep this document for reference throughout the plan year.

**Humana cares about your well-being**

We look forward to being your partner in health for many years to come. If you have any questions, we're here to help.

# 2015 Evidence of Coverage

HumanaChoice®

R5826-062 (Regional PPO)

Region 6

States of Pennsylvania and West  
Virginia



**Humana®**



**January 1 - December 31, 2015**

**Evidence of Coverage:**

**Your Medicare Health Benefits and Services as a Member of HumanaChoice R5826-062 (Regional PPO)**

This booklet gives you the details about your Medicare health care coverage from January 1 - December 31, 2015. It explains how to get coverage for the health care services you need. **This is an important legal document.**

**Please keep it in a safe place.**

This plan, HumanaChoice R5826-062 (Regional PPO), is offered by HUMANA INSURANCE COMPANY. (When this Evidence of Coverage says "we," "us," or "our," it means HUMANA INSURANCE COMPANY. When it says "plan" or "our plan," it means HumanaChoice R5826-062 (Regional PPO).)

HumanaChoice R5826-062 (Regional PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

This information is available for free in other languages. Please contact our Customer Care number at 1-800-457-4708. (TTY users should call: 711). Hours are from 8 a.m. to 8 p.m. seven days a week from Oct. 1 – Feb. 14 and 8 a.m. to 8 p.m. Monday-Friday from Feb. 15 - Sept. 30. Customer Care also has free language interpreter services available for non-English speakers.

No se cobra por recibir esta información en otros idiomas. Comuníquese con nuestro departamento de Atención al Cliente llamando al 1-800-457-4708. (Los usuarios de TTY deben llamar al: 711). El horario de atención es de 8 a.m. a 8 p.m., los siete días de la semana entre el 1 de octubre y el 14 de febrero, y de 8 a.m. a 8 p.m., de lunes a viernes entre el 15 de febrero y el 30 de septiembre. Además, el departamento de Atención al Cliente les proporciona servicios gratuitos de intérpretes de otros idiomas a los afiliados que no hablen inglés.

This information is available in a different format, including Braille, large print, and audio tapes. Please call Customer Care at the number listed above if you need plan information in another format.

Benefits, premium, and/or member cost-share may change on January 1, 2016.

R5826\_AEOC\_MA\_PPO\_062000\_2015 Accepted

## **2015 Evidence of Coverage**

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## **SECTION 1      Introduction**

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<b>Section 1.1      You are enrolled in HumanaChoice R5826-062 (Regional PPO), which is a Medicare PPO</b>
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You are covered by Medicare, and you have chosen to get your Medicare health care coverage through our plan, HumanaChoice R5826-062 (Regional PPO).

There are different types of Medicare health plans. HumanaChoice R5826-062 (Regional PPO) is a Medicare Advantage PPO Plan (PPO stands for Preferred Provider Organization). This plan does not include Part D prescription drug coverage. Like all Medicare health plans, this Medicare PPO is approved by Medicare and run by a private company.

<b>Section 1.2      What is the Evidence of Coverage booklet about?</b>
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This Evidence of Coverage booklet tells you how to get your Medicare medical care covered through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

This plan, HumanaChoice R5826-062 (Regional PPO), is offered by HUMANA INSURANCE COMPANY. (When this Evidence of Coverage says "we," "us," or "our," it means HUMANA INSURANCE COMPANY. When it says "plan" or "our plan," it means HumanaChoice R5826-062 (Regional PPO).)

The word "coverage" and "covered services" refers to the medical care and services available to you as a member of HumanaChoice R5826-062 (Regional PPO).

<b>Section 1.3      What does this Chapter tell you?</b>
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Look through Chapter 1 of this Evidence of Coverage to learn:

- What makes you eligible to be a plan member?
- What is your plan's service area?
- What materials will you get from us?
- What is your plan premium and how can you pay it?
- How do you keep the information in your membership record up to date?

<b>Section 1.4      What if you are new to HumanaChoice R5826-062 (Regional PPO)?</b>
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If you are a new member, then it's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this Evidence of Coverage booklet.

If you are confused or concerned or just have a question, please contact Customer Care (phone numbers are printed on the back cover of this booklet).

## **Section 1.5      Legal information about the Evidence of Coverage**

### **It's part of our contract with you**

This Evidence of Coverage is part of our contract with you about how HumanaChoice R5826-062 (Regional PPO) covers your care. Other parts of this contract include your enrollment form and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called "riders" or "amendments."

The contract is in effect for months in which you are enrolled in HumanaChoice R5826-062 (Regional PPO) between January 1, 2015 and December 31, 2015.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of HumanaChoice R5826-062 (Regional PPO) after December 31, 2015. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2015.

### **Medicare must approve our plan each year**

Medicare (the Centers for Medicare & Medicaid Services) must approve HumanaChoice R5826-062 (Regional PPO) each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

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## **SECTION 2      What makes you eligible to be a plan member?**

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### **Section 2.1      Your eligibility requirements**

You are eligible for membership in our plan as long as:

- You live in our geographic service area (Section 2.3 below describes our service area)
- -- and -- you have both Medicare Part A and Medicare Part B
- -- and -- you do not have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you are already a member of a plan that we offer, or you were a member of a different Medicare Advantage plan that was terminated.

### **Section 2.2      What are Medicare Part A and Medicare Part B?**

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals (for inpatient services, skilled nursing facilities, or home health agencies).
- Medicare Part B is for most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment and supplies).

## Section 2.3 Here is the plan service area for HumanaChoice R5826-062 (Regional PPO)

Although Medicare is a federal program, HumanaChoice R5826-062 (Regional PPO) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes the following state(s): Pennsylvania and West Virginia.

If you plan to move out of the service area, please contact Customer Care (phone numbers are printed on the back cover of this booklet). When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

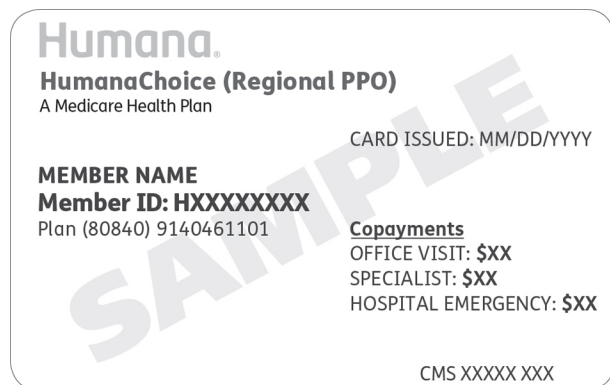
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## SECTION 3 What other materials will you get from us?

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### Section 3.1 Your plan membership card - Use it to get all covered care

While you are a member of our plan, you must use your membership card for our plan whenever you get any services covered by this plan. Here's a sample membership card to show you what yours will look like:



As long as you are a member of our plan **you must not use your red, white, and blue Medicare card** to get covered medical services (with the exception of routine clinical research studies and hospice services). Keep your red, white, and blue Medicare card in a safe place in case you need it later.

**Here's why this is so important:** If you get covered services using your red, white, and blue Medicare card instead of using your HumanaChoice R5826-062 (Regional PPO) membership card while you are a plan member, you may have to pay the full cost yourself.

If your plan membership card is damaged, lost, or stolen, call Customer Care right away and we will send you a new card. (Phone numbers for Customer Care are printed on the back cover of this booklet.)

## **Section 3.2      The Provider Directory: Your guide to all providers in the plan's network**

The Provider Directory lists our network providers.

### **What are "network providers"?**

**Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing as payment in full. We have arranged for these providers to deliver covered services to members in our plan.

### **Why do you need to know which providers are part of our network?**

As a member of our plan, you can choose to receive care from out-of-network providers. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and medically necessary. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher. See Chapter 3 (Using the plan's coverage for your medical services) for more specific information.

Because our plan is a Regional Preferred Provider Organization, if no contracted network provider is readily available you can access care at in-network cost-sharing from an out-of-network provider. Call Customer Care to let us know you need to see an out-of-network provider, or to get help finding an out-of-network provider.

If you don't have your copy of the Provider Directory, you can get a copy from Customer Care (phone numbers are printed on the back cover of this booklet). You may ask Customer Care for more information about our network providers, including their qualifications. You can also see the Provider Directory at **Humana.com** or download it from this website. Both Customer Care and the website can give you the most up-to-date information about changes in our network providers.

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## **SECTION 4      Your monthly premium for HumanaChoice R5826-062 (Regional PPO)**

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### **Section 4.1      How much is your plan premium?**

You do not pay a separate monthly plan premium for HumanaChoice R5826-062 (Regional PPO). You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

### **In some situations, your plan premium could be more**

In some situations, your plan premium could be more than the amount listed above in Section 4.1. If you signed up for extra benefits, also called "optional supplemental benefits", then you pay an additional premium each month for these extra benefits. If you have any questions about your plan premiums, please call Customer Care (phone numbers are printed on the back cover of this booklet).

MyOption<sup>SM</sup> Enhanced Dental PPO: **\$22.20** additional monthly premium

### **Many members are required to pay other Medicare premiums**

Many members are required to pay other Medicare premiums. As explained in Section 2 above, in order to be eligible for our plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. For that reason, some plan members (those who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. And most plan members pay a premium for Medicare Part B. **You must continue paying your Medicare premiums to remain a member of the plan.**

Your copy of Medicare & You 2015 gives information about these premiums in the section called "2015 Medicare Costs." This explains how the Medicare Part B premium differs for people with different incomes. Everyone with Medicare receives a copy of Medicare & You each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of Medicare & You 2015 from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

<b>Section 4.2</b>	<b>Can we change your monthly plan premium during the year?</b>
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**No.** We are not allowed to begin charging a monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

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## **SECTION 5**

### **Please keep your plan membership record up to date**

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<b>Section 5.1</b>	<b>How to help make sure that we have accurate information about you</b>
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Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

The doctors, hospitals, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services are covered and the cost-sharing amounts for you.** Because of this, it is very important that you help us keep your information up to date.

#### **Let us know about these changes:**

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study

If any of this information changes, please let us know by calling Customer Care (phone numbers are printed on the back cover of this booklet).

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

**Read over the information we send you about any other insurance coverage you have**

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. (For more information about how our coverage works when you have other insurance, see Section 7 in this chapter.)

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Customer Care (phone numbers are printed on the back cover of this booklet).

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## **SECTION 6      We protect the privacy of your personal health information**

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<b>Section 6.1      We make sure that your health information is protected</b>
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Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

For more information about how we protect your personal health information, please go to Chapter 6, Section 1.4 of this booklet.

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## **SECTION 7      How other insurance works with our plan**

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<b>Section 7.1      Which plan pays first when you have other insurance?</b>
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When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the "primary payer" and pays up to the limits of its coverage. The one that pays second, called the "secondary payer," only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-stage Renal Disease (ESRD):
  - If you're under 65 and disabled and you or your family member is still working, your plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
  - If you're over 65 and you or your spouse is still working, the plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits

- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Customer Care (phone numbers are printed on the back cover of this booklet.) You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

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## **SECTION 1      HumanaChoice R5826-062 (Regional PPO) contacts**

(how to contact us, including how to reach Customer Care at the plan)

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### **How to contact our plan's Customer Care**

For assistance with claims, billing, or member card questions, please call or write to HumanaChoice R5826-062 (Regional PPO) Customer Care. We will be happy to help you.

<b>Method</b>	<b>Customer Care – Contact Information</b>
<b>CALL</b>	1-800-457-4708  Calls to this number are free. You can call us seven days a week, from 8 a.m. to 8 p.m. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 to September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.  Customer Care also has free language interpreter services available for non-English speakers.
<b>TTY</b>	711  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Hours of operation are the same as above.
<b>FAX</b>	1-877-837-7741
<b>WRITE</b>	Humana P.O. Box 14168 Lexington, KY 40512-4168
<b>WEBSITE</b>	<b>Humana.com</b>

### **How to contact us when you are asking for a coverage decision about your medical care**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions about your medical care, see Chapter 7 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

You may call us if you have questions about our coverage decision process.

Method	Coverage Decisions for Medical Care – Contact Information
<b>CALL</b>	1-800-457-4708, For fast (expedited) coverage decisions, call 1-866-737-5113  Calls to this number are free. You can call us seven days a week, from 8 a.m. to 8 p.m. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 to September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.
<b>TTY</b>	711  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Hours of operation are the same as above.
<b>FAX</b>	1-888-200-7440 for expedited coverage decisions only
<b>WRITE</b>	Humana P.O. Box 14168 Lexington, KY 40512-4168
<b>WEBSITE</b>	<b>Humana.com</b>

### How to contact us when you are making an appeal about your medical care

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your medical care, see Chapter 7 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Method	Appeals for Medical Care – Contact Information
<b>CALL</b>	1-800-457-4708  Calls to this number are free. You can call us seven days a week, from 8 a.m. to 8 p.m. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 to September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.
<b>TTY</b>	711  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Hours of operation are the same as above.
<b>FAX</b>	1-800-949-2961 for expedited appeals only.
<b>WRITE</b>	Humana Grievances and Appeals Dept. P.O. Box 14165 Lexington, KY 40512-4165
<b>WEBSITE</b>	<b>Humana.com</b>

### How to contact us when you are making a complaint about your medical care

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your medical care, see Chapter 7 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Method	Complaints about Medical Care – Contact Information
<b>CALL</b>	1-800-457-4708  Calls to this number are free. You can call us seven days a week, from 8 a.m. to 8 p.m. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 to September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.
<b>TTY</b>	711  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Hours of operation are the same as above.
<b>FAX</b>	1-800-949-2961, for expedited grievances only.
<b>WRITE</b>	Humana Grievances and Appeals Dept. P.O. Box 14165 Lexington, KY 40512-4165
<b>MEDICARE WEBSITE</b>	You can submit a complaint about HumanaChoice R5826-062 (Regional PPO) directly to Medicare. To submit an online complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a> .

### **Where to send a request asking us to pay for our share of the cost for medical care you have received**

For more information on situations in which you may need to ask us for reimbursement or to pay a bill you have received from a provider, see Chapter 5 (Asking us to pay our share of a bill you have received for covered medical services).

**Please note:** If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 7 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) for more information.

Method	Payment Requests – Contact Information
<b>CALL</b>	1-800-457-4708  Calls to this number are free. You can call us seven days a week, from 8 a.m. to 8 p.m. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 to September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.
<b>TTY</b>	711  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Hours of operation are the same as above.
<b>WRITE</b>	Humana P.O. Box 14168 Lexington, KY 40512-4168
<b>WEBSITE</b>	<b>Humana.com</b>

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## **SECTION 2**      **Medicare** (how to get help and information directly from the federal Medicare program)

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Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called "CMS"). This agency contracts with Medicare Advantage organizations, including us.

Method	Medicare – Contact Information
<b>CALL</b>	<p>1-800-MEDICARE, or 1-800-633-4227</p> <p>Calls to this number are free.</p> <p>24 hours a day, 7 days a week.</p>
<b>TTY</b>	<p>1-877-486-2048</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p>
<b>WEBSITE</b>	<p><a href="http://www.medicare.gov">http://www.medicare.gov</a></p> <p>This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes booklets you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul style="list-style-type: none"><li>• <b>Medicare Eligibility Tool:</b> Provides Medicare eligibility status information.</li><li>• <b>Medicare Plan Finder:</b> Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <u>estimate</u> of what your out-of-pocket costs might be in different Medicare plans.</li></ul> <p>You can also use the website to tell Medicare about any complaints you have about HumanaChoice R5826-062 (Regional PPO):</p> <ul style="list-style-type: none"><li>• <b>Tell Medicare about your complaint:</b> You can submit a complaint about HumanaChoice R5826-062 (Regional PPO) directly to Medicare. To submit a complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</li></ul> <p>If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website, print it out, and send it to you. (You can call Medicare at 1-800-MEDICARE (1-800-633- 4227), 24 hours a day, 7 days a week. TTY users should call 1-877- 486-2048.)</p>

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## **SECTION 3      State Health Insurance Assistance Program**

(free help, information, and answers to your questions about Medicare)

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The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state.

The State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. State Health Insurance Assistance Program (SHIP) counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

Contact information for your State Health Insurance Assistance Program (SHIP) can be found in "Exhibit A" in the back of this document.

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## **SECTION 4      Quality Improvement Organization**

(paid by Medicare to check on the quality of care for people with Medicare)

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There is a Quality Improvement Organization (QIO) for each state.

The Quality Improvement Organization (QIO) has a group of doctors and other health care professionals who are paid by the federal government. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. The Quality Improvement Organization (QIO) is an independent organization. It is not connected with our plan.

You should contact your Quality Improvement Organization (QIO) in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

Contact information for your state Quality Improvement Organization (QIO) can be found in "Exhibit A" in the back of this document.

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## **SECTION 5      Social Security**

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Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security – Contact Information
<b>CALL</b>	1-800-772-1213  Calls to this number are free.  Available 7 a.m. to 7 p.m., Monday through Friday.  You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	1-800-325-0778  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free.  Available 7 a.m. to 7 p.m., Monday through Friday.
<b>WEBSITE</b>	<a href="http://www.ssa.gov">http://www.ssa.gov</a>

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## **SECTION 6**      **Medicaid** (a joint federal and state program that helps with medical costs for some people with limited income and resources)

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Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These "Medicare Savings Programs" help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualified Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact your state Medicaid office. Contact information for your state Medicaid Office can be found in "Exhibit A" in the back of this document.



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## **SECTION 7      How to contact the Railroad Retirement Board**

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The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address.

<b>Method</b>	<b>Railroad Retirement Board – Contact Information</b>
<b>CALL</b>	1-877-772-5772  Calls to this number are free.  Available 9:00 a.m. to 3:30 p.m., Monday through Friday  If you have a touch-tone telephone, recorded information and automated services are available 24 hours a day, including weekends and holidays.
<b>TTY</b>	1-312-751-4701  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are <u>not</u> free.
<b>WEBSITE</b>	<a href="http://www.rrb.gov">http://www.rrb.gov</a>

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## **SECTION 8      Do you have "group insurance" or other health insurance from an employer?**

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If you (or your spouse) get benefits from your (or your spouse's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Customer Care if you have any questions. You can ask about your (or your spouse's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Care are printed on the back cover of this booklet.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

## **Chapter 3. Using the plan's coverage for your medical services**

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## SECTION 1      **Things to know about getting your medical care covered as a member of our plan**

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This chapter explains what you need to know about using the plan to get your medical care coverage. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 (Medical Benefits Chart, what is covered and what you pay).

<b>Section 1.1      What are "network providers" and "covered services"?</b>
--

Here are some definitions that can help you understand how you get the care and services that are covered for you as a member of our plan:

- **"Providers"** are doctors and other health care professionals licensed by the state to provide medical services and care. The term "providers" also includes hospitals and other health care facilities.
- **"Network providers"** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network generally bill us directly for care they give you. When you see a network provider, you usually pay only your share of the cost for their services.
- **"Covered services"** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4.

<b>Section 1.2      Basic rules for getting your medical care covered by the plan</b>
---

As a Medicare health plan, HumanaChoice R5826-062 (Regional PPO) must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

HumanaChoice R5826-062 (Regional PPO) will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this booklet).
- **The care you receive is considered medically necessary.** "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You receive your care from a provider who is eligible to provide services under Original Medicare.** As a member of our plan, you can receive your care from either a network provider or an out-of-network provider (for more about this, see Section 2 in this chapter).
  - The providers in our network are listed in the Provider Directory.
  - If you use an out-of-network provider, your share of the costs for your covered services may be higher.
  - Because our plan is a Regional Preferred Provider Organization, if there isn't a network provider available for you to see, you can go to an out-of-network provider but still pay the in-network amounts.
  - **Please note:** While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If you go to a provider who is not eligible to participate in Medicare, you will be

responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.

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## **SECTION 2      Using network and out-of-network providers to get your medical care**

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<b>Section 2.1      You must choose a Primary Care Physician (PCP) who may provide and oversee your medical care</b>
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### **What is a "PCP" and what does the PCP do for you?**

When you become a member of our plan, you must choose a network physician to be your PCP. Your PCP is a physician who meets state requirements and is trained to give you basic medical care. Your Provider Directory will indicate which physicians may act as your PCP. As we explain below, you can get your routine or basic care from your PCP. Your PCP may also coordinate the rest of the covered services you get as a plan member, but you do not need to get a referral from your PCP to see other doctors.

This includes:

- Your x-rays
- Laboratory tests
- Therapies
- Care from doctors who are specialists
- Hospital admissions
- Follow-up care

"Coordinating" your services includes checking or consulting with other network providers about your care and how it is going. In some cases, your PCP will need to get prior authorization (prior approval) for in-network services. Chapter 4 has more information on which services require prior authorization.

Since your PCP can provide and may coordinate your medical care, you may wish to have all of your past medical records sent to your PCP's office. Chapter 6 tells you how our health plan will protect the privacy of your medical records and personal health information.

### **How do you get care from your PCP?**

You will usually see your PCP first for most of your routine health care needs. Referrals are not required from your PCP for covered medical services.

### **How do you choose your PCP?**

When you enrolled, you received a Provider Directory with a list of many PCPs in your area. If you need help finding or choosing one, call Customer Care or you can always see the most up-to-date list online at **Humana.com/findadoctor**.

To choose a PCP that's a good fit for you, call them to ask how long it usually takes to get an appointment and be sure the office hours are convenient for you. If there are particular network hospitals that you think you might want to use, you should also ask if the PCP uses them.

When you receive your Humana member ID card, the name and phone number of your PCP will be printed on it, so you always have it handy.

### **Changing your PCP**

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP in our plan. Change requests received by the last working day of the month will usually be effective on the first day of the following month. To change your PCP, call Customer Care.

Customer Care will check to be sure the PCP you want to switch to is accepting new patients. Customer Care will change your membership record to show the name of your new PCP, and tell you when the change to your new PCP will take effect.

They will also send you a new membership card that shows the name and phone number of your new PCP.

<b>Section 2.2</b>	<b>How to get care from specialists and other network providers</b>
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A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

We list the providers that participate with our plan in our Provider Directory. While you are a member of our plan you may use either network providers or out-of-network providers. However, your out-of-pocket costs may be higher if you use out-of-network providers, except for emergency care, or out-of-area dialysis services. See Chapter 4, Medical Benefits Chart (what is covered and what you pay) for more information on what your costs will be.

You don't need to get a referral for covered services. Some services require prior authorization from network providers, but prior authorization is not required when you get care from out-of-network providers. However, before getting services from out-of-network providers you may want to confirm with us that the services you are getting are covered by us and are medically necessary. See Chapter 4, Section 2.1 for more information about which services require prior authorization.

If an out-of-network provider sends you a bill that you think we should pay, refer to Chapter 5 (Asking the plan to pay its share of a bill you have received for covered services) for information on how to ask us to pay that bill for you. We will pay your doctor for our share of the bill and will let you know what, if anything, you must pay. You won't have to pay an out-of-network provider any more than what he or she would have gotten if you had been covered with the Original Medicare Plan. It is best to ask an out-of-network provider to bill us first, but if you have already paid for the covered services, we will reimburse you for our share of the cost. (Please note that we cannot pay a provider who has opted out of the Medicare program. Check with your provider before receiving services to confirm that they have not opted out of Medicare.) If we later determine that the services are not covered or were not medically necessary, we may deny coverage and you will be responsible for the entire cost.

### What if a specialist or another network provider leaves our plan?

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

Contact Customer Care at 1-800-457-4708 for assistance with selecting a new qualified provider to continue managing your health care needs..

<b>Section 2.3</b>	<b>How to get care from out-of-network providers</b>
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As a member of our plan, you can choose to receive care from out-of-network providers. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and are medically necessary. However, **if you use an out-of-network provider, your share of the costs for your covered services may be higher.** Here are other important things to know about using out-of-network providers:

- You can get your care from an out-of-network provider, however, in most cases that provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If you receive care from a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.
- You don't need to get a referral or prior authorization when you get care from out-of-network providers. However, before getting services from out-of-network providers you may have to ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary. (See Chapter 7, Section 4 for information about asking for coverage decisions.) This is important because:
  - Without a pre-visit coverage decision, if we later determine that the services are not covered or were not medically necessary, we may deny coverage and you will be responsible for the entire cost. If we say we will not cover your services, you have the right to appeal our decision not to cover your care. See Chapter 7 (What to do if you have a problem or complaint) to learn how to make an appeal.
- Because our plan is a Regional Preferred Provider Organization, if no contracted network provider is readily available you can access care at in-network cost sharing from an out-of-network provider. Call Customer Care to let us know you need to see an out-of-network provider, or to get help finding an out-of-network provider (Phone numbers for Customer Care are printed on the back cover of this booklet.).
- It is best to ask an out-of-network provider to bill the plan first. But, if you have already paid for the covered services, we will reimburse you for our share of the cost for covered services. Or if an out-of-network provider sends you a bill that you think we should pay, you can send it to us for payment. See Chapter 5 (Asking us to pay our share of a bill you have received for covered medical services) for information about what to do if you receive a bill or if you need to ask for reimbursement.

- If you are using an out-of-network provider for emergency care, urgently needed care, or out-of-area dialysis, you may not have to pay a higher cost-sharing amount. See Section 3 for more information about these situations.

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## **SECTION 3      How to get covered services when you have an emergency or urgent need for care**

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<b>Section 3.1      Getting care if you have a medical emergency</b>
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### **What is a "medical emergency" and what should you do if you have one?**

A "**medical emergency**" is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do not need to get approval or a referral first from your PCP.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Call the telephone number on the back of your ID card.

### **What is covered if you have a medical emergency?**

You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories. Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. For more information, see the Medical Benefits Chart in Chapter 4 of this booklet.

You are covered for emergency care worldwide. See Chapter 4, Medical Benefits Chart (what is covered and what you pay) for more information.

If you have an emergency, we will talk with the doctors who are giving you emergency care to help manage and follow up on your care. The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over you are entitled to follow-up care to be sure your condition continues to be stable. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

### **What if it wasn't a medical emergency?**

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.



However, after the doctor has said that it was not an emergency, the amount of cost sharing that you pay will depend on whether you get the care from network providers or out-of-network providers. If you get the care from network providers, your share of the costs will usually be lower than if you get the care from out-of-network providers.

## **Section 3.2      Getting care when you have an urgent need for care**

### **What is "urgently needed care"?**

"Urgently needed care" is a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed care may be furnished by in-network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. The unforeseen condition could, for example, be an unforeseen flare-up of a known condition that you have.

### **What if you are in the plan's service area when you have an urgent need for care?**

In most situations, if you are in the plan's service area and you use an out-of-network provider, you will pay a higher share of the costs for your care. However, if the circumstances are unusual or extraordinary, and network providers are temporarily unavailable or inaccessible, we will allow you to get covered services from an out-of-network provider at the lower in-network cost-sharing amount.

The plan's Provider Directory will tell you which facilities in your area are in-network. This information can also be found online at **Humana.com**. For any other questions regarding urgently needed care, please contact Customer Care.

### **What if you are outside the plan's service area when you have an urgent need for care?**

When you are outside the service area and cannot get care from a network provider, our plan will cover urgently needed care that you get from any provider at the lower in-network cost-sharing amount.

Our plan does not cover urgently needed care or any other non-emergency care if you receive the care outside of the United States.

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## **SECTION 4      What if you are billed directly for the full cost of your covered services?**

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### **Section 4.1      You can ask us to pay our share of the cost of covered services**

If you have paid more than your share for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 5 (Asking us to pay our share of a bill you have received for covered medical services) for information about what to do.

### **Section 4.2      If services are not covered by our plan, you must pay the full cost**

HumanaChoice R5826-062 (Regional PPO) covers all medical services that are medically necessary, are listed in the plan's Medical Benefits Chart (this chart is in Chapter 4 of this booklet), and are obtained consistent with plan

rules. You are responsible for paying the full cost of services that aren't covered by our plan, either because they are not plan covered services, or plan rules were not followed.

If you have any questions about whether we will pay for any medical service or care that you are considering, you have the right to ask us whether we will cover it before you get it. If we say we will not cover your services, you have the right to appeal our decision not to cover your care.

Chapter 7 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) has more information about what to do if you want a coverage decision from us or want to appeal a decision we have already made. You may also call Customer Care to get more information about how to do this (phone numbers are printed on the back cover of this booklet).

For covered services that have a benefit limitation, you pay the full cost of any services you get after you have used up your benefit for that type of covered service. Paying for costs once a benefit limit has been reached will **not** count toward your out-of-pocket maximum. You can call Customer Care when you want to know how much of your benefit limit you have already used.

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## **SECTION 5      How are your medical services covered when you are in a "clinical research study"?**

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<b>Section 5.1      What is a "clinical research study"?</b>
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A clinical research study (also called a "clinical trial") is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. They test new medical care procedures or drugs by asking for volunteers to help with the study. This kind of study is one of the final stages of a research process that helps doctors and scientists see if a new approach works and if it is safe.

Not all clinical research studies are open to members of our plan. Medicare first needs to approve the research study. If you participate in a study that Medicare has not approved, you will be responsible for paying all costs for your participation in the study.

Once Medicare approves the study, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study and you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in a Medicare-approved clinical research study, you do not need to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do not need to be part of our plan's network of providers.

Although you do not need to get our plan's permission to be in a clinical research study, **you do need to tell us before you start participating in a clinical research study.** Here is why you need to tell us:

1. We can let you know whether the clinical research study is Medicare-approved.
2. We can tell you what services you will get from clinical research study providers instead of from our plan.

If you plan on participating in a clinical research study, contact Customer Care (phone numbers are printed on the back cover of this booklet).

## **Section 5.2      When you participate in a clinical research study, who pays for what?**

Once you join a Medicare-approved clinical research study, you are covered for routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

Original Medicare pays most of the cost of the covered services you receive as part of the study. After Medicare has paid its share of the cost for these services, our plan will also pay for part of the costs. We will pay the difference between the cost-sharing in Original Medicare and your cost-sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan.

Here's an example of how the cost-sharing works: Let's say that you have a lab test that costs **\$100** as part of the research study. Let's also say that your share of the costs for this test is **\$20** under Original Medicare, but the test would be **\$10** under our plan's benefits. In this case, Original Medicare would pay **\$80** for the test and we would pay another **\$10**. This means that you would pay **\$10**, which is the same amount you would pay under our plan's benefits.

In order for us to pay for our share of the costs, you will need to submit a request for payment. With your request, you will need to send us a copy of your Medicare Summary Notices or other documentation that shows what services you received as part of the study and how much you owe. Please see Chapter 5 for more information about submitting requests for payment.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will not pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were not in a study.
- Items and services the study gives you or any participant for free.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.

### **Do you want to know more?**

You can get more information about joining a clinical research study by reading the publication "Medicare and Clinical Research Studies" on the Medicare website (<http://www.medicare.gov>). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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## **SECTION 6      Rules for getting care covered in a "religious non-medical health care institution"**

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<b>Section 6.1      What is a religious non-medical health care institution?</b>
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A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility care. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health care institution. You may choose to pursue medical care at any time for any reason. This benefit is provided only for Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

<b>Section 6.2      What care from a religious non-medical health care institution is covered by our plan?</b>
--

To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is "non-excepted."

- "Non-excepted" medical care or treatment is any medical care or treatment that is voluntary and not required by any federal, state, or local law.
- "Excepted" medical treatment is medical care or treatment that you get that is not voluntary or is required under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to non-religious aspects of care.
- If you get services from this institution that are provided to you in your home, our plan will cover these services only if your condition would ordinarily meet the conditions for coverage of services given by home health agencies that are not religious non-medical health care institutions.
- If you get services from this institution that are provided to you in a facility, the following condition applies:
  - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.

You are covered for an unlimited number of medically necessary inpatient hospital days. See Chapter 4 (Medical Benefits Chart).

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## **SECTION 7      Rules for ownership of durable medical equipment**

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<b>Section 7.1      Will you own the durable medical equipment after making a certain number of payments under our plan?</b>
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Durable medical equipment includes items such as oxygen equipment and supplies, wheelchairs, walkers, and hospital beds ordered by a provider for use in the home. Certain items, such as prosthetics, are always owned by the member. In this section, we discuss other types of durable medical equipment that must be rented.

In Original Medicare, people who rent certain types of durable medical equipment own the equipment after paying co-payments for the item for 13 months. As a member of HumanaChoice R5826-062 (Regional PPO), however, you usually will not acquire ownership of rented durable medical equipment items no matter how many copayments you make for the item while a member of our plan. Under certain limited circumstances we will transfer ownership of the durable medical equipment item. Call Customer Care (phone numbers are printed on the back cover of this booklet) to find out about the requirements you must meet and the documentation you need to provide.

### **What happens to payments you have made for durable medical equipment if you switch to Original Medicare?**

If you switch to Original Medicare after being a member of our plan: If you did not acquire ownership of the durable medical equipment item while in our plan, you will have to make 13 new consecutive payments for the item while in Original Medicare in order to acquire ownership of the item. Your previous payments while in our plan do not count toward these 13 consecutive payments.

If you made payments for the durable medical equipment item under Original Medicare before you joined our plan, these previous Original Medicare payments also do not count toward the 13 consecutive payments. You will have to make 13 consecutive payments for the item under Original Medicare in order to acquire ownership. There are no exceptions to this case when you return to Original Medicare.

**Chapter 4. Medical Benefits Chart**  
**(what is covered and what you pay)**

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## SECTION 1      Understanding your out-of-pocket costs for covered services

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This chapter focuses on your covered services and what you pay for your medical benefits. It includes a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of HumanaChoice R5826-062 (Regional PPO). Later in this chapter, you can find information about medical services that are not covered. Also, see exclusions and limitations pertaining to certain supplemental benefits in the chart in this chapter.

<b>Section 1.1      Types of out-of-pocket costs you may pay for your covered services</b>
--

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- The **"deductible"** is the amount you must pay for medical services before our plan begins to pay its share. Section 1.2 tells you more about your yearly plan deductible.
- A **"copayment"** is the fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **"Coinsurance"** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)


Some people qualify for state Medicaid programs to help them pay their out-of-pocket costs for Medicare. (These "Medicare Savings Programs" include the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled & Working Individuals (QDWI) programs.) If you are enrolled in one of these programs, you may still have to pay a copayment for the service, depending on the rules in your state.

<b>Section 1.2      What is your yearly plan deductible?</b>
--

Your yearly deductible is **\$1,000**. This is the amount you have to pay out-of-pocket before we will pay our share for your covered medical services.

Until you have paid the deductible amount, you must pay the full cost of your covered services. (The deductible does not apply to the services that are listed below.) Once you have paid your deductible, we will begin to pay our share of the costs for covered medical services and you will pay your share (your copayment or coinsurance amount) for the rest of the calendar year.

The deductible does not apply to some services, including certain in-network preventive services. This means that we will pay our share of the costs for these services even if you haven't paid your yearly deductible yet. The deductible does not apply to the following services:

- Any covered services received from an in-network provider
- Ambulance Services
- Emergency Room Services
- Urgently Needed Care at Immediate Care Facilities
- Immunizations (Flu & Pneumonia) received from out-of-network providers
- In-network preventive services (indicated with an  in the benefits chart)

- Supplemental Benefits
  - Supplemental benefits covered by the plan are described in the Medical Benefits Chart within this chapter, Section 2. Benefits are identified with an asterisk (\*).

<b>Section 1.3</b>	<b>What is the most you will pay for Medicare Part A and Part B covered medical services?</b>
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Under our plan, there are two different limits on what you have to pay out-of-pocket for covered medical services:

- Your **in-network maximum out-of-pocket amount** is **\$3,400**. This is the most you pay during the calendar year for covered Medicare Part A and Part B services received from in-network providers. The amounts you pay for deductibles, copayments and coinsurance for covered services from in-network providers count toward this in-network maximum out-of-pocket amount. (The amounts you pay for services from out-of-network providers do not count toward your in-network maximum out-of-pocket amount. In addition, amounts you pay for some services do not count toward your in-network maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.)
- If you have paid **\$3,400** for covered services from in-network providers, you will have **100 percent** coverage and will not have any out-of-pocket costs for the rest of the year for covered services when you see our network providers. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).
- Your **combined maximum out-of-pocket amount** is **\$5,100**. This is the most you pay during the calendar year for covered Medicare Part A and Part B services received from both in-network and out-of-network providers. The amounts you pay for deductibles, copayments and coinsurance for covered services count toward this combined maximum out-of-pocket amount.
- If you have paid **\$5,100** for covered services, you will have **100 percent** coverage and will not have any out-of-pocket costs for the rest of the year for covered Part A and Part B services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party.)

<b>Section 1.4</b>	<b>Our plan does not allow providers to "balance bill" you</b>
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As a member of HumanaChoice R5826-062 (Regional PPO), an important protection for you is that, after you meet any deductibles, you only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called "balance billing." This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

Here is how this protection works.

- If your cost-sharing is a copayment (a set amount of dollars, for example, **\$15.00**), then you pay only that amount for any covered services from a network provider. You will generally have higher copayments when you obtain care from out-of-network providers.
- If your cost-sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
  - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
  - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.



- If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers.

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## **SECTION 2      Use the Medical Benefits Chart to find out what is covered for you and how much you will pay**

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<b>Section 2.1      Your medical benefits and costs as a member of the plan</b>
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The Medical Benefits Chart on the following pages lists the services HumanaChoice R5826-062 (Regional PPO) covers and what you pay out-of-pocket for each service. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, and equipment) must be medically necessary. "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- Some of the services listed in the Medical Benefits Chart are covered as in-network services only if your doctor or other network provider gets approval in advance (sometimes called "prior authorization") from HumanaChoice R5826-062 (Regional PPO).
  - You never need approval in advance for out-of-network services from out-of-network providers.
  - While you don't need approval in advance for out-of-network services, you or your doctor can ask us to make a coverage decision in advance.
  - Covered services that need approval in advance to be covered as in-network services are marked by a footnote in the Medical Benefits Chart. In addition, the following services not listed in the Benefits Chart require approval in advance:
    - > Automatic Implantable Cardioverter Defibrillators (AICD)
    - > Pain Management Procedures
    - > Hyperbaric Therapy
    - > Infertility Testing and Treatment
    - > Varicose Vein: Surgical Treatment and Sclerotherapy
    - > Ventricular Assist Devices
    - > Cardiac Implants
    - > Sleep Studies
    - > Transthoracic Echocardiogram (TTE)
    - > Coronary Angioplasty/Stent Procedures
    - > Bone Growth Stimulators
    - > Spinal Fusion

### **Other important things to know about our coverage:**




- For benefits where your cost-sharing is a coinsurance percentage, the amount you pay depends on what type of provider you receive the services from:
  - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan),
  - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers,
  - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers.




- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay more in our plan than you would in Original Medicare. For others, you pay less. (If you want to know more about the coverage and costs of Original Medicare, look in your Medicare & You 2015 Handbook. View it online at <http://www.medicare.gov> or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.
- Sometimes, Medicare adds coverage under Original Medicare for new services during the year. If Medicare adds coverage for any services during 2015, either Medicare or our plan will cover those services.




🍏 You will see this apple next to the preventive services in the benefits chart.


\* You will see this asterisk next to the supplemental benefits in the benefits chart.

<b>Medical Benefits Chart</b>	
<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p>🍏 <b>Abdominal aortic aneurysm screening</b></p> <p>A one-time screening ultrasound for people at risk. The plan only covers this screening if you get a referral for it as a result of your "Welcome to Medicare" preventive visit.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for beneficiaries eligible for this preventive screening.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Freestanding Radiological Facility</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p><b>Ambulance services</b></p> <ul style="list-style-type: none"> <li>• Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they are furnished to a member whose medical condition is such that other means of transportation are contraindicated (could endanger the person's health) or if authorized by the plan.</li> <li>• Non-emergency transportation by ambulance is appropriate if it is documented that the member's condition is such that other means of transportation are contraindicated (could endanger the person's health) and that transportation by ambulance is medically required.</li> </ul>	<p><b><u>In Network:</u></b> <u>Ambulance</u></p> <ul style="list-style-type: none"> <li>• <b>\$250</b> copayment per date of service regardless of the number of trips <ul style="list-style-type: none"> <li>– Ambulance</li> </ul> </li> </ul> <p><u>Non-Emergency Ambulance</u></p> <ul style="list-style-type: none"> <li>• <b>\$250</b> copayment per date of service regardless of the number of trips <ul style="list-style-type: none"> <li>– Ambulance</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b> <u>Ambulance</u></p>


Services that are covered for you	What you must pay when you get these services
	<ul style="list-style-type: none"> <li>• <b>\$250</b> copayment per date of service regardless of the number of trips <ul style="list-style-type: none"> <li>– Ambulance</li> </ul> </li> </ul> <p><u>Non-Emergency Ambulance</u></p> <ul style="list-style-type: none"> <li>• <b>\$250</b> copayment per date of service regardless of the number of trips <ul style="list-style-type: none"> <li>– Ambulance</li> </ul> </li> </ul>
<p> <b>Annual wellness visit</b></p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <ul style="list-style-type: none"> <li>• <b>Note:</b> Your first annual wellness visit can't take place within 12 months of your "Welcome to Medicare" preventive visit. However, you don't need to have had a "Welcome to Medicare" visit to be covered for annual wellness visits after you've had Part B for 12 months.</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for the annual wellness visit.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p> <b>Bone mass measurement</b></p> <p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Freestanding Radiological Facility</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p> <b>Breast cancer screening (mammograms)</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• One baseline mammogram between the ages of 35 and 39</li> <li>• One screening mammogram every 12 months for women age 40 and older</li> <li>• Clinical breast exams once every 24 months</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for covered screening mammograms.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
	<ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul>
<p><b>Cardiac rehabilitation services</b></p> <p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's referral. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p> <b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b></p> <p>We cover 1 visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating well.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p> <b>Cardiovascular disease testing</b></p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Freestanding Laboratory</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p> <b>Cervical and vaginal cancer screening</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• For all women: Pap tests and pelvic exams are covered once every 24 months</li> <li>• If you are at high risk of cervical cancer or have had an abnormal Pap test and are of childbearing age: one Pap test every 12 months</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul>


Services that are covered for you	What you must pay when you get these services
<p><b>Chiropractic services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• We cover only manual manipulation of the spine to correct subluxation</li> <li>• Other services performed by a chiropractor are not covered</li> </ul>	<p><b><u>In Network:</u></b> <u>Medicare Covered Chiropractic Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$20</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b> <u>Medicare Covered Chiropractic Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul>
<p> <b>Colorectal cancer screening</b></p> <p>For people 50 and older, the following are covered:</p> <ul style="list-style-type: none"> <li>• Flexible sigmoidoscopy (or screening barium enema as an alternative) every 48 months</li> <li>• Fecal occult blood test, every 12 months</li> </ul> <p>For people at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> <li>• Screening colonoscopy (or screening barium enema as an alternative) every 24 months</li> </ul> <p>For people not at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> <li>• Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for Medicare-covered colorectal cancer screening exam.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Ambulatory Surgical Center</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p><b>*Dental services</b></p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. We cover:</p> <ul style="list-style-type: none"> <li>• Supplemental dental benefits</li> </ul>	<ul style="list-style-type: none"> <li>• You are covered for supplemental dental benefits. See the supplemental dental benefit description at the end of this chart for details.</li> </ul>
<p> <b>Depression screening</b></p> <p>We cover 1 screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and referrals.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for an annual depression screening visit.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p> <b>Diabetes screening</b></p>	<p><b><u>In Network</u></b></p>


Services that are covered for you	What you must pay when you get these services
<p>We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.</p>	<ul style="list-style-type: none"> <li>There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.</li> </ul> <p><b>Out Of Network:</b></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>PCP's Office</li> <li>Specialist's Office</li> <li>Freestanding Laboratory</li> <li>Outpatient Hospital</li> </ul> </li> </ul>
<p> <b>Diabetes self-management training, diabetic services and supplies</b></p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> <li>Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</li> <li>For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting.</li> <li>Diabetes self-management training is covered under certain conditions.</li> </ul>	<p><b>In Network:</b></p> <p><u>Diabetes Self Management Training</u></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment <ul style="list-style-type: none"> <li>PCP's Office</li> <li>Specialist's Office</li> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Preferred Diabetic Monitoring Supplies</u></p> <ul style="list-style-type: none"> <li><b>0%</b> coinsurance <ul style="list-style-type: none"> <li>Preferred Durable Medical Equipment Provider</li> </ul> </li> <li><b>20%</b> coinsurance <ul style="list-style-type: none"> <li>Non-Preferred Durable Medical Equipment Provider</li> </ul> </li> <li><b>10%</b> coinsurance <ul style="list-style-type: none"> <li>Network Retail Pharmacy</li> </ul> </li> </ul> <p><u>Non-Preferred Diabetic Monitoring Supplies</u></p> <ul style="list-style-type: none"> <li><b>0%</b> coinsurance <ul style="list-style-type: none"> <li>Preferred Durable Medical Equipment Provider</li> </ul> </li> <li><b>20%</b> coinsurance <ul style="list-style-type: none"> <li>Non-Preferred Durable Medical Equipment Provider</li> <li>Network Retail Pharmacy</li> </ul> </li> </ul> <p><u>Diabetic Shoes and Inserts</u></p> <ul style="list-style-type: none"> <li><b>\$10</b> copayment <ul style="list-style-type: none"> <li>Durable Medical Equipment Provider</li> <li>Prosthetics Provider</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
	<p><b><u>Out Of Network:</u></b>  <u>Diabetes Self Management Training</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Preferred Diabetic Monitoring Supplies</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> <li>– Network Retail Pharmacy</li> </ul> </li> </ul> <p><u>Non-Preferred Diabetic Monitoring Supplies</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> <li>– Network Retail Pharmacy</li> </ul> </li> </ul> <p><u>Diabetic Shoes and Inserts</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> <li>– Prosthetics Provider</li> </ul> </li> </ul>
<p><b>Durable medical equipment and related supplies</b></p> <p>(For a definition of "durable medical equipment," see Chapter 10 of this booklet.)</p> <p>Covered items include, but are not limited to: wheelchairs, crutches, hospital bed, IV infusion pump, oxygen equipment, nebulizer, and walker.</p> <p>We cover all medically necessary durable medical equipment covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you.</p> <ul style="list-style-type: none"> <li>• Prior authorization may be required for home health services from network providers. Contact the plan for details.</li> </ul>	<p><b><u>In Network:</u></b>  <u>Durable Medical Equipment</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b>  <u>Durable Medical Equipment</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> </ul> </li> </ul>
<p><b>Emergency care</b></p> <p>Emergency care refers to services that are:</p>	<ul style="list-style-type: none"> <li>• You do not pay the emergency room visit costshare if you are admitted to the hospital within 24 hours for the same condition.</li> </ul>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> <li>Furnished by a provider qualified to furnish emergency services, and</li> <li>Needed to evaluate or stabilize an emergency medical condition.</li> </ul> <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>You are covered for emergency care world-wide. If you have an emergency outside of the U.S. and its territories, you will be responsible to pay for the services rendered upfront. You must submit to Humana for reimbursement. For more information please see Chapter 7. We may not reimburse you for all out of pocket expenses. This is because our contracted rates may be lower than providers outside of the U.S. and its territories.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$65</b> copayment <ul style="list-style-type: none"> <li>Emergency Room</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$65</b> copayment <ul style="list-style-type: none"> <li>Emergency Room</li> </ul> </li> <li>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must move to a network hospital in order to pay the in-network cost-sharing amount for the part of your stay after you are stabilized. If you stay at the out-of-network hospital, your stay will be covered but you will pay the out-of-network cost-sharing amount for the part of your stay after you are stabilized.</li> </ul>
<p> <b>*Health and wellness education programs</b></p> <p><b>Member Assistance Program (MAP)</b> which aims to make your life easier and can help you get through life's challenges. MAP provides you with three confidential, telephonic counseling sessions, per life event, with a MAP professional to help you cope with life changes, stress, conflict resolution and grief. You will also have access to online resources, including educational articles and webinars.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment</li> </ul>
<p><b>Hearing services</b></p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <ul style="list-style-type: none"> <li>*You are also covered for supplemental hearing benefits</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$10</b> copayment <ul style="list-style-type: none"> <li>PCP's Office</li> </ul> </li> <li><b>\$35</b> copayment <ul style="list-style-type: none"> <li>Specialist's Office</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>PCP's Office</li> </ul> </li> </ul>




Services that are covered for you	What you must pay when you get these services
	<p>– Specialist's Office</p> <p><b><u>Supplemental hearing benefits</u></b></p> <ul style="list-style-type: none"> <li>You are covered for supplemental hearing benefits. See the supplemental hearing benefit description at the end of this chart for details.</li> </ul>
<p> <b>HIV screening</b></p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> <li>One screening exam every 12 months</li> </ul> <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> <li>Up to three screening exams during a pregnancy</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered preventive HIV screening.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>PCP's Office</li> <li>Specialist's Office</li> <li>Outpatient Hospital</li> <li>Freestanding Laboratory</li> </ul> </li> </ul>
<p><b>Home health agency care</b></p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week)</li> <li>Physical therapy, occupational therapy, and speech therapy</li> <li>Medical and social services</li> <li>Medical equipment and supplies</li> <li>Prior authorization may be required for home health services from network providers. Contact the plan for details.</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment <ul style="list-style-type: none"> <li>Member's Home</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li><b>20%</b> coinsurance <ul style="list-style-type: none"> <li>Member's Home</li> </ul> </li> </ul>
<p><b>Hospice care</b></p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal condition are paid for by Original Medicare,</p>

Services that are covered for you	What you must pay when you get these services
<p>You may receive care from any Medicare-certified hospice program. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Drugs for symptom control and pain relief</li> <li>• Short-term respite care</li> <li>• Home care</li> </ul> <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal condition:</u> Original Medicare (rather than our plan) will pay for your hospice services and any Part A and Part B services related to your terminal condition. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for.</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal condition:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal condition, your cost for these services depends on whether you use a provider in our plan's network:</p> <ul style="list-style-type: none"> <li>• If you obtain the covered services from a network provider, you only pay the plan cost-sharing amount for in-network services</li> <li>• If you obtain the covered services from an out-of-network provider, you pay the plan cost sharing for out-of-network services</li> </ul> <p><u>For services that are covered by HumanaChoice R5826-062 (Regional PPO) but are not covered by Medicare Part A or B:</u> HumanaChoice R5826-062 (Regional PPO) will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal condition. You pay your plan cost sharing amount for these services.</p> <p><b>Note:</b> If you need non-hospice care (care that is not related to your terminal condition), you should contact us to arrange the services. Getting your non-hospice care through our network providers will lower your share of the costs for the services.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	<p>not HumanaChoice R5826-062 (Regional PPO).</p>
<p> <b>Immunizations</b></p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> <li>• Pneumonia vaccine</li> <li>• Flu shots, once a year in the fall or winter</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for the pneumonia, influenza and Hepatitis B vaccines.</li> </ul> <p><b><u>Out Of Network:</u></b></p>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> <li>Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B</li> <li>Other vaccines if you are at risk and they meet Medicare Part B coverage rules</li> </ul>	<ul style="list-style-type: none"> <li><b>0%</b> coinsurance <ul style="list-style-type: none"> <li>PCP's Office</li> <li>Specialist's Office</li> </ul> </li> </ul>
<p><b>Inpatient hospital care</b></p> <p>Includes inpatient acute, inpatient rehabilitation, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day. Covered services include but are not limited to:</p> <ul style="list-style-type: none"> <li>Semi-private room (or a private room if medically necessary)</li> <li>Meals including special diets</li> <li>Regular nursing services</li> <li>Costs of special care units (such as intensive care or coronary care units)</li> <li>Drugs and medications</li> <li>Lab tests</li> <li>X-rays and other radiology services</li> <li>Necessary surgical and medical supplies</li> <li>Use of appliances, such as wheelchairs</li> <li>Operating and recovery room costs</li> <li>Physical, occupational, and speech language therapy</li> <li>Inpatient substance abuse services</li> <li>Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Original Medicare rate, then you can choose to obtain your transplant services locally or at a distant location offered by the plan. If HumanaChoice R5826-062 (Regional PPO) provides transplant services at a distant location (outside of the service area) and you chose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. Travel reimbursement requires a minimum of 100 miles one way to transplant center and is limited to <b>\$10,000</b> per transplant. <ul style="list-style-type: none"> <li>If you are in need of a solid organ or bone marrow/stem cell transplant, please contact our Transplant Department at 1-866-421-5663 for important information about your transplant care.</li> </ul> </li> <li>Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need.</li> </ul>	<ul style="list-style-type: none"> <li>Your inpatient benefits will begin on day one each time you are admitted or transferred to a specific facility type, including Inpatient Rehabilitation facilities, Long Term Acute Care (LTAC) facilities, Inpatient Acute Care facilities, and Inpatient Psychiatric facilities.</li> </ul> <p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$245</b> copayment per day, days 1 to 7 <ul style="list-style-type: none"> <li>Inpatient Hospital</li> </ul> </li> </ul> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment <ul style="list-style-type: none"> <li>Inpatient Hospital</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Inpatient Care</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance per admission for each inpatient stay <ul style="list-style-type: none"> <li>Inpatient Hospital</li> </ul> </li> </ul> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Inpatient Hospital</li> </ul> </li> <li>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at a network hospital.</li> </ul>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> <li>Physician services</li> </ul> <p><b>Note:</b> To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at <a href="http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf">http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <ul style="list-style-type: none"> <li>Prior authorization is required for in-network inpatient hospital care</li> <li>Prior authorization is required for transplant services.</li> </ul>	
<p><b>Inpatient mental health care</b></p> <ul style="list-style-type: none"> <li>Covered services include mental health care services that require a hospital stay.</li> <li>190-day lifetime limit for inpatient services in a psychiatric hospital. <ul style="list-style-type: none"> <li>The 190-day limit does not apply to Inpatient Mental Health services provided in a psychiatric unit of a general hospital.</li> </ul> </li> <li>The benefit days used under the Original Medicare program will count toward the 190-day lifetime reserve days when enrolling in a Medicare Advantage plan.</li> <li>Prior authorization is required for in-network inpatient mental health care.</li> </ul>	<ul style="list-style-type: none"> <li>Your inpatient benefits will begin on day one each time you are admitted or transferred to a specific facility type, including Inpatient Rehabilitation facilities, Long Term Acute Care (LTAC) facilities, Inpatient Acute Care facilities, and Inpatient Psychiatric facilities.</li> </ul> <p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$245</b> copayment per day, days 1 to 7 <ul style="list-style-type: none"> <li>Inpatient Hospital</li> <li>Inpatient Psychiatric Facility</li> </ul> </li> </ul> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment <ul style="list-style-type: none"> <li>Inpatient Hospital</li> <li>Inpatient Psychiatric Facility</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Inpatient Mental Health Care</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance per admission for each inpatient stay <ul style="list-style-type: none"> <li>Inpatient Hospital</li> <li>Inpatient Psychiatric Facility</li> </ul> </li> </ul> <p><u>Physician and Professional Services</u></p>

Services that are covered for you	What you must pay when you get these services
	<ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Inpatient Hospital</li> <li>– Inpatient Psychiatric Facility</li> </ul> </li> </ul>
<p><b>Inpatient services covered during a non-covered inpatient stay</b></p> <p>If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Physician services</li> <li>• Diagnostic tests (like lab tests)</li> <li>• X-ray, radium, and isotope therapy including technician materials and services</li> <li>• Surgical dressings</li> <li>• Splints, casts and other devices used to reduce fractures and dislocations</li> <li>• Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices</li> <li>• Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition</li> <li>• Physical therapy, speech therapy, and occupational therapy</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– Inpatient Hospital</li> <li>– Skilled Nursing Facility</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Inpatient Hospital</li> <li>– Skilled Nursing Facility</li> </ul> </li> </ul>
<p> <b>Medical nutrition therapy</b></p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when referred by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's referral. A physician must prescribe these services and renew their referral yearly if your treatment is needed into the next calendar year.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered medical nutrition therapy services.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p><b>Medicare Part B prescription drugs</b></p>	<p><b><u>In Network:</u></b></p> <p><u>Medicare Part B Covered Drugs</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
<p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> <li>• Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services</li> <li>• Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan</li> <li>• Clotting factors you give yourself by injection if you have hemophilia</li> <li>• Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant</li> <li>• Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug</li> <li>• Antigens</li> <li>• Certain oral anti-cancer drugs and anti-nausea drugs</li> <li>• Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa)</li> <li>• Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases</li> <li>• Prior authorization may be required for in-network Part B drugs. Contact plan for details.</li> </ul>	<ul style="list-style-type: none"> <li>– Network Retail Pharmacy</li> </ul> <p><u>Diagnostic Procedures and Tests</u></p> <ul style="list-style-type: none"> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Chemotherapy Drugs</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Medicare Part B Covered Drugs</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Network Retail Pharmacy</li> </ul> </li> </ul> <p><u>Diagnostic Procedures and Tests</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Chemotherapy Drugs</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p><b>*Nurse advice 24 hour hotline (HumanaFirst®)</b></p> <p>If you have questions about symptoms you're experiencing but aren't sure if you need to see your doctor, Humana can help. Call HumanaFirst, our advice line for members, 24 hours a day, seven days a week at-1-800-622-9529 (TTY 711). It's staffed by nurses who can help address your immediate health concerns and answer questions about particular medical conditions.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment</li> </ul>
<p> <b>Obesity screening and therapy to promote sustained weight loss</b></p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p><b>Outpatient diagnostic tests and therapeutic services and supplies</b></p>	<p><b><u>In Network:</u></b></p>

Services that are covered for you	What you must pay when you get these services
<p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Radiation (radium and isotope) therapy including technician materials and supplies</li> <li>• Surgical supplies, such as dressings</li> <li>• Splints, casts and other devices used to reduce fractures and dislocations</li> <li>• Laboratory tests</li> <li>• Blood. Coverage begins with the first pint of blood that you need. Coverage of storage and administration begins with the first pint of blood that you need.</li> <li>• Other outpatient diagnostic tests</li> <li>• Prior authorization is required for in-network CT scans, MRA, MRI, nuclear stress test, PET scans, PET registry (NOPR), SPECT, Molecular Diagnostic/Genetic Testing, and radiation therapy.</li> </ul>	<p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Diagnostic Procedures and Tests</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> </ul> </li> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Advanced Imaging Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$245</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office in addition to the office visit copay.</li> <li>– Specialist's Office in addition to the office visit copay.</li> <li>– Outpatient Hospital</li> </ul> </li> <li>• <b>\$195</b> copayment <ul style="list-style-type: none"> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Basic Radiological Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> <li>– Freestanding Radiological Facility</li> </ul> </li> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Diagnostic Mammography</u></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Freestanding Radiological Facility</li> </ul> </li> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
	<p><u>Radiation Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Nuclear Medicine Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$245</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> <li>• <b>\$195</b> copayment <ul style="list-style-type: none"> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Facility Based Sleep Study</u></p> <ul style="list-style-type: none"> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Home Based Sleep Study</u></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– Member's Home</li> </ul> </li> </ul> <p><u>Medical Supplies</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Medical Supply Provider</li> </ul> </li> </ul> <p><u>Lab Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> </ul> </li> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– Freestanding Laboratory</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Diagnostic Procedures and Tests</u></p>




Services that are covered for you	What you must pay when you get these services
	<ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Advanced Imaging Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Basic Radiological Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> <li>– Outpatient Hospital</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Diagnostic Mammography</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Radiation Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Nuclear Medicine Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> <li>– Freestanding Radiological Facility</li> </ul> </li> </ul> <p><u>Facility Based Sleep Study</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance</li> </ul>

Services that are covered for you	What you must pay when you get these services
	<ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> <p><u>Home Based Sleep Study</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Member's Home</li> </ul> </li> </ul> <p><u>Medical Supplies</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Medical Supply Provider</li> </ul> </li> </ul> <p><u>Lab Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> <li>– Outpatient Hospital</li> <li>– Freestanding Laboratory</li> </ul> </li> </ul>
<p><b>Outpatient hospital services</b></p> <p>We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> <li>• Laboratory and diagnostic tests billed by the hospital</li> <li>• Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it</li> <li>• X-rays and other radiology services billed by the hospital</li> <li>• Medical supplies such as splints and casts</li> <li>• Certain screenings and preventive services</li> <li>• Certain drugs and biologicals that you can't give yourself</li> </ul> <p><b>Note:</b> Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at <a href="http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf">http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf</a> or by calling</p>	<p><b>In Network:</b></p> <p><u>Diagnostic Procedures and Tests</u></p> <ul style="list-style-type: none"> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Advanced Imaging Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$245</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Nuclear Medicine Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$245</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Basic Radiological Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Diagnostic Mammography</u></p> <ul style="list-style-type: none"> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Radiation Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul>


Services that are covered for you	What you must pay when you get these services
<p>1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <ul style="list-style-type: none"> <li>Prior authorization is required for in-network CT scans, MRA, MRI, nuclear stress test, PET scans, PET registry (NOPR), SPECT, and Molecular Diagnostic/Genetic Testing.</li> </ul>	<p><u>Lab Services</u></p> <ul style="list-style-type: none"> <li><b>\$85</b> copayment <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Surgery Services</u></p> <ul style="list-style-type: none"> <li><b>\$245</b> copayment <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Mental Health Services</u></p> <ul style="list-style-type: none"> <li><b>\$85</b> copayment <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> <li><b>\$35</b> copayment <ul style="list-style-type: none"> <li>Partial Hospitalization</li> </ul> </li> </ul> <p><u>Emergency Services</u></p> <ul style="list-style-type: none"> <li><b>\$65</b> copayment <ul style="list-style-type: none"> <li>Emergency Room</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Diagnostic Procedures and Tests</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Advanced Imaging Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Nuclear Medicine Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Basic Radiological Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Diagnostic Mammography</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Radiation Therapy</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul> <p><u>Lab Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
	<p><u>Surgery Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Mental Health Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> <li>– Partial Hospitalization</li> </ul> </li> </ul> <p><u>Emergency Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$65</b> copayment               <ul style="list-style-type: none"> <li>– Emergency Room</li> </ul> </li> </ul>
<p><b>Outpatient mental health care</b></p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copayment               <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> <li>• <b>\$85</b> copayment               <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance               <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p><b>Outpatient rehabilitation services</b></p> <p>Covered services include: physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p> <ul style="list-style-type: none"> <li>• Prior authorization is required for in-network physical, occupational, and speech therapies.</li> </ul>	<p><b><u>In Network:</u></b></p> <p><u>Physical Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment               <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Comprehensive Outpatient Rehab Facility</li> </ul> </li> <li>• <b>\$40</b> copayment               <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Speech Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment               <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Comprehensive Outpatient Rehab Facility</li> </ul> </li> <li>• <b>\$40</b> copayment               <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Occupational Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment               <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul>



Services that are covered for you	What you must pay when you get these services
	<ul style="list-style-type: none"> <li>– Comprehensive Outpatient Rehab Facility</li> <li>• <b>\$40</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Physical Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Comprehensive Outpatient Rehab Facility</li> </ul> </li> </ul> <p><u>Speech Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Comprehensive Outpatient Rehab Facility</li> </ul> </li> </ul> <p><u>Occupational Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Comprehensive Outpatient Rehab Facility</li> </ul> </li> </ul>
<p><b>Outpatient substance abuse services</b></p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Partial Hospitalization</li> </ul> </li> <li>• <b>\$85</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> <li>– Partial Hospitalization</li> </ul> </li> </ul>
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b></p> <p><b>Note:</b> If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient</p>	<p><b><u>In Network:</u></b></p> <p><u>Surgery Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$245</b> copayment <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> <li>• <b>\$195</b> copayment</li> </ul>

Services that are covered for you	What you must pay when you get these services
<p>surgery. Even if you stay in the hospital overnight, you might still be considered an "outpatient."</p> <ul style="list-style-type: none"> <li>Prior authorization is required for in-network abdominoplasty, balloon sinuplasty, blepharoplasty, breast procedures, otoplasty, elective outpatient cardiac catheterizations, penile implant, rhinoplasty, obesity, oral surgeries, and surgery for obstructive sleep apnea.</li> </ul>	<ul style="list-style-type: none"> <li>Ambulatory Surgical Center</li> </ul> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment <ul style="list-style-type: none"> <li>Outpatient Hospital</li> <li>Ambulatory Surgical Center</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Surgery Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> <li>Ambulatory Surgical Center</li> </ul> </li> </ul> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Outpatient Hospital</li> <li>Ambulatory Surgical Center</li> </ul> </li> </ul>
<p><b>*Over-the-counter drugs</b></p> <p>You are eligible for a <b>\$40</b> monthly benefit to be used toward the purchase of over-the-counter (OTC) health and wellness products available through our mail order service. Please contact Customer Care for additional benefit details or to obtain the order form.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment</li> </ul>
<p><b>Partial hospitalization services</b></p> <p>"Partial hospitalization" is a structured program of active psychiatric treatment provided in a hospital outpatient setting or by a community mental health center, that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</p> <ul style="list-style-type: none"> <li>Prior authorization is required for in-network partial hospitalization services.</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$35</b> copayment <ul style="list-style-type: none"> <li>Partial Hospitalization</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>Partial Hospitalization</li> </ul> </li> </ul>
<p> <b>Physical exam (Routine)</b></p> <p>In addition to the Annual Wellness Visit or the "Welcome to Medicare" physical exam, you are covered for the following exam once per year:</p> <ul style="list-style-type: none"> <li>Comprehensive preventive medicine evaluation and management, including an age and gender appropriate history, examination, and counseling/anticipatory guidance/risk factor reduction interventions</li> <li><b>Note:</b> Any lab or diagnostic procedures that are ordered are not covered under this benefit and you pay your plan cost-sharing amount for those services separately.</li> </ul>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li><b>\$0</b> copayment <ul style="list-style-type: none"> <li>PCP's Office</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li><b>30%</b> coinsurance <ul style="list-style-type: none"> <li>PCP's Office</li> </ul> </li> </ul>
<p><b>Physician/Practitioner services, including doctor's office visits</b></p>	<p><b><u>In Network:</u></b></p>


Services that are covered for you	What you must pay when you get these services
<p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Medically-necessary medical care or surgery services furnished in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location</li> <li>• Consultation, diagnosis, and treatment by a specialist</li> <li>• Basic hearing and balance exams performed by your PCP or specialist, if your doctor orders it to see if you need medical treatment.</li> <li>• Certain telehealth services including consultation, diagnosis, and treatment by a physician or practitioner for patients in certain rural areas or other locations approved by Medicare</li> <li>• Second opinion by another provider prior to surgery</li> <li>• Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician)</li> </ul>	<p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Advanced Imaging Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$245</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office in addition to the office visit copay.</li> <li>– Specialist's Office in addition to the office visit copay.</li> </ul> </li> </ul> <p><u>Surgery Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Radiation Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><b>Out Of Network:</b></p> <p><u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Advanced Imaging Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Surgery Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Radiation Therapy</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul>
<p><b>Podiatry services</b></p>	<p><b>In Network:</b> <u>Medicare covered podiatry services</u></p>


Services that are covered for you	What you must pay when you get these services
<p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs).</li> <li>• Routine foot care for members with certain medical conditions affecting the lower limbs</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><b>Out Of Network:</b> <u>Medicare covered podiatry services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul>
<p> <b>Prostate cancer screening exams</b></p> <p>For men age 50 and older, covered services include the following - once every 12 months:</p> <ul style="list-style-type: none"> <li>• Digital rectal exam</li> <li>• Prostate Specific Antigen (PSA) test</li> </ul>	<p><b>In Network:</b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for an annual PSA test.</li> </ul> <p><b>Out Of Network:</b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul>
<p><b>Prosthetic devices and related supplies</b></p> <p>Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see "Vision Care" later in this section for more detail.</p> <ul style="list-style-type: none"> <li>• Prior authorization is required for in-network prosthetic devices.</li> </ul>	<p><b>In Network:</b></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Prosthetics Provider</li> </ul> </li> </ul> <p><b>Out Of Network:</b></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Prosthetics Provider</li> </ul> </li> </ul>
<p><b>Pulmonary rehabilitation services</b></p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and a referral for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p><b>In Network:</b></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><b>Out Of Network:</b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Outpatient Hospital</li> </ul> </li> </ul>
<p><b>*QuitNet®</b></p> <p>Stop smoking with QuitNet Comprehensive. Services include: QuitNet QuitGuide, QuitTips e-mail support, web based or telephonic counseling/coaching and Nicotine Replacement Therapy.</p>	<p><b>In Network:</b></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment</li> </ul>




Services that are covered for you	What you must pay when you get these services
<p>Please contact QuitNet at 1-888-572-4074 for further details or to take advantage of this benefit.</p>	
<p> <b>Screening and counseling to reduce alcohol misuse</b></p> <p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p> <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b></p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling to prevent STIs preventive benefit.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p><b>Services to treat kidney disease and conditions</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime.</li> <li>• Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3)</li> <li>• Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care)</li> <li>• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)</li> <li>• Home dialysis equipment and supplies</li> <li>• Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply)</li> </ul>	<p><b><u>In Network:</u></b></p> <p><u>Kidney Disease Education Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Renal Dialysis Services</u></p> <ul style="list-style-type: none"> <li>• <b>0%</b> coinsurance <ul style="list-style-type: none"> <li>– Dialysis Center</li> </ul> </li> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Durable Medical Equipment</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> </ul> </li> </ul> <p><u>Home Health Care</u></p>

Services that are covered for you	What you must pay when you get these services
<p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section below, "Medicare Part B prescription drugs."</p>	<ul style="list-style-type: none"> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– Member's Home</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Kidney Disease Education Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Renal Dialysis Services</u></p> <ul style="list-style-type: none"> <li>• <b>0%</b> coinsurance <ul style="list-style-type: none"> <li>– Dialysis Center</li> </ul> </li> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Outpatient Hospital</li> </ul> </li> </ul> <p><u>Durable Medical Equipment</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Durable Medical Equipment Provider</li> </ul> </li> </ul> <p><u>Home Health Care</u></p> <ul style="list-style-type: none"> <li>• <b>20%</b> coinsurance <ul style="list-style-type: none"> <li>– Member's Home</li> </ul> </li> </ul>
<p><b>*SilverSneakers® Fitness</b></p> <p>Basic fitness center membership at participating fitness center(s), fitness classes, Program Advisor™ assistance, SilverSneakers program, social events and SilverSneakers Steps® personalized home fitness program.</p> <p>Any nonstandard fitness center services that usually have an extra fee are not included in your membership.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment</li> </ul>
<p><b>Skilled nursing facility (SNF) care</b></p> <p>(For a definition of "skilled nursing facility care," see Chapter 10 of this booklet. Skilled nursing facilities are sometimes called "SNFs.")</p> <p>You are covered for up to 100 medically necessary days per benefit period. Prior hospital stay is not required. Covered services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Semiprivate room (or a private room if medically necessary)</li> <li>• Meals, including special diets</li> <li>• Skilled nursing services</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> </ul>	<ul style="list-style-type: none"> <li>• A new skilled nursing benefit will begin on day one when you first enroll in a Medicare Advantage plan, or when you have not received any inpatient skilled care in a Skilled Nursing Facility for 60 days in a row.</li> </ul> <p>Per Benefit Period, you pay:</p> <p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$40</b> copayment per day, days 1 to 20 <ul style="list-style-type: none"> <li>– Skilled Nursing Facility</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> <li>• Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.)</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood you need.</li> <li>• Medical and surgical supplies ordinarily provided by SNFs</li> <li>• Laboratory tests ordinarily provided by SNFs</li> <li>• X-rays and other radiology services ordinarily provided by SNFs</li> <li>• Use of appliances such as wheelchairs ordinarily provided by SNFs</li> <li>• Physician/Practitioner services</li> </ul> <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost-sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> <li>• A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care).</li> <li>• A SNF where your spouse is living at the time you leave the hospital.</li> <li>• Prior authorization is required for in-network inpatient skilled nursing care.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$156</b> copayment per day, days 21 to 100 <ul style="list-style-type: none"> <li>– Skilled Nursing Facility</li> </ul> </li> </ul> <p><b>Out Of Network:</b> <u>Skilled Nursing Care</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance per admission <ul style="list-style-type: none"> <li>– Skilled Nursing Facility</li> </ul> </li> </ul>
<p> <b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b></p> <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period, however, you will pay the applicable cost-sharing. Each counseling attempt includes up to four face-to-face visits.</p>	<p><b>In Network:</b> <u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> <li>• There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</li> </ul> <p><b>Out Of Network:</b> <u>Physician and Professional Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Medicare Covered Smoking Cessation Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> </ul> </li> </ul>

Services that are covered for you	What you must pay when you get these services
<p><b>Urgently needed care</b></p> <p>Urgently needed care is care provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed care may be furnished by in-network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible.</p> <p>You are covered for urgently needed care in the United States and its territories.</p>	<p><b><u>In Network:</u></b></p> <p><u>Urgently Needed Care</u></p> <ul style="list-style-type: none"> <li>• <b>\$10</b> copayment <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> </ul> </li> </ul> <p><u>Emergency Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$65</b> copayment <ul style="list-style-type: none"> <li>– Emergency Room</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Urgently Needed Care</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> <li>– Specialist's Office</li> <li>– Immediate Care Facility</li> </ul> </li> </ul> <p><u>Emergency Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$65</b> copayment <ul style="list-style-type: none"> <li>– Emergency Room</li> </ul> </li> </ul>
<p> <b>Vision care</b></p> <p><b>Covered services include:</b></p> <ul style="list-style-type: none"> <li>• Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.</li> <li>• For people who are at high risk of glaucoma, such as people with a family history of glaucoma, people with diabetes, and African-Americans who are age 50 and older: glaucoma screening once per year.</li> <li>• One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.) Corrective lenses/frames (and replacements) needed after a cataract removal without a lens implant.</li> <li>• *You are also covered for supplemental vision benefits that Original Medicare does not cover. These benefits are detailed separately at the end of this chart.</li> </ul>	<p><b><u>In Network:</u></b></p> <p><u>Medicare Covered Vision Services</u></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copayment <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Eyewear (Post Cataract Surgery)</u></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– All Outpatient Places of Treatment</li> </ul> </li> </ul> <p><b><u>Out Of Network:</u></b></p> <p><u>Medicare Covered Vision Services</u></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– Specialist's Office</li> </ul> </li> </ul> <p><u>Eyewear (Post Cataract Surgery)</u></p>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> <li>– <b>Please note:</b> the network of physicians for your supplemental vision benefits may be different than the network of physicians for the Original Medicare vision benefits listed above.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$0</b> copayment <ul style="list-style-type: none"> <li>– All Outpatient Places of Treatment</li> </ul> </li> </ul> <p><b><u>Supplemental vision benefits</u></b></p> <ul style="list-style-type: none"> <li>• You are covered for supplemental vision benefits. See the supplemental vision benefit description at the end of this chart for details.</li> </ul>
<p> <b>"Welcome to Medicare" Preventive Visit</b></p> <p>The plan covers the one-time "Welcome to Medicare" preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed.</p> <p><b>Important:</b> We cover the "Welcome to Medicare" preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your "Welcome to Medicare" preventive visit.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• There is no coinsurance, copayment, or deductible for the "Welcome to Medicare" preventive visit.</li> </ul> <p><b><u>Out Of Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance <ul style="list-style-type: none"> <li>– PCP's Office</li> </ul> </li> </ul>
<p><b>*Well Dine inpatient meal program</b></p> <p>After your inpatient stay in the hospital or nursing facility, you are eligible for a one week course of meals at no extra cost to you. Ten nutritious, precooked, frozen meals will be delivered to your home.</p> <p>Please contact Well Dine at 1-866-96MEALS (1-866-966-3257) for further details or to take advantage of this benefit after your discharge.</p>	<p><b><u>In Network:</u></b></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copayment</li> </ul>

## Mandatory supplemental dental benefit 767

### Coverage description

You may receive the following dental services:

Description of Benefit	In Network MEMBER Pays	Out Network MEMBER Pays
<b>Exams – Frequency/Limitations</b> - One procedure per year		
Periodic oral exam	0%	50%
Comprehensive oral evaluation	0%	50%
<b>Bitewing X-rays – Frequency/Limitations</b> - One procedure per year		
Bitewing X-rays	0%	50%
<b>Prophylaxis (Cleaning) – Frequency/Limitations</b> - One procedure per year		
Prophylaxis (cleaning)	0%	50%
<b>Amalgam Restorations (Fillings) – Frequency/Limitations</b> - One procedure per year		
Amalgam – primary or permanent	0%	50%
<b>Anesthesia – Frequency/Limitations</b> - As needed with covered procedures		
Analgesia, anxiolysis, inhalation of nitrous oxide	0%	50%

## Mandatory supplemental hearing benefit 833

### Coverage description

You may receive the following services from any hearing or hearing aid provider:

Benefit	Your Cost
<u>In-Network</u>	
• Routine hearing exam (maximum of one exam per year)	\$0
• Hearing aid fitting-evaluation (maximum of one evaluation per year)	\$0
• Hearing aid: – <b>\$1,000</b> benefit (combined in and out-of-network) toward the purchase of approved hearing aids (once every three years)	Any amount over <b>\$1,000</b> of approved hearing aids (once every three years)
<u>Out-of-Network</u>	
• Routine hearing exam (maximum of one exam per year)	25%
• Hearing aid fitting-evaluation (maximum of one evaluation per year)	25%
• Hearing aid: – <b>\$1,000</b> benefit (combined in and out-of-network) toward the purchase of approved hearing aids (once every three years)	Any amount over <b>\$1,000</b> of approved hearing aids (once every three years)

## Mandatory supplemental vision benefit 742

### Coverage description

You may receive the following vision-related services:

Benefit	Your Cost*
• Routine Eye Exam (maximum of one exam every 12 months)	Any amount over <b>\$40</b>
• Frames and Lens Package – <b>\$100</b> benefit toward the purchase and fitting of one pair of eyeglasses or contact lenses at a network optical provider (once every 12 months)	Any amount over <b>\$100</b> of approved eyewear (once every 12 months)

\* Your routine exam charge will not exceed **\$40** at an **EyeMed Vision Care Select network optical provider**. When using an out-of-network provider, you will be responsible for costs above the plan approved amount. You are responsible for submitting an EyeMed Vision Care out-of-network claim form with itemized receipt when seeing a non-EyeMed Select provider. Claim forms can be found on MyHumana.

## Section 2.2 Extra optional supplemental benefits you can buy

Our plan offers some extra benefits that are not covered by Original Medicare and are not included in your benefits package as a plan member. These extra benefits are called **optional supplemental benefits**. If you want these optional supplemental benefits (OSBs), you must sign up for them and you may have to pay an extra premium for them. The optional supplemental benefits described in this section are subject to the same appeals process as any other benefits.

If you purchase these optional supplemental benefits, this Evidence of Coverage contract will apply to the extra benefits you purchase. There are multiple ways to pay the premium for the optional supplemental benefits, including payments by check, credit or debit card, or automatic withdrawal from your checking or savings account. For more information about your payment options, please call Customer Care at the phone number on the back of your Humana member ID card.

### Optional supplemental benefits

#### Extra benefits you can add to customize your Medicare Advantage plan

#### Optional supplemental benefits enrollment

To get optional supplemental benefits, you must choose the benefits in one of two ways:

1. Enroll in optional supplemental benefits (OSBs) when you enroll in your Medicare Advantage plan. In most cases, your optional supplemental benefits will begin the same day that your Medicare Advantage plan begins.
2. Fill out a separate optional supplemental benefits enrollment application at any time. You can also call 1-800-645-7322 (TTY: 711), Monday - Friday, 8 a.m. to 8 p.m. local time. If you enroll this way, your optional supplemental benefits will begin on the first day of the month after Humana receives your application.

Medicare Advantage plans and optional supplemental benefits must be reapproved by the Centers for Medicare & Medicaid Services (CMS) each year. Any changes to your plan will be reported to you in the Annual Notification of Changes letter sent in the fall. Once your plan is approved, if you do not change your Medicare Advantage plan during the annual election period and you are enrolled in an OSB, then your OSB will be renewed automatically at the beginning of the next year, if the OSB is still available.

Please note that the following benefits are purchased separately and are not included in your Medicare Advantage plan premium. These benefits are offered on an annual basis. No unused benefits will "roll over" to the next coverage year.

For more information about enrollment in optional supplemental benefits, call Customer Care at the phone number on the back of your Humana member ID card. That number also appears at the end of this section.

### Optional supplemental benefits provider directory

To find a provider for your optional supplemental benefits (OSB), see your OSB Provider Directory. It will be sent to you within 10 days of enrolling in an OSB.

If you need an OSB Provider Directory or want the name of a provider, please call Customer Care. Humana is not responsible for the availability or ongoing participation of any provider and the provider availability may change. Always make sure your provider is in the network before receiving care.

### Optional supplemental benefits voluntary disenrollment

If you want to end your optional supplemental benefits coverage, you need to let us know by writing us a letter. We **cannot** accept disenrollment requests by phone.

Your letter should:

- Tell us clearly that you want to disenroll from the optional supplemental benefits only – not the Medicare Advantage plan
- Include your name, member ID number, and signature
- Be sent to the Humana disenrollment office. You can get the address by calling Customer Care at the phone number on the back of your Humana member ID card. The number is also at the end of this section.

### Optional supplemental benefits involuntary disenrollment

If you do not pay the premiums for your optional supplemental benefits, you will lose your OSB coverage. We will tell you in writing that you have 60 days to pay the optional supplemental benefit premium before your coverage ends. At the end of your grace period, we will end the benefits if you have not paid everything you owe.

If you end these benefits, or if you lose them because you did not pay what you owe, you can start these benefits again later in the year. Any claims that were previously processed in the original coverage will count towards your benefit maximum. Your benefits will not start over.

### Refund of premium

If you pay more premiums than you owe, we may return these funds if you ask to end the benefits. If we issue a refund for overpayment, it will be mailed within 45 business days of notification. However, if you have an outstanding balance for your Medicare Advantage (MA) plan premium, we will apply your overpayment of optional supplemental benefit premiums to your outstanding balance for your Medicare Advantage plan.

### MyOption<sup>SM</sup> Enhanced Dental PPO

This optional supplemental benefit (OSB) provides you with extra benefits. You will need to pay extra monthly premiums for these benefits. These benefits include coverage for many preventive, basic, and major dental services.

### Premium information

Monthly premium	<b>\$22.20</b> monthly benefit premium.
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## Coverage information

### General information

- Maximum plan benefit – combined for both in-network and out-of-network services – of **\$1,500** per person per calendar year

### **Dental benefit**

With this optional supplemental benefit, you are covered for certain diagnostic and preventive services – including bitewing X-rays, routine cleanings and checkups – when you see a network dentist. Humana negotiates rates for dental services. You can choose to see a non-network dentist for covered dental services. When you see a non-network dentist, you will pay your part of the negotiated rate (your coinsurance). If your dentist charges more than that rate, you may have to pay more.

**Covered dental services – total annual benefit (Medicare Advantage Plan plus OSB)**

Services that are covered for you	What you must pay	
	Network Dentist*	Non-Network Dentist**
<b>Preventive and diagnostic dental services</b> <ul style="list-style-type: none"> <li>• Oral examinations – three procedures per year</li> <li>• Bitewing X-rays – two procedures per year</li> <li>• Dental prophylaxis (cleanings) – three procedures per year</li> </ul>	0%	50%
<b>Basic dental services (minor restorative)</b> <ul style="list-style-type: none"> <li>• Restorations (fillings) amalgam and composite– three procedures per year <ul style="list-style-type: none"> <li>– Anterior (front) teeth – amalgam restorations and composite resin restorations</li> <li>– Posterior (back) teeth – amalgam restorations and comparable amalgam benefit applied for composite resin restorations. Member is responsible for remaining cost difference between composite restoration and amalgam restoration.</li> </ul> </li> <li>• Extractions, non-surgical – two procedures per year</li> <li>• Crown or bridge re-cement – one procedure per year</li> <li>• Emergency treatment for pain – two procedures per year</li> </ul>	0%	50%
<b>Major dental services (endodontics, periodontics and oral surgery)</b> <ul style="list-style-type: none"> <li>• Root canal treatment – one procedure per year</li> <li>• Crowns – one procedure per year</li> <li>• Periodontal scaling and root planing – one procedure every three years, per quadrant</li> <li>• Denture adjustments (not covered within six months of initial placement) – one procedure per year</li> <li>• Denture reline (not allowed on spare dentures) – one procedure per year</li> </ul>	50%	55%
<ul style="list-style-type: none"> <li>• Root canal treatment – one procedure per year</li> <li>• Crowns – one procedure per year</li> <li>• Periodontal scaling and root planing – one procedure every three years, per quadrant</li> <li>• Denture adjustments (not covered within six months of initial placement) – one procedure per year</li> <li>• Denture reline (not allowed on spare dentures) – one procedure per year</li> </ul>	70%	75%

\*Network dentists have agreed to provide services at an in-network rate. If you see a network dentist, you cannot be billed more than the in-network rate.

\*\*Non-network dentists have not agreed to provide services at an in-network rate. Humana negotiates rates for dental services. When you see a non-network dentist, you will pay your part of the negotiated rate (your coinsurance). If your dentist charges more than that rate, you may have to pay more.

### General benefit payments

The optional supplemental benefit helps you pay for covered dental services, as shown in the Coverage Information section. Covered dental services are subject to the conditions, limitations, exclusions and maximums of this optional supplemental benefit.

After you receive a dental service, we will check to see if it is a covered dental service. If we determine it is a covered dental service, we will pay benefits as follows:

1. We will determine the total covered expense.
2. We will review the covered expense against any maximum benefits that may apply.
3. We will check to see if you have met your deductible. If you have not, we will subtract any amount needed to meet the deductible.
4. We will pay the remaining eligible covered expense to you or your dentist, based on your coinsurance for that covered service.

### Alternate services

If there are two or more services that can fix a dental condition, Humana will decide how to pay your benefits using the covered expenses for the least expensive covered service that produces a professionally satisfactory result, as determined by us. We will pay up to the reimbursement limit for the least expensive covered service, subject to any deductible, coinsurance, and maximum benefit. You must pay the excess amount.

If you or your dentist chooses a treatment that costs more than the one we recommend, Humana's payment will be based on the cost of the less expensive treatment. You will be responsible for the rest of the bill.

### Pretreatment plan

We suggest that if dental care you need is expected to exceed **\$300**, you or your dentist send a dental treatment plan for us to review before your treatment. The dental treatment plan should include:

1. A list of services you will receive. Your dentist should use the American Dental Association nomenclature and codes.
2. Your dentist's written description of the proposed treatment.
3. Supporting pretreatment X-rays showing your dental needs.
4. Itemized cost of the proposed treatment.
5. Any other appropriate diagnostic materials that we may request.

An estimate for services is not a guarantee of what we will pay. It tells you and your dentist in advance about the benefits payable for the covered expenses in the treatment plan. We will notify you and your dentist of the benefits payable based on the submitted treatment plan.

An estimate for services is not necessary for emergency care.

### Process and timing

An estimate for services is valid for 90 days after the date we notify you and your dentist of the benefits payable for the proposed treatment plan. This is subject to your eligibility of coverage. If treatment will not begin for more than 90 days after the date we notify you and your dentist, we recommend that you wait and submit a new treatment plan.

## General provisions

**Dentists are independent providers.** Humana's obligations are limited to payment for services described in this document.

**Dental records.** We have access to dental and treatment records of members. We use this information for determination of benefits, processing claims, utilization review, quality assurance, financial audit, or for any other purpose reasonably related to covered dental services. Each member should fill out and send us such additional consents, releases and other documents we may ask for in order to determine or provide benefits. If we do not get all of the information we need from you and your dentist, we can decide not to pay benefits for your treatment.

## Limitations and exclusions

This MyOption<sup>SM</sup> Enhanced Dental PPO optional supplemental benefit does not include coverage for following:

1. Any expenses incurred while you qualify for any workers' compensation or occupational disease act or law, whether or not you applied for coverage.
2. Services that are:
  - a. Free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law
  - b. Furnished by, or payable under, any plan or law through any government or any political subdivision – this does not include Medicare or Medicaid
  - c. Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury
3. Any loss caused or contributed by war or any act of war, whether declared or not; any act of international armed conflict; or any conflict involving armed forces of any international authority.
4. Any expense arising from the completion of forms.
5. Your failure to keep an appointment with the dentist.
6. Any service we consider cosmetic dentistry unless it is necessary as a result of an accidental injury sustained while you are covered under this policy. We consider the following to be cosmetic dentistry procedures:
  - a. Facings on crowns or pontics – the portion of a fixed bridge between the abutments – posterior to the second bicuspid
  - b. Any service to correct congenital malformation
  - c. Any service performed primarily to improve appearance; or characterization and personalization of prosthetic devices
7. Charges for: any type of implant and all related services, including crowns or the prosthetic device attached to it; precision or semi-precision attachments; overdentures and any endodontic treatment associated with overdentures; other customized attachments.
8. Any service related to:
  - a. Altering vertical dimension of teeth
  - b. Restoration or maintenance of occlusion
  - c. Splinting teeth, including multiple abutments, or any service to stabilize periodontally weakened teeth
  - d. Replacing tooth structures lost as a result of abrasion, attrition, erosion or abfraction
  - e. Bite registration or bite analysis
9. Infection control, including but not limited to sterilization techniques.
10. Fees for treatment performed by someone other than a dentist except for scaling and teeth cleaning, and the topical application of fluoride that can be performed by a licensed dental hygienist. The treatment must be rendered under the supervision and guidance of the dentist in accordance with generally accepted dental standards.
11. Any hospital, surgical, or treatment facility, or for services of an anesthesiologist or anesthetist.
12. Prescription drugs or pre-medications, whether dispensed or prescribed.

### Limitations and exclusions

13. Any service not specifically listed in the Coverage Information.
14. Any service that we determine is not a dental necessity; does not offer a favorable prognosis; does not have uniform professional endorsement; or is deemed to be experimental or investigational in nature.
15. Orthodontic services.
16. Any expense incurred before your effective date or after the date your coverage under this optional supplemental benefit terminates.
17. Services provided by someone who ordinarily lives in your home or who is a family member.
18. Charges exceeding the reimbursement limit for the service.
19. Treatment resulting from any intentionally self-inflicted injury or bodily illness.
20. Local anesthetics, irrigation, nitrous oxide, bases, pulp caps, temporary dental services, study models, treatment plans, occlusal adjustments, or tissue preparation associated with the impression or placement of a restoration when charged as a separate service. These services are considered an integral part of the entire dental service.
21. Repair and replacement of orthodontic appliances.
22. Any surgical or nonsurgical treatment for any jaw joint problems, including any temporomandibular joint disorder, craniomaxillary, craniomandibular disorder, or other conditions of the joint linking the jaw bone and skull; or treatment of the facial muscles used in expression and chewing functions, for symptoms including, but not limited to, headaches.
23. Extractions, except for extractions of erupted tooth or exposed root (includes routine removal of tooth structure, minor smoothing of socket bone, and closure, as necessary), or surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone of section of tooth.

### Excess coverage

We will not pay benefits for any accidental injury if other insurance will provide payments or expense coverage, regardless of whether the other coverage is described as primary, excess or contingent. If your claim against another insurer is denied or partially paid, we will process your claim according to the terms and conditions of this certificate. If we make a payment, you agree to assign to us any right you have against the other insurer for dental expenses we pay. Payments made by the other insurer will be credited toward any applicable coinsurance or calendar year deductibles.

It's your responsibility to understand your dental coverage, including its limitations and exclusions. To be covered, all dental services must be received from a licensed dentist who deems the service necessary and must be approved by the plan. Remember, the greatest savings on covered services are through OSB network dentists. The dentist you choose may ask you to sign an informed consent document detailing the risks, covered dental services, and options to all recommended treatments. You should always ask the dentist for a treatment plan detailing the services to be performed and the associated costs prior to having work performed.

### Questions?

For more information about MyOption<sup>SM</sup> Enhanced Dental PPO or to request an optional supplemental benefit application, call HumanaDental Customer Care at

1-800-669-6614

For TTY, call 711

Monday – Friday, 8 a.m. – 6 p.m. local time

Visit **Humana.com**

## **Section 2.3      Getting care using our plan's optional visitor/traveler benefit**

You may get care when you are outside the service area. You may need to pay higher cost-sharing for routine care from non-network providers, but you won't pay extra in a medical emergency or if your care is urgently needed. If you have questions about your medical costs when you travel, please call Customer Care.

You have access to providers in the Humana Choice network in all of our service areas. If you need urgently needed care or non-emergency care while traveling outside the plan's service area, call Customer Care. We'll tell you whether you're in one of our other Humana Choice service areas and help you find an in-network provider. You may see any provider you choose, but your out-of-pocket costs may be higher if you see an out-of-network provider.

If you are in another Humana Choice service area and are using your U.S. Travel Benefit, you can be outside your service area for up to 12 months.

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## **SECTION 3      What benefits are not covered by the plan?**

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### **Section 3.1      Benefits we do not cover (exclusions)**

This section tells you what kinds of benefits are "excluded." Excluded means that the plan doesn't cover these benefits.

The list below describes some services and items that aren't covered under any conditions and some that are excluded only under specific conditions.

If you get benefits that are excluded, you must pay for them yourself. We won't pay for the excluded medical benefits listed in this section (or elsewhere in this booklet), and neither will Original Medicare. The only exception: If a benefit on the exclusion list is found upon appeal to be a medical benefit that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 7, Section 5.3 in this booklet.)

In addition to any exclusions or limitations described in the Benefits Chart, or anywhere else in this Evidence of Coverage, **the following items and services aren't covered under Original Medicare or by our plan:**

- Services considered not reasonable and necessary, according to the standards of Original Medicare, unless these services are listed by our plan as covered services.
- Experimental medical and surgical procedures, equipment and medications, unless covered by Original Medicare or under a Medicare-approved clinical research study or by our plan. (See Chapter 3, Section 5 for more information on clinical research studies.) Experimental procedures and items are those items and procedures determined by our plan and Original Medicare to not be generally accepted by the medical community.
- Surgical treatment for morbid obesity, except when it is considered medically necessary and covered under Original Medicare.
- Private room in a hospital, except when it is considered medically necessary.
- Private duty nurses.
- Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.
- Full-time nursing care in your home.
- Custodial care is care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care. Custodial care is personal care that does not require the continuing

attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.

- Homemaker services include basic household assistance, including light housekeeping or light meal preparation.
- Fees charged by your immediate relatives or members of your household.
- Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary.
- Cosmetic surgery or procedures, unless because of an accidental injury or to improve a malformed part of the body. However, all stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
- Chiropractic care, other than manual manipulation of the spine consistent with Medicare coverage guidelines.
- Routine foot care, except for the limited coverage provided according to Medicare guidelines.
- Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace or the shoes are for a person with diabetic foot disease.
- Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease.
- Radial keratotomy, LASIK surgery, vision therapy, and other low vision aids and services.
- Outpatient prescription drugs.
- Reversal of sterilization procedures, sex change operations, and non-prescription contraceptive supplies.
- Acupuncture.
- Naturopath services (uses natural or alternative treatments).
- Services provided to veterans in Veterans Affairs (VA) facilities. However, when emergency services are received at VA hospital and the VA cost-sharing is more than the cost-sharing under our plan, we will reimburse veterans for the difference. Members are still responsible for our cost-sharing amounts.

#### **Dental Mandatory Supplemental Benefit Exclusions:**

- Benefits are offered on a calendar year basis. If these benefits are changed or eliminated next year and you have not used these benefits, you are no longer eligible for these benefits.
- Network dentists have agreed to provide services at contracted fees (the in-network fee schedules, or INFS). If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee schedule (coinsurance payment still applies).
- Non-network dentists have not agreed to provide services at contracted fees. If a member sees an out-of-network dentist, the coinsurance level will apply to the average negotiated in-network fee schedule (INFS) in your area. Members are responsible for the difference between the INFS and dentists' charged fees when visiting an out-of-network dentist.

#### **Hearing Mandatory Supplemental Benefit Exclusions:**

- Any fees for exams, tests, evaluations or any services in excess of the stated maximums.
- Any expenses which are covered by Medicare or any other government program or insurance plan, or for which you are not legally required to pay.
- Services provided for clearance/consultation by a physician.
- Any refitting fees for lost or damaged hearing aids.
- \*Note: Benefits are offered on an annual basis. If this benefit is changed or eliminated next year or the year after and you have not used these benefits, you are no longer eligible for the benefits described above.

#### **Vision Mandatory Supplemental Benefit Exclusions:**

- There is no declining balance feature; The entire allowance must be utilized in one visit/transaction.
- Standard contact fit and follow up.
- Athletic or industrial lenses.
- Prisms.
- Two pairs of eyeglasses in lieu of bifocals.
- Replacement of lost or damaged lenses or frames.

- Any expenses which are covered by worker's compensation, Medicare or any other government program.
- Any expenses which you are not legally required to pay.
- Any item not contained in the coverage description.

The plan will not cover the excluded services listed above. Even if you receive the services at an emergency facility, the excluded services are still not covered.



**Chapter 5. Asking us to pay our share of a bill you have received for covered medical services**

**SECTION 1     Situations in which you should ask us to pay our share of the cost of your covered services**

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## **SECTION 1      Situations in which you should ask us to pay our share of the cost of your covered services**

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<b>Section 1.1      If you pay our plan's share of the cost of your covered services, or if you receive a bill, you can ask us for payment</b>
--

Sometimes when you get medical care, you may need to pay the full cost right away. Other times, you may find that you have paid more than you expected under the coverage rules of the plan. In either case, you can ask our plan to pay you back (paying you back is often called “reimbursing” you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services that are covered by our plan.

There may also be times when you get a bill from a provider for the full cost of medical care you have received. In many cases, you should send this bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

### **1. When you've received medical care from a provider who is not in our plan's network**

When you received care from a provider who is not part of our network, you are only responsible for paying your share of the cost, not for the entire cost. (Your share of the cost may be higher for an out-of-network provider than for a network provider.) You should ask the provider to bill the plan for our share of the cost.

- If you pay the entire amount yourself at the time you receive the care, you need to ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- At times you may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
  - If the provider is owed anything, we will pay the provider directly.
  - If you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.
- **Please note:** While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If the provider is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive.

### **2. When a network provider sends you a bill you think you should not pay**

Network providers should always bill the plan directly, and ask you only for your share of the cost. But sometimes they make mistakes, and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called “balance billing.” This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges. For more information about “balance billing,” go to Chapter 4, Section 1.4.
- Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

### **3. If you are retroactively enrolled in our plan**

Sometimes a person's enrollment in the plan is retroactive. (Retroactive means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork for us to handle the reimbursement.

- Please call Customer Care for additional information about how to ask us to pay you back and deadlines for making your request. (Phone numbers for Customer Care are printed on the back cover of this booklet.)

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this booklet (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) has information about how to make an appeal.

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## **SECTION 2      How to ask us to pay you back or to pay a bill you have received**

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<b>Section 2.1      How and where to send us your request for payment</b>
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Send us your request for payment, along with your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records.

Mail your request for payment together with any bills or receipts to us at this address:

Requests for payment for Medical Services:

Humana  
P.O. Box 14601  
Lexington, KY 40512-4140

Contact Customer Care if you have any questions (phone numbers are printed on the back cover of this booklet). If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

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## **SECTION 3      We will consider your request for payment and say yes or no**

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<b>Section 3.1      We check to see whether we should cover the service and how much we owe</b>
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When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care is covered and you followed all the rules for getting the care, we will pay for our share of the cost. If you have already paid for the service, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service yet, we will mail the payment directly to the provider. (Chapter 3 explains the rules you need to follow for getting your medical services covered.)

- If we decide that the medical care is not covered, or you did not follow all the rules, we will not pay for our share of the cost. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

<b>Section 3.2</b>	<b>If we tell you that we will not pay for all or part of the medical care, you can make an appeal</b>
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If you think we have made a mistake in turning down your request for payment or you don't agree with the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment.

For the details on how to make this appeal, go to Chapter 7 of this booklet (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)). The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 4 of Chapter 7. Section 4 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as “appeal.” Then after you have read Section 4, you can go to Section 5.3 in Chapter 7 that tells what to do if you want to make an appeal about getting paid back for a medical service.

**Chapter 6. Your rights and responsibilities**

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## **SECTION 1      Our plan must honor your rights as a member of the plan**

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<b>Section 1.1</b>	<b>We must provide information in a way that works for you (in languages other than English, in Braille, in large print, or other alternate formats, etc.)</b>
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To get information from us in a way that works for you, please call Customer Care (phone numbers are printed on the back cover of this booklet).

Our plan has people and free language interpreter services available to answer questions from non-English speaking members. We can also give you information in Braille, in large print, or other alternate formats if you need it. If you are eligible for Medicare because of a disability, we are required to give you information about the plan's benefits that is accessible and appropriate for you.

If you have any trouble getting information from our plan because of problems related to language or a disability, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and tell them that you want to file a complaint. TTY users call 1-877-486-2048.

Para obtener información de una forma que se ajuste a sus necesidades, llame al departamento de Atención al Cliente (los números de teléfono están en la contraportada de este manual).

Nuestro plan cuenta con personal y servicios gratuitos de intérpretes de otros idiomas disponibles para responder preguntas de afiliados que no hablan inglés. También podemos darle información en Braille, en letra grande o en otros formatos alternativos en caso de ser necesario. Si usted es elegible para Medicare por una discapacidad, se nos exige darle información sobre los beneficios del plan que sea accesible y apropiada para usted.

Si se le dificulta obtener información de nuestro plan debido a problemas relacionados con el idioma o una discapacidad, llame a Medicare al 1-800-MEDICARE (1-800-633-4227), 24 horas del día, 7 días de la semana, y dígales que quiere presentar una queja. Los usuarios de TTY deben llamar al 1-877-486-2048.

<b>Section 1.2</b>	<b>We must treat you with fairness and respect at all times</b>
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Our plan must obey laws that protect you from discrimination or unfair treatment. **We do not discriminate** based on a person's race, ethnicity, national origin, religion, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights.

If you have a disability and need help with access to care, please call us at Customer Care (phone numbers are printed on the back cover of this booklet). If you have a complaint, such as a problem with wheelchair access, Customer Care can help.

<b>Section 1.3</b>	<b>We must ensure that you get timely access to your covered services</b>
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You have the right to choose a provider in the plan's network. Call Customer Care to learn which doctors are accepting new patients (phone numbers are printed on the back cover of this booklet). You also have the right to go to a women's health specialist (such as a gynecologist) without a referral and still pay the in-network cost-sharing amount.

As a plan member, you have the right to get appointments and covered services from your providers within a reasonable amount of time. This includes the right to get timely services from specialists when you need that care.

Because our plan is a Regional Preferred Provider Organization, if no contracted network provider is readily available, you can access care at in-network cost-sharing from an out-of-network provider. Call Customer Care to let us know you need to see an out-of-network provider, or to get help finding an out-of-network provider.

If you think that you are not getting your medical care within a reasonable amount of time, Chapter 7, Section 9 of this booklet tells what you can do. (If we have denied coverage for your medical care and you don't agree with our decision, Chapter 7, Section 4 tells what you can do.)

<b>Section 1.4</b>	<b>We must protect the privacy of your personal health information</b>
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Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your "personal health information" includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. We give you a written notice, called a "Notice of Privacy Practice," that tells about these rights and explains how we protect the privacy of your health information.

**How do we protect the privacy of your health information?**

- We make sure that unauthorized people don't see or change your records.
- In most situations, if we give your health information to anyone who isn't providing your care or paying for your care, we are required to get written permission from you first. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
  - For example, we are required to release health information to government agencies that are checking on quality of care.
  - Because you are a member of our plan through Medicare, we are required to give Medicare your health information. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations.

**You can see the information in your records and know how it has been shared with others**

You have the right to look at your medical records held at the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Customer Care (phone numbers are printed on the back cover of this booklet).

### **Notice of Privacy Practices for your personal health information**

#### **THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

The privacy of your personal and health information is important. You don't need to do anything unless you have a request or complaint.

We reserve the right to change our privacy practices and the terms of this notice at any time, as allowed by law. This includes the right to make changes in our privacy practices and the revised terms of our notice effective for all personal and health information we maintain. This includes information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

#### **What is personal and health information?**

Personal and health information - from now on referred to as "information" - includes both medical information and individually identifiable information, like your name, address, telephone number, or Social Security number. The term "information" in this notice includes any personal and health information created or received by a healthcare provider or health plan that relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare. We protect this information in all formats including electronic, written, and oral information.

#### **How do we protect your information?**

In keeping with federal and state laws and our own policy, we have a responsibility to protect the privacy of your information. We have safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our associates about company privacy policies and procedures

#### **How do we use and disclose your information?**

We must use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services
- Where required by law

We have the right to use and disclose your information:

- To a doctor, a hospital, or other healthcare provider so you can receive medical care
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments
- For healthcare operation activities including processing your enrollment, responding to your inquiries and requests for services, coordinating your care, resolving disputes, conducting medical management, improving quality, reviewing the competence of healthcare professionals, and determining premiums
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.



- To your plan sponsor to permit them to perform plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations such as to allow your plan sponsor to obtain bids from other health plans. We will not share detailed health information to your plan sponsor unless you provide us your permission or your plan sponsor has certified they agree to maintain the privacy of your information.
- To contact you with information about health-related benefits and services, appointment reminders, or about treatment alternatives that may be of interest to you if you have not opted out as described below
- To your family and friends if you are unavailable to communicate, such as in an emergency
- To your family and friends or any other person you identify, provided the information is directly relevant to their involvement with your health care or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm whether or not the claim has been received and paid.
- To provide payment information to the subscriber for Internal Revenue Service substantiation
- To public health agencies if we believe there is a serious health or safety threat
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence
- In response to a court or administrative order, subpoena, discovery request, or other lawful process
- For law enforcement purposes, to military authorities, and as otherwise required by law
- To assist in disaster relief efforts
- For compliance programs and health oversight activities
- To fulfill our obligations under any workers' compensation law or contract
- To avert a serious and imminent threat to your health or safety or the health or safety of others
- For research purposes in limited circumstances
- For procurement, banking, or transplantation of organs, eyes, or tissue
- To a coroner, medical examiner, or funeral director

#### **Will we use your information for purposes not described in this notice?**

In all situations other than described in this notice, we will request your written permission before using or disclosing your information. You may revoke your permission at any time by notifying us in writing. We will not use or disclose your information for any reason not described in this notice without your permission. The following uses and disclosures will require an authorization:

- Most uses and disclosures of psychotherapy notes
- Marketing purposes
- Sale of protected health information

#### **What do we do with your information when you are no longer a member or you do not obtain coverage through us?**

Your information may continue to be used for purposes described in this notice when your membership is terminated or you do not obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

#### **What are my rights concerning my information?**

The following are your rights with respect to your information. We are committed to responding to your rights request in a timely manner:

- Access – You have the right to review and obtain a copy of your information that may be used to make decisions about you, such as claims and case or medical management records. You also may receive a summary of this health information. If you request copies, we may charge you a fee for each page, a per hour charge for staff time to locate and copy your information, and postage.
- Adverse Underwriting Decision – You have the right to be provided a reason for denial or adverse underwriting decision if we decline your application for insurance. \*

- Alternate Communications – You have the right to receive confidential communications of information in a different manner or at a different place to avoid a life threatening situation. We will accommodate your request if it is reasonable.
- Amendment – You have the right to request an amendment of information we maintain about you if you believe the information is wrong or incomplete. We may deny your request if we did not create the information, we do not maintain the information, or the information is correct and complete. If we deny your request, we will give you a written explanation of the denial.
- Disclosure – You have the right to receive a listing of instances in which we or our business associates have disclosed your information for purposes other than treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for a period of six years at your request. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests.
- Notice – You have the right to receive a written copy of this notice any time you request.
- Restriction – You have the right to ask to restrict uses or disclosures of your information. We are not required to agree to these restrictions, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted restriction.

**What types of communications can I opt out of that are made to me?**

- Appointment reminders
- Treatment alternatives or other health-related benefits or services
- Fundraising activities

**How do I exercise my rights or obtain a copy of this notice?**

All of your privacy rights can be exercised by obtaining the applicable privacy rights request forms. You may obtain any of the forms by:

- Contacting us at 1-866-861-2762 at any time
- Accessing our website at **Humana.com** and going to the Privacy Practices link
- E-mailing us at [privacyoffice@humana.com](mailto:privacyoffice@humana.com)

\* This right applies only to our Massachusetts residents in accordance with state regulations.

Send completed request form to:

Humana Inc.  
Privacy Office 003/10911  
101 E. Main Street  
Louisville, KY 40202

**What should I do if I believe my privacy has been violated?**

If you believe your privacy has been violated in any way, you may file a complaint with us by calling us at: 1-866-861-2762 any time.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office of Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You also have the option to e-mail your complaint to [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov). We support your right to protect the privacy of your personal and health information. We will not retaliate in any way if you elect to file a complaint with us or with the U.S. Department of Health and Human Services.

We follow all federal and state laws, rules, and regulations addressing the protection of personal and health information. In situations when federal and state laws, rules, and regulations conflict, we follow the law, rule, or regulation which provides greater member protection.

**What will happen if my private information is used or disclosed inappropriately?**

You have a right to receive a notice that a breach has resulted in your unsecured private information being inappropriately used or disclosed. We will notify you in a timely manner if such a breach occurs.

The following affiliates and subsidiaries also adhere to our privacy policies and procedures:

American Dental Plan of North Carolina, Inc.  
American Dental Providers of Arkansas, Inc.  
Arcadian Health Plan, Inc.  
CarePlus Health Plans, Inc.  
Cariten Health Plan, Inc.  
Cariten Insurance Company  
CHA HMO, Inc.  
CompBenefits Company  
CompBenefits Dental, Inc.  
CompBenefits Insurance Company  
CompBenefits of Alabama, Inc.  
CompBenefits of Georgia, Inc.  
CorpHealth, Inc. dba LifeSynch  
Corphealth Provider Link, Inc.  
DentiCare, Inc.  
Emphesys, Inc.  
Emphesys Insurance Company  
HumanaDental Insurance Company  
Humana AdvantageCare Plan, Inc. fna Metcare Health Plans, Inc.  
Humana Benefit Plan of Illinois, Inc. fna OSF Health Plans, Inc.  
Humana Employers Health Plan of Georgia, Inc.  
Humana Health Benefit Plan of Louisiana, Inc.  
Humana Health Company of New York, Inc.  
Humana Health Insurance Company of Florida, Inc.  
Humana Health Plan of California, Inc.  
Humana Health Plan of Ohio, Inc.  
Humana Health Plan of Texas, Inc.  
Humana Health Plan, Inc.  
Humana Health Plans of Puerto Rico, Inc.  
Humana Insurance Company  
Humana Insurance Company of Kentucky  
Humana Insurance Company of New York  
Humana Insurance of Puerto Rico, Inc.  
Humana MarketPOINT, Inc.  
Humana MarketPOINT of Puerto Rico, Inc.  
Humana Medical Plan, Inc.  
Humana Medical Plan of Michigan, Inc.  
Humana Medical Plan of Pennsylvania, Inc.  
Humana Medical Plan of Utah, Inc.  
Humana Pharmacy, Inc.  
Humana Regional Health Plan, Inc.  
Humana Wisconsin Health Organization Insurance Corporation  
Managed Care Indemnity, Inc.  
Preferred Health Partnership of Tennessee, Inc.

The Dental Concern, Inc.  
The Dental Concern, Ltd.

<b>Section 1.5</b>	<b>We must give you information about the plan, its network of providers, and your covered services</b>
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As a member of HumanaChoice R5826-062 (Regional PPO), you have the right to get several kinds of information from us. (As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and in large print or other alternate formats.)

If you want any of the following kinds of information, please call Customer Care (phone numbers are printed on the back cover of this booklet):

- **Information about our plan.** This includes, for example, information about the plan's financial condition. It also includes information about the number of appeals made by members and the plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare health plans.
- **Information about our network providers.**
  - For example, you have the right to get information from us about the qualifications of the providers in our network and how we pay the providers in our network.
  - For a list of the providers in the plan's network, see the Provider Directory.
  - For more detailed information about our providers, you can call Customer Care (phone numbers are printed on the back cover of this booklet) or visit our website at **Humana.com**.
- **Information about your coverage and the rules you must follow when using your coverage.**
  - In Chapters 3 and 4 of this booklet, we explain what medical services are covered for you, any restrictions to your coverage, and what rules you must follow to get your covered medical services.
  - We have special programs to help you if you have complicated medical conditions or certain chronic conditions. Our case management program offers supportive services to members with complicated medical conditions, or those who have been hospitalized. A Humana nurse helps you navigate the health care system and assists in coordinating services. Other programs help people manage health conditions like diabetes, heart failure, COPD and other illnesses. If you would like more information about these special health programs you may call the Health Planning and Support team at 1-800-491-4164.
  - If you have questions about the rules or restrictions, please call Customer Care (phone numbers are printed on the back cover of this booklet).
- **Information about why something is not covered and what you can do about it.**
  - If a medical service is not covered for you, or if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation even if you received the medical service from an out-of-network provider.
  - If you are not happy or if you disagree with a decision we make about what medical care is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for you in the way you think it should be covered, see Chapter 7 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. (Chapter 7 also tells about how to make a complaint about quality of care, waiting times, and other concerns.)
  - If you want to ask our plan to pay our share of a bill you have received for medical care, see Chapter 5 of this booklet.

We have a Quality Improvement (QI) program that focuses on clinical and preventive care and member service functions of the health plan. You may obtain a written Quality Improvement Progress Report that contains information on our Quality Improvement (QI) Program and how we are meeting our QI Program goals. It is

available on Humana's website under Humana Medicare Plans. To request a printed copy or to provide input into the QI Program, mail a request to the following address: Humana Quality Operations and Compliance Department, Progress Report, 321 West Main, WFP 20, Louisville, KY 40202.

## **Section 1.6      We must support your right to make decisions about your care**

### **You have the right to know your treatment options and participate in decisions about your health care**

You have the right to get full information from your doctors and other health care providers when you go for medical care. Your providers must explain your medical condition and your treatment choices in a way that you can understand.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all of your choices.** This means that you have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say "no."** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. Of course, if you refuse treatment, you accept full responsibility for what happens to your body as a result.
- **To receive an explanation if you are denied coverage for care.** You have the right to receive an explanation from us if a provider has denied care that you believe you should receive. To receive this explanation, you will need to ask us for a coverage decision. Chapter 7 of this booklet tells how to ask the plan for a coverage decision.

### **You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself**

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, if you want to, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called **"advance directives."** There are different types of advance directives and different names for them. Documents called **"living will"** and **"power of attorney for health care"** are examples of advance directives.

If you want to use an "advance directive" to give your instructions, here is what to do:

- **Get the form.** If you want to have an advance directive, you can get a form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.

- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't. You may want to give copies to close friends or family members as well. Be sure to keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- If you are admitted to the hospital, they will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

**Remember, it is your choice whether you want to fill out an advance directive** (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

#### **What if your instructions are not followed?**

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the state agency that handles advance directives.

Contact information for the state agency that handles advance directives can be found in "Exhibit A" in the back of this document.

<b>Section 1.7</b>	<b>You have the right to make complaints and to ask us to reconsider decisions we have made</b>
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At Humana, a process called Utilization Management (UM) is used to determine whether a service or treatment is covered and appropriate for payment under your benefit plan. Humana does not reward or provide financial incentives to doctors, other individuals or Humana employees for denying coverage or encouraging under use of services. In fact, Humana works with your doctors and other providers to help you get the most appropriate care for your medical condition. If you have questions or concerns related to Utilization Management, staff are available at least eight hours a day during normal business hours. Humana has free language interpreter services available to answer questions related to Utilization Management from non-English speaking members. TTY users should call 1-800-833-3301 or 711.

Humana decides about coverage of new medical procedures and devices on an ongoing basis. This is done by checking peer-reviewed medical literature and consulting with medical experts to see if the new technology is effective and safe. Humana also relies on guidance from the Centers for Medicare & Medicaid Services (CMS), which often makes national coverage decisions for new medical procedures or devices.

If you have any problems or concerns about your covered services or care, Chapter 7 of this booklet tells what you can do. It gives the details about how to deal with all types of problems and complaints.

As explained in Chapter 7, what you need to do to follow up on a problem or concern depends on the situation. You might need to ask our plan to make a coverage decision for you, make an appeal to us to change a coverage decision, or make a complaint. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

You have the right to get a summary of information about the appeals and complaints that other members have filed against our plan in the past. To get this information, please call Customer Care (phone numbers are printed on the back cover of this booklet).

## **Section 1.8      What can you do if you believe you are being treated unfairly or your rights are not being respected?**

### **If it is about discrimination, call the Office for Civil Rights**

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY 1-800-537-7697, or call your local Office for Civil Rights.

### **Is it about something else?**

If you believe you have been treated unfairly or your rights have not been respected, and it's not about discrimination, you can get help dealing with the problem you are having:

- You can **call Customer Care** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## **Section 1.9      How to get more information about your rights**

There are several places where you can get more information about your rights:

- You can **call Customer Care** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- You can contact **Medicare**.
  - You can visit the Medicare website to read or download the publication "Your Medicare Rights & Protections." (The publication is available at: <http://www.medicare.gov/Pubs/pdf/11534.pdf>)
  - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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## **SECTION 2      You have some responsibilities as a member of the plan**

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### **Section 2.1      What are your responsibilities?**

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Care (phone numbers are printed on the back cover of this booklet). We're here to help.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this Evidence of Coverage booklet to learn what is covered for you and the rules you need to follow to get your covered services.
  - Chapters 3 and 4 give the details about your medical services, including what is covered, what is not covered, rules to follow, and what you pay.

- **If you have any other health insurance coverage in addition to our plan, you are required to tell us.** Please call Customer Care to let us know (phone numbers are printed on the back cover of this booklet).
  - We are required to follow rules set by Medicare to make sure that you are using all of your coverage in combination when you get your covered services from our plan. This is called "**coordination of benefits**" because it involves coordinating the health benefits you get from our plan with any other health benefits available to you. We'll help you coordinate your benefits. (For more information about coordination of benefits, go to Chapter 1, Section 7.)
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card whenever you get your medical care.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
  - To help your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
  - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
  - If you have any questions, be sure to ask. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don't understand the answer you are given, ask again.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
  - In order to be eligible for our plan, you must have Medicare Part A and Medicare Part B. For that reason, some plan members must pay a premium for Medicare Part A and most plan members must pay a premium for Medicare Part B to remain a member of the plan.
  - For some of your medical services covered by the plan, you must pay your share of the cost when you get the service. This will be a copayment (a fixed amount) or coinsurance (a percentage of the total cost). Chapter 4 tells what you must pay for your medical services.
  - If you get any medical services that are not covered by our plan or by other insurance you may have, you must pay the full cost.
    - > If you disagree with our decision to deny coverage for a service, you can make an appeal. Please see Chapter 7 of this booklet for information about how to make an appeal.
- **Tell us if you move.** If you are going to move, it's important to tell us right away. Call Customer Care (phone numbers are printed on the back cover of this booklet).
  - **If you move outside of our plan service area, you cannot remain a member of our plan.** (Chapter 1 tells about our service area.) We can help you figure out whether you are moving outside our service area. If you are leaving our service area, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. We can let you know if we have a plan in your new area.
  - **If you move within our service area, we still need to know** so we can keep your membership record up to date and know how to contact you.
  - If you move, it is also important to tell Social Security (or the Railroad Retirement Board). You can find phone numbers and contact information for these organizations in Chapter 2.
- **Call Customer Care for help if you have questions or concerns.** We also welcome any suggestions you may have for improving our plan.
  - Phone numbers and calling hours for Customer Care are printed on the back cover of this booklet.
  - For more information on how to reach us, including our mailing address, please see Chapter 2.



## **Chapter 7. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

### **BACKGROUND**

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## BACKGROUND

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### SECTION 1 Introduction

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<b>Section 1.1</b>	<b>What to do if you have a problem or concern</b>
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This chapter explains two types of processes for handling problems and concerns:

- For some types of problems, you need to use the **process for coverage decisions and appeals**.
- For other types of problems, you need to use the **process for making complaints**.

Both of these processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Which one do you use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right process to use.

<b>Section 1.2</b>	<b>What about the legal terms?</b>
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There are technical legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand.

To keep things simple, this chapter explains the legal rules and procedures using simpler words in place of certain legal terms. For example, this chapter generally says "making a complaint" rather than "filing a grievance," "coverage decision" rather than "organization determination" and "Independent Review Organization" instead of "Independent Review Entity." It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms for the situation you are in. Knowing which terms to use will help you communicate more clearly and accurately when you are dealing with your problem and get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

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### SECTION 2 You can get help from government organizations that are not connected with us

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<b>Section 2.1</b>	<b>Where to get more information and personalized assistance</b>
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Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

#### Get help from an independent government organization

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**.

This government program has trained counselors in every state. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers in "Exhibit A" at the end of this booklet.

### **You can also get help and information from Medicare**

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can visit the Medicare website (<http://www.medicare.gov>).

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## **SECTION 3      To deal with your problem, which process should you use?**

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<b>Section 3.1</b>	<b>Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?</b>
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If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

To figure out which part of this chapter will help with your specific problem or concern, **START HERE**

### **Is your problem or concern about your benefits or coverage?**

(This includes problems about whether particular medical care or prescription drugs are covered or not, the way in which they are covered, and problems related to payment for medical care or prescription drugs.)

<p><b>Yes.</b> My problem is about benefits or coverage.</p> <p>Go on to the next section of this chapter, <b>Section 4, "A guide to the basics of coverage decisions and appeals."</b></p>	<p><b>No.</b> My problem is <u>not</u> about benefits or coverage.</p> <p>Skip ahead to <b>Section 9</b> at the end of this chapter: <b>"How to make a complaint about quality of care, waiting times, customer service or other concerns."</b></p>
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## COVERAGE DECISIONS AND APPEALS

### SECTION 4 A guide to the basics of coverage decisions and appeals

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#### Section 4.1 Asking for coverage decisions and making appeals: the big picture

The process for coverage decisions and appeals deals with problems related to your benefits and coverage for medical services, including problems related to payment. This is the process you use for issues such as whether something is covered or not and the way in which something is covered.

##### Asking for coverage decisions

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from him or her or if your network doctor refers you to a medical specialist. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical service before you receive it, you can ask us to make a coverage decision for you.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases we might decide a service is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

##### Making an appeal

If we make a coverage decision and you are not satisfied with this decision, you can "appeal" the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

When you make an appeal, we review the coverage decision we have made to check to see if we were following all of the rules properly. Your appeal is handled by different reviewers than those who made the original unfavorable decision. When we have completed the review, we give you our decision.

If we say no to all or part of your Level 1 Appeal, you can go on to a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to us. (In some situations, your case will be automatically sent to the independent organization for a Level 2 Appeal. If this happens, we will let you know. In other situations, you will need to ask for a Level 2 Appeal.) If you are not satisfied with the decision at the Level 2 Appeal, you may be able to continue through additional levels of appeal.

#### Section 4.2 How to get help when you are asking for a coverage decision or making an appeal

Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Customer Care** (phone numbers are printed on the back cover of this booklet).

- To **get free help from an independent organization** that is not connected with our plan, contact your State Health Insurance Assistance Program (see Section 2 of this chapter).
- **Your doctor can make a request for you.** For medical care, your doctor can request a coverage decision or a Level 1 Appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2. To request any appeal after Level 2, your doctor must be appointed as your representative.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your "representative" to ask for a coverage decision or make an appeal.
  - There may be someone who is already legally authorized to act as your representative under state law.
  - If you want a friend, relative, your doctor or other provider, or other person to be your representative, call Customer Care (phone numbers are printed on the back cover of this booklet) and ask for the "Appointment of Representative" form. (The form is also available on Medicare's website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf>.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
- **You also have the right to hire a lawyer to act for you.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

<b>Section 4.3</b>	<b>Which section of this chapter gives the details for your situation?</b>
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There are three different types of situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 5** of this chapter: "Your medical care: How to ask for a coverage decision or make an appeal"
- **Section 6** of this chapter: "How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon"
- **Section 7** of this chapter: "How to ask us to keep covering certain medical services if you think your coverage is ending too soon" (Applies to these services only: Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure which section you should be using, please call Customer Care (phone numbers are printed on the back cover of this booklet). You can also get help or information from government organizations such as your State Health Insurance Assistance Program ("Exhibit A" at the end of this booklet has the phone numbers for this program).

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## **SECTION 5**      **Your medical care: How to ask for a coverage decision or make an appeal**

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Have you read Section 4 of this chapter (A guide to "the basics" of coverage decisions and appeals)?  
If not, you may want to read it before you start this section.

<b>Section 5.1</b>	<b>This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care</b>
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This section is about your benefits for medical care and services. These benefits are described in Chapter 4 of this booklet: Medical Benefits Chart (what is covered and what you pay). To keep things simple, we generally refer to "medical care coverage" or "medical care" in the rest of this section, instead of repeating "medical care or treatment or services" every time.

This section tells what you can do if you are in any of the five following situations:

1. You are not getting certain medical care you want, and you believe that this care is covered by our plan.
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan.
3. You have received medical care or services that you believe should be covered by the plan, but we have said we will not pay for this care.
4. You have received and paid for medical care or services that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care.
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health.
  - **NOTE: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services**, you need to read a separate section of this chapter because special rules apply to these types of care. Here's what to read in those situations:
    - Chapter 7, Section 6: How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon.
    - Chapter 7, Section 7: How to ask us to keep covering certain medical services if you think your coverage is ending too soon. This section is about three services only: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services.
  - For all other situations that involve being told that medical care you have been getting will be stopped, use this section (Section 5) as your guide for what to do.

## Which of these situations are you in?

If you are in this situation:	This is what you can do:
Do you want to find out whether we will cover the medical care or services you want?	You can ask us to make a coverage decision for you. Go to the next section of this chapter, <b>Section 5.2</b> .
Have we already told you that we will not cover or pay for a medical service in the way that you want it to be covered or paid for?	You can make an <b>appeal</b> . (This means you are asking us to reconsider.) Skip ahead to <b>Section 5.3</b> of this chapter.
Do you want to ask us to pay you back for medical care or services you have already received and paid for?	You can send us the bill. Skip ahead to <b>Section 5.5</b> of this chapter.

## Section 5.2 Step-by-step: How to ask for a coverage decision (how to ask our plan to authorize or provide the medical care coverage you want)

**Legal Terms** When a coverage decision involves your medical care, it is called an **"organization determination."**

**Step 1: You ask our plan to make a coverage decision on the medical care you are requesting.** If your health requires a quick response, you should ask us to make a **"fast coverage decision."**

**Legal Terms** A "fast coverage decision" is called an **"expedited determination."**

### How to request coverage for the medical care you want

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this.
- For the details on how to contact us, go to Chapter 2, Section 1 and look for the section called, How to contact us when you are asking for a coverage decision about your medical care.

### Generally we use the standard deadlines for giving you our decision

When we give you our decision, we will use the "standard" deadlines unless we have agreed to use the "fast" deadlines. **A standard coverage decision means we will give you an answer within 14 days** after we receive your request.



- **However, we can take up to 14 more calendar days** if you ask for more time, or if we need information (such as medical records from out-of-network providers) that may benefit you. If we decide to take extra days to make the decision, we will tell you in writing.
- If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.)

If your health requires it, ask us to give you a "fast coverage decision"

- **A fast coverage decision means we will answer within 72 hours.**
  - **However, we can take up to 14 more calendar days** if we find that some information that may benefit you is missing (such as medical records from out-of-network providers), or if you need time to get information to us for the review. If we decide to take extra days, we will tell you in writing.
  - If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. (For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.) We will call you as soon as we make the decision.
- **To get a fast coverage decision, you must meet two requirements:**
  - You can get a fast coverage decision only if you are asking for coverage for medical care you have not yet received. (You cannot get a fast coverage decision if your request is about payment for medical care you have already received.)
  - You can get a fast coverage decision only if using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- **If your doctor tells us that your health requires a "fast coverage decision," we will automatically agree to give you a fast coverage decision.**
- If you ask for a fast coverage decision on your own, without your doctor's support, we will decide whether your health requires that we give you a fast coverage decision.
  - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and we will use the standard deadlines instead).
  - This letter will tell you that if your doctor asks for the fast coverage decision, we will automatically give a fast coverage decision.
  - The letter will also tell how you can file a "fast complaint" about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. (For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.)

## **Step 2: We consider your request for medical care coverage and give you our answer.**

### **Deadlines for a "fast coverage decision"**

- Generally, for a fast coverage decision, we will give you our answer **within 72 hours**.
  - As explained above, we can take up to 14 more calendar days under certain circumstances. If we decide to take extra days to make the coverage decision, we will tell you in writing.
  - If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.)
  - If we do not give you our answer within 72 hours (or if there is an extended time period, by the end of that period), you have the right to appeal. Section 5.3 below tells how to make an appeal.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the medical care coverage we have agreed to provide within 72 hours after we received your request. If we extended

the time needed to make our coverage decision, we will provide the coverage by the end of that extended period.

- **If our answer is no to part or all of what you requested**, we will send you a detailed written explanation as to why we said no.

#### Deadlines for a "standard coverage decision"

- Generally, for a standard coverage decision, we will give you our answer **within 14 days of receiving your request**.
  - We can take up to 14 more calendar days ("an extended time period") under certain circumstances. If we decide to take extra days to make the coverage decision, we will tell you in writing.
  - If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.)
  - If we do not give you our answer within 14 days (or if there is an extended time period, by the end of that period), you have the right to appeal. Section 5.3 below tells how to make an appeal.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 14 days after we received your request. If we extended the time needed to make our coverage decision, we will provide the coverage by the end of that extended period.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

#### **Step 3: If we say no to your request for coverage for medical care, you decide if you want to make an appeal.**

- If we say no, you have the right to ask us to reconsider – and perhaps change – this decision by making an appeal. Making an appeal means making another try to get the medical care coverage you want.
- If you decide to make an appeal, it means you are going on to Level 1 of the appeals process (see Section 5.3 below).

<b>Section 5.3</b>	<b>Step-by-step: How to make a Level 1 Appeal</b> <b>(how to ask for a review of a medical care coverage decision made by our plan)</b>
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<b>Legal Terms</b>	An appeal to the plan about a medical care coverage decision is called a plan " <b>reconsideration</b> ."
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#### **Step 1: You contact us and make your appeal.** If your health requires a quick response, you must ask for a "**fast appeal**."

##### What to do

- **To start an appeal you, your doctor, or your representative, must contact us.** For details on how to reach us for any purpose related to your appeal, go to Chapter 2, Section 1 and look for the section called, How to contact us when you are making an appeal about your medical care.
- **If you are asking for a standard appeal, make your standard appeal in writing by submitting a request.**

- If you have someone appealing our decision for you other than your doctor, your appeal must include an Appointment of Representative form authorizing this person to represent you. (To get the form, call Customer Care (phone numbers are printed on the back cover of this booklet) and ask for the "Appointment of Representative" form. It is also available on Medicare's website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at <http://apps.humana.com/marketing/documents.asp?file=639132>.) While we can accept an appeal request without the form, we cannot complete our review until we receive it. If we do not receive the form within 44 days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the Independent Review Organization to review our decision.
- **If you are asking for a fast appeal, make your appeal in writing or call us** at the phone number shown in Chapter 2, Section 1 (How to contact us when you are making an appeal about your medical care).
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information regarding your medical decision and add more information to support your appeal.**
  - You have the right to ask us for a copy of the information regarding your appeal. We are allowed to charge a fee for copying and sending this information to you.
  - If you wish, you and your doctor may give us additional information to support your appeal.

If your health requires it, ask for a "fast appeal" (you can make a request by calling us)

**Legal  
Terms**

A "fast appeal" is also called an **"expedited reconsideration."**

- If you are appealing a decision we made about coverage for care you have not yet received, you and/or your doctor will need to decide if you need a "fast appeal."
- The requirements and procedures for getting a "fast appeal" are the same as those for getting a "fast coverage decision." To ask for a fast appeal, follow the instructions for asking for a fast coverage decision. (These instructions are given earlier in this section.)
- If your doctor tells us that your health requires a "fast appeal," we will give you a fast appeal.

**Step 2: We consider your appeal and we give you our answer.**

- When our plan is reviewing your appeal, we take another careful look at all of the information about your request for coverage of medical care. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if we need it. We may contact you or your doctor to get more information.

**Deadlines for a "fast appeal"**

- When we are using the fast deadlines, we must give you our answer **within 72 hours after we receive your appeal.** We will give you our answer sooner if your health requires us to do so.
  - However, if you ask for more time, or if we need to gather more information that may benefit you, we **can take up to 14 more calendar days.** If we decide to take extra days to make the decision, we will tell you in writing.

- If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we tell you about this organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.

#### Deadlines for a "standard appeal"

- If we are using the standard deadlines, we must give you our answer **within 30 calendar days** after we receive your appeal if your appeal is about coverage for services you have not yet received. We will give you our decision sooner if your health condition requires us to.
  - However, if you ask for more time, or if we need to gather more information that may benefit you, **we can take up to 14 more calendar days**.
  - If you believe we should not take extra days, you can file a "fast complaint" about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.)
  - If we do not give you an answer by the deadline above (or by the end of the extended time period if we took extra days), we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent outside organization. Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 30 days after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written denial notice informing you that we have automatically sent your appeal to the Independent Review Organization for a Level 2 Appeal.

#### **Step 3: If our plan says no to part or all of your appeal, your case will automatically be sent on to the next level of the appeals process.**

- To make sure we were following all the rules when we said no to your appeal, **we are required to send your appeal to the "Independent Review Organization."** When we do this, it means that your appeal is going on to the next level of the appeals process, which is Level 2.

## Section 5.4 Step-by-step: How a Level 2 Appeal is done

If we say no to your Level 1 Appeal, your case will automatically be sent on to the next level of the appeals process. During the Level 2 Appeal, the **Independent Review Organization** reviews our decision for your first appeal. This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the "Independent Review Organization" is the <b>"Independent Review Entity."</b> It is sometimes called the <b>"IRE."</b>
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### Step 1: The Independent Review Organization reviews your appeal.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with us and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- We will send the information about your appeal to this organization. This information is called your "case file." **You have the right to ask us for a copy of your case file.** We are allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the Independent Review Organization additional information to support your appeal.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal.

If you had a "fast appeal" at Level 1, you will also have a **"fast appeal"** at Level 2

- If you had a fast appeal to our plan at Level 1, you will automatically receive a fast appeal at Level 2. The review organization must give you an answer to your Level 2 Appeal **within 72 hours** of when it receives your appeal.
- However, if the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.**

If you had a "standard appeal" at Level 1, you will also have a **"standard appeal"** at Level 2

- If you had a standard appeal to our plan at Level 1, you will automatically receive a standard appeal at Level 2. The review organization must give you an answer to your Level 2 Appeal **within 30 calendar days** of when it receives your appeal.
- However, if the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.**

### Step 2: The Independent Review Organization gives you their answer.

The Independent Review Organization will tell you its decision in writing and explain the reasons for it.

- **If the review organization says yes to part or all of what you requested,** we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization.
- **If this organization says no to part or all of your appeal,** it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called "upholding the decision." It is also called "turning down your appeal.")

- There is a certain dollar amount that must be in dispute to continue with the appeals process. For example, to continue and make another appeal at Level 3, the dollar value of the medical care coverage you are requesting must meet a certain minimum. If the dollar value of the coverage you are requesting is too low, you cannot make another appeal, which means that the decision at Level 2 is final. The written notice you get from the Independent Review Organization will tell you how to find out the dollar amount to continue the appeals process.

**Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. The details on how to do this are in the written notice you got after your Level 2 Appeal.
- The Level 3 Appeal is handled by an administrative law judge. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

<b>Section 5.5</b>	<b>What if you are asking us to pay you for our share of a bill you have received for medical care?</b>
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If you want to ask us for payment for medical care, start by reading Chapter 5 of this booklet: Asking us to pay our share of a bill you have received for covered medical services. Chapter 5 describes the situations in which you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

**Asking for reimbursement is asking for a coverage decision from us**

If you send us the paperwork that asks for reimbursement, you are asking us to make a coverage decision (for more information about coverage decisions, see Section 4.1 of this chapter). To make this coverage decision, we will check to see if the medical care you paid for is a covered service (see Chapter 4: Medical Benefits Chart (what is covered and what you pay)). We will also check to see if you followed all the rules for using your coverage for medical care (these rules are given in Chapter 3 of this booklet: Using the plan's coverage for your medical services).

**We will say yes or no to your request**

- If the medical care you paid for is covered and you followed all the rules, we will send you the payment for our share of the cost of your medical care within 60 calendar days after we receive your request. Or, if you haven't paid for the services, we will send the payment directly to the provider. (When we send the payment, it's the same as saying yes to your request for a coverage decision.)
- If the medical care is not covered, or you did not follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the services and the reasons why in detail. (When we turn down your request for payment, it's the same as saying no to your request for a coverage decision.)

**What if you ask for payment and we say that we will not pay?**

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

**To make this appeal, follow the process for appeals that we describe in part 5.3 of this section.** Go to this part for step-by-step instructions. When you are following these instructions, please note:

- If you make an appeal for reimbursement, we must give you our answer within 60 calendar days after we receive your appeal. (If you are asking us to pay you back for medical care you have already received and paid for yourself, you are not allowed to ask for a fast appeal.)
- If the Independent Review Organization reverses our decision to deny payment, we must send the payment you have requested to you or to the provider within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you requested to you or to the provider within 60 calendar days.

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## **SECTION 6      How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon**

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When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury. For more information about our coverage for your hospital care, including any limitations on this coverage, see Chapter 4 of this booklet: Medical Benefits Chart (what is covered and what you pay).

During your hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will also help arrange for care you may need after you leave.

- The day you leave the hospital is called your **"discharge date."** Our plan's coverage of your hospital stay ends on this date.
- When your discharge date has been decided, your doctor or the hospital staff will let you know.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered. This section tells you how to ask.

<b>Section 6.1      During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights</b>
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During your hospital stay, you will be given a written notice called An Important Message from Medicare about Your Rights. Everyone with Medicare gets a copy of this notice whenever they are admitted to a hospital. Someone at the hospital (for example, a caseworker or nurse) must give it to you within two days after you are admitted. If you do not get the notice, ask any hospital employee for it. If you need help, please call Customer Care (phone numbers are printed on the back cover of this booklet). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

- 1. Read this notice carefully and ask questions if you don't understand it.** It tells you about your rights as a hospital patient, including:
  - Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
  - Your right to be involved in any decisions about your hospital stay, and know who will pay for it.
  - Where to report any concerns you have about quality of your hospital care.

- Your right to appeal your discharge decision if you think you are being discharged from the hospital too soon.

<b>Legal Terms</b>	The written notice from Medicare tells you how you can <b>"request an immediate review."</b> Requesting an immediate review is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time. (Section 6.2 below tells how you can request an immediate review.)
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**2. You must sign the written notice to show that you received it and understand your rights.**

- You or someone who is acting on your behalf must sign the notice. (Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.)
- Signing the notice shows only that you have received the information about your rights. The notice does not give your discharge date (your doctor or hospital staff will tell you your discharge date). Signing the notice **does not mean** you are agreeing on a discharge date.

**3. Keep your copy** of the signed notice so you will have the information about making an appeal (or reporting a concern about quality of care) handy if you need it.

- If you sign the notice more than two days before the day you leave the hospital, you will get another copy before you are scheduled to be discharged.
- To look at a copy of this notice in advance, you can call Customer Care (phone numbers are printed on the back cover of this booklet) or 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also see it online at [http://www.cms.gov/BNI/12\\_HospitalDischargeAppealNotices.asp](http://www.cms.gov/BNI/12_HospitalDischargeAppealNotices.asp).

<b>Section 6.2</b>	<b>Step-by-step: How to make a Level 1 Appeal to change your hospital discharge date</b>
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If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.** Each step in the first two levels of the appeals process is explained below.
- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do.
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Care (phone numbers are printed on the back cover of this booklet). Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance (see Section 2 of this chapter).

**During a Level 1 Appeal, the Quality Improvement Organization reviews your appeal.** It checks to see if your planned discharge date is medically appropriate for you.

**Step 1: Contact the Quality Improvement Organization in your state and ask for a "fast review" of your hospital discharge. You must act quickly.**

<b>Legal Terms</b>	A "fast review" is also called an <b>"immediate review."</b>
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What is the Quality Improvement Organization?

- This organization is a group of doctors and other health care professionals who are paid by the federal government. These experts are not part of our plan. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare.

How can you contact this organization?

- The written notice you received (An Important Message from Medicare About Your Rights) tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2, Section 4 of this booklet.)

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization before you leave the hospital and **no later than your planned discharge date**. (Your "planned discharge date" is the date that has been set for you to leave the hospital.)
  - If you meet this deadline, you are allowed to stay in the hospital after your discharge date without paying for it while you wait to get the decision on your appeal from the Quality Improvement Organization.
  - If you do not meet this deadline, and you decide to stay in the hospital after your planned discharge date, you may have to pay all of the costs for hospital care you receive after your planned discharge date.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to our plan instead. For details about this other way to make your appeal, see Section 6.4.

Ask for a "fast review":

- You must ask the Quality Improvement Organization for a **"fast review"** of your discharge. Asking for a "fast review" means you are asking for the organization to use the "fast" deadlines for an appeal instead of using the standard deadlines.

**Legal  
Terms**

A **"fast review"** is also called an **"immediate review"** or an **"expedited review."**

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

What happens during this review?

- Health professionals at the Quality Improvement Organization (we will call them "the reviewers" for short) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.

- By noon of the day after the reviewers informed our plan of your appeal, you will also get a written notice that gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

**Legal  
Terms**

This written explanation is called the "**Detailed Notice of Discharge.**" You can get a sample of this notice by calling Customer Care (phone numbers are printed on the back cover of this booklet) or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you can see a sample notice online at <http://www.cms.hhs.gov/BNI/>

**Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.**

What happens if the answer is yes?

- If the review organization says yes to your appeal, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services. (See Chapter 4 of this booklet).

What happens if the answer is no?

- If the review organization says no to your appeal, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day after the Quality Improvement Organization gives you its answer to your appeal.
- If the review organization says no to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

**Step 4: If the answer to your Level 1 Appeal is no, you decide if you want to make another appeal.**

- If the Quality Improvement Organization has turned down your appeal, and you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to "Level 2" of the appeals process.

**Section 6.3**

**Step-by-step: How to make a Level 2 Appeal to change your hospital discharge date**

If the Quality Improvement Organization has turned down your appeal, and you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal. During a Level 2 Appeal, you ask the Quality Improvement Organization to take another look at the decision they made on your first appeal. If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your stay after your planned discharge date.

Here are the steps for Level 2 of the appeal process:

**Step 1: You contact the Quality Improvement Organization again and ask for another review.**

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said no to your Level 1 Appeal. You can ask for this review only if you stayed in the hospital after the date that your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation.**

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

**Step 3: Within 14 calendar days, the Quality Improvement Organization reviewers will decide on your appeal and tell you their decision.**

If the review organization says yes:

- **We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

If the review organization says no:

- It means they agree with the decision they made on your Level 1 Appeal and will not change it.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If the review organization turns down your Level 2 Appeal, you can choose whether to accept that decision or whether to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

<b>Section 6.4</b>	<b>What if you miss the deadline for making your Level 1 Appeal?</b>
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**You can appeal to us instead**

As explained above in Section 6.2, you must act quickly to contact the Quality Improvement Organization to start your first appeal of your hospital discharge. ("Quickly" means before you leave the hospital and no later than your planned discharge date.) If you miss the deadline for contacting this organization, there is another way to make your appeal.

If you use this other way of making your appeal, the first two levels of appeal are different.

**Step-by-Step: How to make a Level 1 Alternate Appeal**

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a "fast review." A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

<b>Legal Terms</b>	A "fast" review (or "fast appeal") is also called an <b>"expedited appeal"</b> .
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**Step 1: Contact us and ask for a "fast review."**

- For details on how to contact us, go to Chapter 2, Section 1 and look for the section called, How to contact us when you are making an appeal about your medical care.
- **Be sure to ask for a "fast review."** This means you are asking us to give you an answer using the "fast" deadlines rather than the "standard" deadlines.

**Step 2: We do a "fast" review of your planned discharge date, checking to see if it was medically appropriate.**

- During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We will check to see if the decision about when you should leave the hospital was fair and followed all the rules.
- In this situation, we will use the "fast" deadlines rather than the standard deadlines for giving you the answer to this review.

**Step 3: We give you our decision within 72 hours after you ask for a "fast review" ("fast appeal").**

- **If we say yes to your fast appeal**, it means we have agreed with you that you still need to be in the hospital after the discharge date, and will keep providing your inpatient hospital covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your fast appeal**, we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of the day we said coverage would end.
  - If you stayed in the hospital after your planned discharge date, then **you may have to pay the full cost** of hospital care you received after the planned discharge date.

**Step 4: If we say no to your fast appeal, your case will automatically be sent on to the next level of the appeals process.**

- To make sure we were following all the rules when we said no to your fast appeal, **we are required to send your appeal to the "Independent Review Organization."** When we do this, it means that you are automatically going on to Level 2 of the appeals process.

**Step-by-Step: How to make a Level 2 Alternate Appeal**

If we say no to your Level 1 Appeal, your case will automatically be sent on to the next level of the appeals process. During the Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your "fast appeal." This organization decides whether the decision we made should be changed.

**Legal  
Terms**

The formal name for the **"Independent Review Organization"** is the "Independent Review Entity." It is sometimes called the **"IRE."**

**Step 1: We will automatically forward your case to the Independent Review Organization.**

- We are required to send the information for your Level 2 Appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. The complaint process is different from the appeal process. Section 9 of this chapter tells how to make a complaint.)

**Step 2: The Independent Review Organization does a "fast review" of your appeal. The reviewers give you an answer within 72 hours.**

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal of your hospital discharge.

- **If this organization says yes to your appeal**, then we must reimburse you (pay you back) for our share of the costs of hospital care you have received since the date of your planned discharge. We must also continue the plan's coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says no to your appeal**, it means they agree with us that your planned hospital discharge date was medically appropriate.
  - The notice you get from the Independent Review Organization will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal, which is handled by a judge.

**Step 3: If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If reviewers say no to your Level 2 Appeal, you decide whether to accept their decision or go on to Level 3 and make a third appeal.
- Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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## **SECTION 7      How to ask us to keep covering certain medical services if you think your coverage is ending too soon**

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<b>Section 7.1</b>	<b>This section is about three services only: Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services</b>
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This section is about the following types of care only:

- **Home health care services** you are getting.
- **Skilled nursing care** you are getting as a patient in a skilled nursing facility. (To learn about requirements for being considered a "skilled nursing facility," see Chapter 10, Definitions of important words.)
- **Rehabilitation care** you are getting as an outpatient at a Medicare-approved Comprehensive Outpatient Rehabilitation Facility (CORF). Usually, this means you are getting treatment for an illness or accident, or you are recovering from a major operation. (For more information about this type of facility, see Chapter 10, Definitions of important words.)

When you are getting any of these types of care, you have the right to keep getting your covered services for that type of care for as long as the care is needed to diagnose and treat your illness or injury. For more information on your covered services, including your share of the cost and any limitations to coverage that may apply, see Chapter 4 of this booklet: Medical Benefits Chart (what is covered and what you pay).

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, we will stop paying our share of the cost for your care.

If you think we are ending the coverage of your care too soon, **you can appeal our decision**. This section tells you how to ask for an appeal.

## Section 7.2 We will tell you in advance when your coverage will be ending

1. **You receive a notice in writing.** At least two days before our plan is going to stop covering your care, the agency or facility that is providing your care will give you a notice.
- The written notice tells you the date when we will stop covering the care for you.
  - The written notice also tells what you can do if you want to ask our plan to change this decision about when to end your care, and keep covering it for a longer period of time.

<b>Legal Terms</b>	In telling you what you can do, the written notice is telling how you can request a <b>"fast-track appeal."</b> Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care. (Section 7.3 below tells how you can request a fast-track appeal.)
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<b>Legal Terms</b>	The written notice is called the <b>"Notice of Medicare Non-Coverage."</b> To get a sample copy, call Customer Care (phone numbers are printed on the back cover of this booklet) or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or see a copy online at <a href="http://www.cms.hhs.gov/BNI/">http://www.cms.hhs.gov/BNI/</a>
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2. **You must sign the written notice to show that you received it.**
- You or someone who is acting on your behalf must sign the notice. (Section 4 tells how you can give written permission to someone else to act as your representative.)
  - Signing the notice shows only that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan that it's time to stop getting the care.

## Section 7.3 Step-by-step: How to make a Level 1 Appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.** Each step in the first two levels of the appeals process is explained below.
- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do. There are also deadlines our plan must follow. (If you think we are not meeting our deadlines, you can file a complaint. Section 9 of this chapter tells you how to file a complaint.)
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Care (phone numbers are printed on the back cover of this booklet). Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance (see Section 2 of this chapter).

**During a Level 1 Appeal, the Quality Improvement Organization reviews your appeal and decides whether to change the decision made by our plan.**

**Step 1: Make your Level 1 Appeal: contact the Quality Improvement Organization in your state and ask for a review. You must act quickly.**

What is the Quality Improvement Organization?

- This organization is a group of doctors and other health care experts who are paid by the federal government. These experts are not part of our plan. They check on the quality of care received by people

with Medicare and review plan decisions about when it's time to stop covering certain kinds of medical care.

How can you contact this organization?

- The written notice you received tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in "Exhibit A" in the back of this booklet.)

What should you ask for?

- Ask this organization to do an independent review of whether it is medically appropriate for us to end coverage for your medical services.

Your deadline for contacting this organization.

- You must contact the Quality Improvement Organization to start your appeal no later than noon of the day after you receive the written notice telling you when we will stop covering your care.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to us instead. For details about this other way to make your appeal, see Section 7.5.

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

What happens during this review?

- Health professionals at the Quality Improvement Organization (we will call them "the reviewers" for short) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers inform us of your appeal, and you will also get a written notice from us that explains in detail our reasons for ending our coverage for your services.

<b>Legal Terms</b>	This notice explanation is called the <b>"Detailed Explanation of Non-Coverage."</b>
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**Step 3: Within one full day after they have all the information they need, the reviewers will tell you their decision.**

What happens if the reviewers say yes to your appeal?

- If the reviewers say yes to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered services (see Chapter 4 of this booklet).

What happens if the reviewers say no to your appeal?

- If the reviewers say no to your appeal, then **your coverage will end on the date we have told you.** We will stop paying our share of the costs of this care.
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

**Step 4: If the answer to your Level 1 Appeal is no, you decide if you want to make another appeal.**

- This first appeal you make is "Level 1" of the appeals process. If reviewers say no to your Level 1 Appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make another appeal.
- Making another appeal means you are going on to "Level 2" of the appeals process.

<b>Section 7.4</b>	<b>Step-by-step: How to make a Level 2 Appeal to have our plan cover your care for a longer time</b>
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If the Quality Improvement Organization has turned down your appeal and you choose to continue getting care after your coverage for the care has ended, then you can make a Level 2 Appeal. During a Level 2 Appeal, you ask the Quality Improvement Organization to take another look at the decision they made on your first appeal. If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date when we said your coverage would end.

Here are the steps for Level 2 of the appeal process:

**Step 1: You contact the Quality Improvement Organization again and ask for another review.**

- You must ask for this review **within 60 days** after the day when the Quality Improvement Organization said no to your Level 1 Appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation.**

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

**Step 3: Within 14 days, the Quality Improvement Organization reviewers will decide on your appeal and tell you their decision.**

What happens if the review organization says yes to your appeal?

- **We must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the review organization says no?

- It means they agree with the decision we made to your Level 1 Appeal and will not change it.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.**

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If reviewers turn down your Level 2 Appeal, you can choose whether to accept that decision or to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.



## Section 7.5 What if you miss the deadline for making your Level 1 Appeal?

### You can appeal to us instead

As explained above in Section 7.3, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most). If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, the first two levels of appeal are different.

### Step-by-Step: How to make a Level 1 Alternate Appeal

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a "fast review." A fast review is an appeal that uses the fast deadlines instead of the standard deadlines. Here are the steps for a Level 1 Alternate Appeal:

<b>Legal Terms</b>	A "fast" review (or "fast appeal") is also called an <b>"expedited appeal"</b> .
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#### **Step 1: Contact us and ask for a "fast review."**

- For details on how to contact us, go to Chapter 2, Section 1 and look for the section called, How to contact us when you are making an appeal about your medical care.
- **Be sure to ask for a "fast review."** This means you are asking us to give you an answer using the "fast" deadlines rather than the "standard" deadlines.

#### **Step 2: We do a "fast" review of the decision we made about when to end coverage for your services.**

- During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan's coverage for services you were receiving.
- We will use the "fast" deadlines rather than the standard deadlines for giving you the answer to this review. (Usually, if you make an appeal to our plan and ask for a "fast review," we are allowed to decide whether to agree to your request and give you a "fast review." But in this situation, the rules require us to give you a fast response if you ask for it.)

#### **Step 3: We give you our decision within 72 hours after you ask for a "fast review" ("fast appeal").**

- **If we say yes to your fast appeal,** it means we have agreed with you that you need services longer, and will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your fast appeal,** then your coverage will end on the date we told you and we will not pay any share of the costs after this date.
- If you continued to get home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date when we said your coverage would end, then **you will have to pay the full cost** of this care yourself.

#### **Step 4: If we say no to your fast appeal, your case will automatically go on to the next level of the appeals process.**

- To make sure we were following all the rules when we said no to your fast appeal, **we are required to send your appeal to the "Independent Review Organization."** When we do this, it means that you are automatically going on to Level 2 of the appeals process.

## Step-by-Step: How to make a Level 2 Alternate Appeal

If we say no to your Level 1 Appeal, your case will automatically be sent on to the next level of the appeals process. During the Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your "fast appeal." This organization decides whether the decision we made should be changed.

<b>Legal Terms</b>	The formal name for the "Independent Review Organization" is the <b>"Independent Review Entity."</b> It is sometimes called the <b>"IRE."</b>
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### **Step 1: We will automatically forward your case to the Independent Review Organization.**

- We are required to send the information for your Level 2 Appeal to the Independent Review Organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. The complaint process is different from the appeal process. Section 9 of this chapter tells how to make a complaint.)

### **Step 2: The Independent Review Organization does a "fast review" of your appeal. The reviewers give you an answer within 72 hours.**

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the Independent Review Organization. Medicare oversees its work.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal.
- **If this organization says yes to your appeal,** then we must reimburse you (pay you back) for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says no to your appeal,** it means they agree with the decision our plan made to your first appeal and will not change it.
  - The notice you get from the Independent Review Organization will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal.

### **Step 3: If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.**

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If reviewers say no to your Level 2 Appeal, you can choose whether to accept that decision or whether to go on to Level 3 and make another appeal. At Level 3, your appeal is reviewed by a judge.
- Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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## SECTION 8 Taking your appeal to Level 3 and beyond

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### Section 8.1 Levels of Appeal 3, 4, and 5 for Medical Service Appeals

This section may be appropriate for you if you have made a Level 1 Appeal and a Level 2 Appeal, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. If the dollar value is high enough, the written response you receive to your Level 2 Appeal will explain who to contact and what to do to ask for a Level 3 Appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

**Level 3 Appeal** A judge who works for the federal government will review your appeal and give you an answer. This judge is called an "Administrative Law Judge."

- **If the Administrative Law Judge says yes to your appeal, the appeals process may or may not be over -** We will decide whether to appeal this decision to Level 4. Unlike a decision at Level 2 (Independent Review Organization), we have the right to appeal a Level 3 decision that is favorable to you.
  - If we decide not to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the judge's decision.
  - If we decide to appeal the decision, we will send you a copy of the Level 4 Appeal request with any accompanying documents. We may wait for the Level 4 Appeal decision before authorizing or providing the service in dispute.
- **If the Administrative Law Judge says no to your appeal, the appeals process may or may not be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you can continue to the next level of the review process. If the administrative law judge says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

**Level 4 Appeal** The **Appeals Council** will review your appeal and give you an answer. The Appeals Council works for the federal government.

- **If the answer is yes, or if the Appeals Council denies our request to review a favorable Level 3 Appeal decision, the appeals process may or may not be over -** We will decide whether to appeal this decision to Level 5. Unlike a decision at Level 2 (Independent Review Organization), we have the right to appeal a Level 4 decision that is favorable to you.
  - If we decide not to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the Appeals Council's decision.
  - If we decide to appeal the decision, we will let you know in writing.
- **If the answer is no or if the Appeals Council denies the review request, the appeals process may or may not be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you might be able to continue to the next level of the review process. If the Appeals Council says no to your appeal, the notice you get will tell you whether the rules

allow you to go on to a Level 5 Appeal. If the rules allow you to go on, the written notice will also tell you who to contact and what to do next if you choose to continue with your appeal.

**Level 5 Appeal** A judge at the **Federal District Court** will review your appeal.

- This is the last step of the administrative appeals process.

## MAKING COMPLAINTS

### SECTION 9 How to make a complaint about quality of care, waiting times, customer service, or other concerns



If your problem is about decisions related to benefits, coverage, or payment, then this section is not for you. Instead, you need to use the process for coverage decisions and appeals. Go to Section 4 of this chapter.

#### Section 9.1 What kinds of problems are handled by the complaint process?

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems only. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

**If you have any of these kinds of problems, you can "make a complaint"**

Complaint	Example
<b>Quality of your medical care</b>	<ul style="list-style-type: none"><li>• Are you unhappy with the quality of the care you have received (including care in the hospital)?</li></ul>
<b>Respecting your privacy</b>	<ul style="list-style-type: none"><li>• Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?</li></ul>
<b>Disrespect, poor customer service, or other negative behaviors</b>	<ul style="list-style-type: none"><li>• Has someone been rude or disrespectful to you?</li><li>• Are you unhappy with how Customer Care has treated you?</li><li>• Do you feel you are being encouraged to leave the plan?</li></ul>
<b>Waiting times</b>	<ul style="list-style-type: none"><li>• Are you having trouble getting an appointment, or waiting too long to get it?</li><li>• Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by Customer Care or other staff at the plan?<ul style="list-style-type: none"><li>– Examples include waiting too long on the phone, in the waiting room, when getting a prescription, or in the exam room.</li></ul></li></ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"><li>• Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?</li></ul>

<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>• Do you believe we have not given you a notice that we are required to give?</li> <li>• Do you think written information we have given you is hard to understand?</li> </ul>
<b>Timeliness</b> (These types of complaints are all related to the <u>timeliness</u> of our actions related to coverage decisions and appeals)	<p>The process of asking for a coverage decision and making appeals is explained in sections 4-9 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process.</p> <p>However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> <li>• If you have asked us to give you a "fast coverage decision" or a "fast appeal," and we have said we will not, you can make a complaint.</li> <li>• If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.</li> <li>• When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain medical services or drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint.</li> <li>• When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.</li> </ul>

<b>Section 9.2</b>	<b>The formal name for "making a complaint" is "filing a grievance"</b>
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<b>Legal Terms</b>	<ul style="list-style-type: none"> <li>• What this section calls a "<b>complaint</b>" is also called a "<b>grievance</b>."</li> <li>• Another term for "<b>making a complaint</b>" is "<b>filing a grievance</b>."</li> <li>• Another way to say "<b>using the process for complaints</b>" is "<b>using the process for filing a grievance</b>."</li> </ul>
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<b>Section 9.3</b>	<b>Step-by-step: Making a complaint</b>
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**Step 1: Contact us promptly – either by phone or in writing.**

- **Usually, calling Customer Care is the first step.** If there is anything else you need to do, Customer Care will let you know. 1-800-457-4708 TTY 711 from 8 a.m. to 8 p.m. seven days a week from Oct. 1 – Feb. 14 and 8 a.m. to 8 p.m. Monday – Friday from Feb. 15- Sept. 30.
- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing.

**Grievance Filing Instructions**

File a verbal grievance by calling Customer Care at 1-800-457-4708 TTY 711

Send a written grievance to:

Humana Grievances and Appeals Dept.  
P.O. Box 14165  
Lexington, KY 40512-4165

When filing a grievance, please provide:

- ☐ Name
- ☐ Address
- ☐ Telephone number
- ☐ Member identification number
- ☐ A summary of the complaint and any previous contact with us related to the complaint
- ☐ The action you are requesting from us
- ☐ A signature from you or your authorized representative and the date. If from your representative, please include a statement authorizing them to act on your behalf.

### Option for Fast Review of your Grievance

You may request a fast review, and we will try to respond within a day, if your grievance concerns one of the following circumstances:

- We've extended the timeframe for making an organization/coverage decision, and you believe you need a decision faster.
- We denied your request for a 72-hour organization/coverage decision.
- We denied your request for a 72-hour appeal.

It's best to call Customer Care if you want to request fast review of your grievance. If you mail your request, we'll call you to let you know we received it.

- **Whether you call or write, you should contact Customer Care right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
- **If you are making a complaint because we denied your request for a "fast coverage decision" or a "fast appeal", we will automatically give you a "fast complaint".** If you have a "fast complaint", it means we will give you **an answer within 24 hours.**

<b>Legal Terms</b>	What this section calls a <b>"fast complaint"</b> is also called an <b>"expedited grievance."</b>
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### Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint.
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will let you know. Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

<b>Section 9.4</b>	<b>You can also make complaints about quality of care to the Quality Improvement Organization</b>
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You can make your complaint about the quality of care you received to us by using the step-by-step process outlined above.

When your complaint is about quality of care, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (without making the complaint to us).
  - The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.
  - To find the name, address, and phone number of the Quality Improvement Organization for your state, look in Chapter 2, Section 4, of this booklet. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to us and also to the Quality Improvement Organization.

<b>Section 9.5</b>	<b>You can also tell Medicare about your complaint</b>
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You can submit a complaint about HumanaChoice R5826-062 (Regional PPO) directly to Medicare. To submit a complaint to Medicare, go to [www.medicare.gov/MedicareComplaintForm/home.aspx](http://www.medicare.gov/MedicareComplaintForm/home.aspx). Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the plan is not addressing your issue, please call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

**Chapter 8. Ending your membership in the plan**

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## SECTION 1 Introduction

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<b>Section 1.1</b>	<b>This chapter focuses on ending your membership in our plan</b>
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Ending your membership in HumanaChoice R5826-062 (Regional PPO) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you want to leave.
  - There are only certain times during the year, or certain situations, when you may voluntarily end your membership in the plan. Section 2 tells you when you can end your membership in the plan.
  - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Section 3 tells you how to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, you must continue to get your medical care through our plan until your membership ends.

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## SECTION 2 When can you end your membership in our plan?

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You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the annual Medicare Advantage Disenrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year.

<b>Section 2.1</b>	<b>You can end your membership during the Annual Enrollment Period</b>
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You can end your membership during the **Annual Enrollment Period** (also known as the "Annual Coordinated Election Period"). This is the time when you should review your health and drug coverage and make a decision about your coverage for the upcoming year.

- **When is the Annual Enrollment Period?** This happens from October 15 to December 7.
- **What type of plan can you switch to during the Annual Enrollment Period?** During this time, you can review your health coverage and your prescription drug coverage. You can choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:
  - Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
  - Original Medicare with a separate Medicare prescription drug plan.
  - - or - Original Medicare without a separate Medicare prescription drug plan.
- **When will your membership end?** Your membership will end when your new plan's coverage begins on January 1.

<b>Section 2.2</b>	<b>You can end your membership during the annual Medicare Advantage Disenrollment Period, but your choices are more limited</b>
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You have the opportunity to make one change to your health coverage during the annual **Medicare Advantage Disenrollment Period**.

- **When is the annual Medicare Advantage Disenrollment Period?** This happens every year from January 1 to February 14.
- **What type of plan can you switch to during the annual Medicare Advantage Disenrollment Period?** During this time, you can cancel your Medicare Advantage plan enrollment and switch to Original Medicare. If you choose to switch to Original Medicare during this period, you have until February 14 to join a separate Medicare prescription drug plan to add drug coverage.
- **When will your membership end?** Your membership will end on the first day of the month after we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

<b>Section 2.3</b>	<b>In certain situations, you can end your membership during a Special Enrollment Period</b>
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In certain situations, members of HumanaChoice R5826-062 (Regional PPO) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **Who is eligible for a Special Enrollment Period?** If any of the following situations apply to you, you are eligible to end your membership during a Special Enrollment Period. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website (<http://www.medicare.gov>):
  - Usually, when you have moved.
  - If you have Medicaid.
  - If we violate our contract with you.
  - If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.
  - If you enroll in the Program of All-inclusive Care for the Elderly (PACE).
- **When are Special Enrollment Periods?** The enrollment periods vary depending on your situation.
- **What can you do?** To find out if you are eligible for a Special Enrollment Period, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. This means you can choose any of the following types of plans:
  - Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
  - Original Medicare with a separate Medicare prescription drug plan.
  - - or - Original Medicare without a separate Medicare prescription drug plan.
- **When will your membership end?** Your membership will usually end on the first day of the month after your request to change your plan is received.

<b>Section 2.4</b>	<b>Where can you get more information about when you can end your membership?</b>
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If you have any questions or would like more information on when you can end your membership:

- You can **call Customer Care** (phone numbers are printed on the back cover of this booklet).
- You can find the information in the **Medicare & You 2015** Handbook.
  - Everyone with Medicare receives a copy of Medicare & You each fall. Those new to Medicare receive it within a month after first signing up.
  - You can also download a copy from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by calling Medicare at the number below.
- You can contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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<b>SECTION 3</b>	<b>How do you end your membership in our plan?</b>
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<b>Section 3.1</b>	<b>Usually, you end your membership by enrolling in another plan</b>
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Usually, to end your membership in our plan, you simply enroll in another Medicare plan during one of the enrollment periods (see Section 2 in this chapter for information about the enrollment periods). However, if you want to switch from our plan to Original Medicare without a Medicare prescription drug plan, you must ask to be disenrolled from our plan. There are two ways you can ask to be disenrolled:

- You can make a request in writing to us. Contact Customer Care if you need more information on how to do this (phone numbers are printed on the back cover of this booklet).
- --or-- You can contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"><li>• Another Medicare health plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare health plan. You will automatically be disenrolled from HumanaChoice R5826-062 (Regional PPO) when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <u>with</u> a separate Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare prescription drug plan. You will automatically be disenrolled from HumanaChoice R5826-062 (Regional PPO) when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <u>without</u> a separate Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• <b>Send us a written request to disenroll.</b> Contact Customer Care if you need more information on how to do this (phone numbers are printed on the back cover of this booklet).</li><li>• You can also contact <b>Medicare</b> at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.</li><li>• You will be disenrolled from HumanaChoice R5826-062 (Regional PPO) when your coverage in Original Medicare begins.</li></ul>

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## SECTION 4      Until your membership ends, you must keep getting your medical services through our plan

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<b>Section 4.1      Until your membership ends, you are still a member of our plan</b>
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If you leave HumanaChoice R5826-062 (Regional PPO), it may take time before your membership ends and your new Medicare coverage goes into effect. (See Section 2 for information on when your new coverage begins.) During this time, you must continue to get your medical care through our plan.

- **If you are hospitalized on the day that your membership ends, your hospital stay will usually be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

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## **SECTION 5      HumanaChoice R5826-062 (Regional PPO) must end your membership in the plan in certain situations**

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<b>Section 5.1      When must we end your membership in the plan?</b>
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**HumanaChoice R5826-062 (Regional PPO) must end your membership in the plan if any of the following happen:**

- If you do not stay continuously enrolled in Medicare Part A and Part B.
- If you move out of our service area.
- If you are away from our service area for more than six months. If you are on a Humana Medicare PPO plan and are using your Visitor/Traveler benefit, you **may** be eligible to be outside of the service area for up to 12 months.
  - If you move or take a long trip, you need to call Customer Care to find out if the place you are moving or traveling to is in our plan's area. (Phone numbers for Customer Care are printed on the back cover of this booklet.)
  - Go to Chapter 4, Section 2.3 for information on getting care when you are away from the service area through our plan's visitor/traveler benefit.
- If you become incarcerated (go to prison).
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

### **Where can you get more information?**

If you have questions or would like more information on when we can end your membership:

- You can call **Customer Care** for more information (phone numbers are printed on the back cover of this booklet).

<b>Section 5.2      We <u>cannot</u> ask you to leave our plan for any reason related to your health</b>
--

HumanaChoice R5826-062 (Regional PPO) is not allowed to ask you to leave our plan for any reason related to your health.

### **What should you do if this happens?**

If you feel that you are being asked to leave our plan because of a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

<b>Section 5.3</b>	<b>You have the right to make a complaint if we end your membership in our plan</b>
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If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can make a complaint about our decision to end your membership. You can also look in Chapter 7, Section 9 for information about how to make a complaint.

**Chapter 9. Legal notices**

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## **SECTION 1      Notice about governing law**

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Many laws apply to this Evidence of Coverage and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in.

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## **SECTION 2      Notice about non-discrimination**

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We don't discriminate based on a person's race, disability, religion, sex, health, ethnicity, creed, age, or national origin. All organizations that provide Medicare Advantage Plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

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## **SECTION 3      Notice about Medicare Secondary Payer subrogation rights**

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We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, HumanaChoice R5826-062 (Regional PPO), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

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## **SECTION 4      Additional Notice about Subrogation (Recovery from a Third Party)**

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### **Our right to recover payment**

If we pay a claim for you, we have subrogation rights. This is a very common insurance provision that means we have the right to recover the amount we paid for your claim from any third party that is responsible for the medical expenses or benefits related to your injury, illness, or condition. You assign to us your right to take legal action against any responsible third party, and you agree to:

1. Provide any relevant information that we request; and
2. Participate in any phase of legal action, such as discovery, depositions, and trial testimony, if needed.

If you don't cooperate with us or our representatives, or you do anything that interferes with our rights, we may take legal action against you. You also agree not to assign your right to take legal action to someone else without our written consent.

### **Our right of reimbursement**



We also have the right to be reimbursed if a responsible third party pays you directly. If you receive any amount as a judgment, settlement, or other payment from any third party, you must immediately reimburse us, up to the amount we paid for your claim.

### **Our rights take priority**

Our rights of recovery and reimbursement have priority over other claims, and will not be affected by any equitable doctrine. This means that we're entitled to recover the amount we paid, even if you haven't been compensated by the responsible third party for all costs related to your injury or illness. If you disagree with our efforts to recover payment, you have the right to appeal, as explained in Chapter 9.

We are not obligated to pursue reimbursement or take legal action against a third party, either for our own benefit or on your behalf. Our rights under Medicare law and this Evidence of Coverage will not be affected if we don't participate in any legal action you take related to your injury, illness, or condition.

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## **SECTION 5      Notice of coordination of benefits**

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### **Why do we need to know if you have other coverage?**

We coordinate benefits in accordance with the Medicare Secondary Payer rules, which allow us to bill, or authorize a provider of services to bill, other insurance carriers, plans, policies, employers, or other entities when the other payer is responsible for payment of services provided to you. We are also authorized to charge or bill you for amounts the other payer has already paid to you for such services. We shall have all the rights accorded to the Medicare Program under the Medicare Secondary Payer rules.

### **Who pays first when you have other coverage?**

When you have additional coverage, how we coordinate your coverage depends on your situation. With coordination of benefits, you will often get your care as usual through our plan providers, and the other plan or plans you have will simply help pay for the care you receive. If you have group health coverage, you may be able to maximize the benefits available to you if you use providers who participate in your group plan **and** our plan. In other situations, such as for benefits that are not covered by our plan, you may get your care outside of our plan.

### **Employer and employee organization group health plans**

Sometimes, a group health plan must provide health benefits to you before we will provide health benefits to you. This happens if:

- You have coverage under a group health plan (including both employer and employee organization plans), either directly or through your spouse, and
- The employer has twenty (20) or more employees (as determined by Medicare rules), and
- You are not covered by Medicare due to disability or End-Stage Renal Disease (ESRD).

If the employer has fewer than twenty (20) employees, generally we will provide your primary health benefits. If you have retiree coverage under a group health plan, either directly or through your spouse, generally we will provide primary health benefits. Special rules apply if you have or develop ESRD.

### **Employer and employee organization group health plans for people who are disabled**

If you have coverage under a group health plan, and you have Medicare because you are disabled, generally we will provide your primary health benefits. This happens if:

- You are under age 65, and
- You do not have ESRD, and
- You do not have coverage directly or through your spouse under a large group health plan.

A large group health plan is a health plan offered by an employer with 100 or more employees, or by an employer who is part of a multiple-employer plan where any employer participating in the plan has 100 or more employees. If you have coverage under a large group health plan, either directly or through your spouse, your large group health plan must provide health benefits to you before we will provide health benefits to you. This happens if:

- You do not have ESRD, and
- Are under age 65 and have Medicare based on a disability.

In such cases, we will provide only those benefits not covered by your large employer group plan. Special rules apply if you have or develop ESRD.

### **Employer and employee organization group health plans for people with End-Stage Renal Disease (ESRD)**

If you are or become eligible for Medicare because of ESRD and have coverage under an employer or employee organization group health plan, either directly or through your spouse, your group health plan is responsible for providing primary health benefits to you for the first thirty (30) months after you become eligible for Medicare due to your ESRD. We will provide secondary coverage to you during this time, and we will provide primary coverage to you thereafter. If you are already on Medicare because of age or disability when you develop ESRD, we will provide primary coverage.

### **Workers' Compensation and similar programs**

If you have suffered a job-related illness or injury and workers' compensation benefits are available to you, workers' compensation must provide its benefits first for any healthcare costs related to your job-related illness or injury before we will provide any benefits under this Evidence of Coverage for services rendered in connection with your job-related illness or injury.

### **Accidents and injuries**

The Medicare Secondary Payer rules apply if you have been in an accident or suffered an injury. If benefits under "Med Pay," no-fault, automobile, accident, or liability coverage are available to you, the "Med Pay," no-fault, automobile, accident, or liability coverage carrier must provide its benefits first for any healthcare costs related to the accident or injury before we will provide any benefits for services related to your accident or injury.

Liability insurance claims are often not settled promptly. We may make conditional payments while the liability claim is pending. We may also receive a claim and not know that a liability or other claim is pending. In these situations, our payments are conditional. Conditional payments must be refunded to us upon receipt of the insurance or liability payment.

If you recover from a third party for medical expenses, we are entitled to recovery of payments we have made without regard to any settlement agreement stipulations. Stipulations that the settlement does not include damages for medical expenses will be disregarded. We will recognize allocations of liability payments to non-medical losses only when payment is based on a court order on the merits of the case. We will not seek

recovery from any portion of an award that is appropriately designated by the court as payment for losses other than medical services (e.g., property losses).

Where we provide benefits in the form of services, we shall be entitled to reimbursement on the basis of the reasonable value of the benefits provided.

### **Non-duplication of benefits**

We will not duplicate any benefits or payments you receive under any automobile, accident, liability, or other coverage. You agree to notify us when such coverage is available to you, and it is your responsibility to take any actions necessary to receive benefits or payments under such automobile, accident, liability, or other coverage. We may seek reimbursement of the reasonable value of any benefits we have provided in the event that we have duplicated benefits to which you are entitled under such coverage. You are obligated to cooperate with us in obtaining payment from any automobile, accident, or liability coverage or other carrier.

If we do provide benefits to you before any other type of health coverage you may have, we may seek recovery of those benefits in accordance with the Medicare Secondary Payer rules. Please also refer to the **Additional Notice about Subrogation (Recovery from a Third Party)** section for more information on our recovery rights.

### **More information**

This is just a brief summary. Whether we pay first or second - or at all - depends on what types of additional insurance you have and the Medicare rules that apply to your situation. For more information, consult the brochure published by the government called "Medicare & Other Health Benefits: Your Guide to Who Pays First." It is CMS Pub. No. 02179. Be sure to consult the most current version. Other details are explained in the Medicare Secondary Payer rules, such as the way the number of persons employed by an employer for purposes of the coordination of benefits rules is to be determined. The rules are published in the Code of Federal Regulations.

### **Appeal rights**

If you disagree with any decision or action by our plan in connection with the coordination of benefits and payment rules outlined above, you must follow the procedures explained in Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints) in this Evidence of Coverage.

## **Chapter 10. Definitions of important words**

**Advanced Imaging Services** - Computed Tomography Imaging (CT/CAT) Scan, Magnetic Resonance Angiography (MRA), Magnetic Resonance Imaging (MRI), and Positron Emission Tomography (PET) Scan.

**Allowed Amount** - Individual charge determined by a carrier for a covered medical service or supply.

**Ambulatory Surgical Center** - An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

**Annual Enrollment Period** - A set time each fall when members can change their health or drugs plans or switch to Original Medicare. The Annual Enrollment Period is from October 15 until December 7.

**Appeal** - An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or payment for services you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving. For example, you may ask for an appeal if we don't pay for an item or service you think you should be able to receive. Chapter 7 explains appeals, including the process involved in making an appeal.

**Balance Billing** - When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost-sharing amount. As a member of HumanaChoice R5826-062 (Regional PPO), you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We do not allow providers to "balance bill" or otherwise charge you more than the amount of cost-sharing your plan says you must pay.

**Benefit Period** - The way that Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. For our plan, you will have a benefit period for your skilled nursing facility benefits. A benefit period begins the day you go into a skilled nursing facility. The benefit period will accumulate one day for each day you are inpatient at a SNF. The benefit period ends when you haven't received any inpatient skilled care in a SNF for 60 days in a row. If you go into a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

**Centers for Medicare & Medicaid Services (CMS)** - The federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

**Coinsurance** - An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, **20 percent**).

**Combined Maximum Out-of-Pocket Amount** - This is the most you will pay in a year for all Part A and Part B services from both network (preferred) providers and out-of-network (non-preferred) providers.

**Comprehensive Outpatient Rehabilitation Facility (CORF)** - A facility that mainly provides rehabilitation services after an illness or injury, and provides a variety of services including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

**Computed Tomography Imaging (CT/CAT) Scan** - Combines the use of a digital computer together with a rotating X-ray device to create detailed cross-sectional images of different organs and body parts.

**Contracted Rate** - The rate the network provider has agreed to accept for covered services.

**Copayment** - An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay **\$10** or **\$20** for a doctor's visit or prescription drug.

**Cost-sharing** - Cost-sharing refers to amounts that a member has to pay when services are received. Cost-sharing includes any combination of the following three types of payments: (1) any "deductible" amount a plan may impose before services are covered; (2) any fixed "copayment" amount that a plan requires when a specific service is received; or (3) any "coinsurance" amount, a percentage of the total amount paid for a service, that a plan requires when a specific service is received.

**Covered Services** - The general term we use to mean all of the health care services and supplies that are covered by our plan.

**Creditable Prescription Drug Coverage** - Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

**Custodial Care** - Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care is personal care that can be provided by people who don't have professional skills or training, such as help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

**Customer Care** - A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Customer Care.

**Deductible** - The amount you must pay for health care before our plan begins to pay.

**Diagnostic Mammogram** - A radiological procedure furnished to a man or woman with signs or symptoms of breast disease.

**Disenroll or Disenrollment** - The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

**Durable Medical Equipment** - Certain medical equipment that is ordered by your doctor for medical reasons. Examples are walkers, wheelchairs, or hospital beds.

**Emergency** - A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

**Emergency Care** - Covered services that are: (1) rendered by a provider qualified to furnish emergency services; and (2) needed to treat, evaluate, or stabilize an emergency medical condition.

**Evidence of Coverage (EOC) and Disclosure Information** - This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

**Extra Help** - A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

**Freestanding Dialysis Center** - A freestanding facility that provides dialysis on an outpatient basis. This type of facility does not provide inpatient room and board and is Medicare-certified and licensed by the proper authority.

**Freestanding Lab** - A freestanding facility that provides laboratory tests on an outpatient basis for the prevention, diagnosis, and treatment of an injury or illness. This type of facility does not provide inpatient room and board and is Medicare-certified and licensed by the proper authority.

**Freestanding Radiology (Imaging) Center** - A freestanding facility that provides one or more of the following services on an outpatient basis for the prevention, diagnosis, and treatment of an injury or illness: X-rays; nuclear medicine; radiation oncology. This type of facility does not provide inpatient room and board and is Medicare-certified and licensed by the proper authority.

**Grievance** - A type of complaint you make about us or one of our network providers including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

**Health Maintenance Organization (HMO)** - A type of Medicare managed care plan where a group of doctors, hospitals, and other health care providers agree to give health care to Medicare beneficiaries for a set amount of money from Medicare every month. You usually must get your care from the providers in the plan.

**Home Health Aide** - A home health aide provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

**Home Health Care** - Skilled nursing care and certain other health care services that you get in your home for the treatment of an illness or injury. Covered services are listed in Chapter 4 under the heading, "Home health agency care." If you need home health care services, our plan will cover these services for you, provided the Medicare coverage requirements are met. Home health care can include services from a home health aide if the services are part of the home health plan of care for your illness or injury. They aren't covered unless you are also getting a covered skilled service. Home health services don't include the services of housekeepers, food service arrangements, or full-time nursing care at home.

**Hospice** - An enrollee who has 6 months or less to live has the right to elect hospice. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer. The hospice will provide special treatment for your state.

**Hospice Care** - A special way of caring for people who are terminally ill and providing counseling for their families. Hospice care is physical care and counseling that is given by a team of people who are part of a Medicare-certified public agency or private company. Depending on the situation, this care may be given in the home, a hospice facility, a hospital, or a nursing home. Care from a hospice is meant to help patients in the last months of life by giving comfort and relief from pain. The focus is on care, not cure. For more information on hospice care, download the publication "Medicare Hospice Benefits" at: <http://www.medicare.gov/pubs/pdf/02154.pdf> or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

**Hospital Inpatient Stay** - A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an "outpatient."

**Humana's National Transplant Network (NTN)** - A network of Humana-approved facilities all of which are also Medicare-approved facilities.

**Immediate Care Facility** - A facility established to diagnose and treat an unforeseen injury or illness on an outpatient basis. This facility is staffed by physicians and provides treatment by, or under, the supervision of physicians as well as nursing care. This type of facility does not provide inpatient room and board.

**Income Related Monthly Adjustment Amount (IRMAA)** - If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. For example, individuals with income greater than **\$85,000** and married couples with income greater than **\$170,000** must pay a higher Medicare Part B (medical insurance) and Medicare prescription drug coverage premium amount. This additional amount is called the income-related monthly adjustment amount. Less than 5 percent of people with Medicare are affected, so most people will not pay a higher premium.

**Initial Enrollment Period** - When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. For example, if you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

**In-Network Maximum Out-of-Pocket Amount** - The most you will pay for covered Part A and Part B services received from network (preferred) providers. After you have reached this limit, you will not have to pay anything when you get covered services from network providers for the rest of the contract year. However, until you reach your combined out-of-pocket amount, you must continue to pay your share of the costs when you seek care from an out-of-network (non-preferred) provider.

**Inpatient Care** - Health care that you get when you are admitted to a hospital.

**Low Income Subsidy (LIS)** - See "Extra Help."

**Magnetic Resonance Angiography (MRA)** - A noninvasive method and a form of magnetic resonance imaging (MRI) that can measure blood flow through blood vessels.

**Magnetic Resonance Imaging (MRI)** - A diagnostic imaging modality method that uses a magnetic field and computerized analysis of induced radio frequency signals to noninvasively image body tissue.

**Mail Order Pharmacy** - Mail-order pharmacies are pharmacies that fill prescriptions by mail. Members can send a prescription written by their doctor to the mail-order pharmacy that will fill the order and mail the prescribed drugs to the member's home or preferred address.

**Medicaid (or Medical Assistance)** - A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

**Medically Necessary** - Services or supplies that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

**Medicare** - The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare, a PACE plan, or a Medicare Advantage Plan.

**Medicare Advantage Disenrollment Period** - A set time each year when members in a Medicare Advantage Plan can cancel their plan enrollment and switch to Original Medicare. The Medicare Advantage Disenrollment Period is from January 1 until February 14, 2015.

**Medicare Advantage Organization** - Medicare Advantage Plans are run by private companies. They give you more options, and sometimes, extra benefits. These plans are still part of the Medicare program and are also called "Part C." They provide all your Part A (Hospital) and Part B (Medical) coverage. Some may also provide Part D (Prescription Drug) coverage.

**Medicare Advantage (MA) Plan** - Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. When you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare. In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area, except people with End-Stage Renal Disease (unless certain exceptions apply).

**Medicare Allowable Charge** - The amount allowed by Medicare for a particular benefit or service.

**Medicare-Covered Services** - Services covered by Medicare Part A and Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and B.

**Medicare Health Plan** - A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

**Medicare Limiting Charge** - In the Original Medicare plan, the highest amount of money you can be charged for a covered service by doctors and other health care suppliers who do not accept assignment. The limiting charge is 15 percent over Medicare's approved amount. The limiting charge only applies to certain services and does not apply to supplies or equipment.

**Medicare Prescription Drug Coverage (Medicare Part D)** - Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

**"Medigap" (Medicare Supplement Insurance) Policy** - Medicare supplement insurance sold by private insurance companies to fill "gaps" in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

**Member (Member of our Plan, or "Plan Member")** - A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).



**Network Provider** - "Provider" is the general term we use for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. We call them "**network providers**" when they have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Our plan pays network providers based on the agreements it has with the providers or if the providers agree to provide you with plan-covered services. Network providers may also be referred to as "plan providers."

**Non-Plan Provider or Non-Plan Facility** - A provider or facility with which we have not arranged to coordinate or provide covered services to members of our plan. Non-plan providers are providers that are not employed, owned, or operated by our plan or are not under contract to deliver covered services to you. As explained in this booklet, most services you get from non-plan providers are not covered by our plan or Original Medicare.

**Nuclear Medicine** - Radiology in which radioisotopes (compounds containing radioactive forms of atoms) are introduced into the body for the purpose of imaging, evaluating organ function, or localizing disease or tumors.

**Observation** - A stay in a hospital for less than 24 hours if: (1) You have not been admitted as a registered bed patient; (2) you are physically detained in an emergency room, treatment room, observation room, or other such area; or (3) you are being observed to determine whether an inpatient confinement will be required.

**Optional Supplemental Benefits** - Non-Medicare-covered benefits that can be purchased for an additional premium and are not included in your package of benefits. If you choose to have optional supplemental benefits, you may have to pay an additional premium. You must voluntarily elect Optional Supplemental Benefits in order to get them.

**Organization Determination** - The Medicare Advantage plan has made an organization determination when it makes a decision about whether items or services are covered or how much you have to pay for covered items or services. The Medicare Advantage plan's network provider or facility has also made an organization determination when it provides you with an item or service, or refers you to an out-of-network provider for an item or service. Organization determinations are called "coverage decisions" in this booklet. Chapter 7 explains how to ask us for a coverage decision.

**Original Medicare** ("Traditional Medicare" or "Fee-for-service" Medicare) - Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

**Our plan** - The plan you are enrolled in, HumanaChoice R5826-062 (Regional PPO).

**Out-of-Network Provider or Out-of-Network Facility** - A provider or facility with which we have not arranged to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan or are not under contract to deliver covered services to you. Using out-of-network providers or facilities is explained in this booklet in Chapter 3.

**Out-of-Pocket Costs** - See the definition for "cost-sharing" above. A member's cost-sharing requirement to pay for a portion of services received is also referred to as the member's "out-of-pocket" cost requirement.

**PACE plan** - A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible, while getting the high-quality care they need. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan.

**Part C - see "Medicare Advantage (MA) Plan."**

**Part D** - The voluntary Medicare Prescription Drug Benefit Program. (For ease of reference, we will refer to the prescription drug benefit program as Part D.)

**Plan Provider – see "Network Provider".**

**Positron Emission Tomography (PET) Scan** - A medical imaging technique that involves injecting the patient with an isotope and using a PET scanner to detect the radiation emitted.

**Preferred Provider Organization (PPO) Plan** - A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost-sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both in-network (preferred) and out-of-network (non-preferred) providers.

**Premium** - The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

**Primary Care Physician (PCP)** - Your primary care physician is the doctor or other provider you see first for most health problems. He or she makes sure you get the care you need to keep you healthy. He or she also may talk with other doctors and health care providers about your care and refer you to them. In many Medicare health plans, you must see your primary care physician before you see any other health care provider. See Chapter 3, Section 2.1 for information about Primary Care Physicians.

**Prior Authorization** - Approval in advance to get services. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other network provider gets "prior authorization" from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. However, you may want to check with the plan before obtaining services from out-of-network providers to confirm that the service is covered by your plan and what your cost-sharing responsibility is. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4.

**Quality Improvement Organization (QIO)** - A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. See Chapter 2, Section 4 for information about how to contact the QIO for your state.

**Rehabilitation Services** - These services include physical therapy, speech and language therapy, and occupational therapy.

**Screening Mammogram** - A radiological procedure for early detection of breast cancer, and; includes a physician's interpretation of the results.

**Service Area** - A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. The plan may disenroll you if you permanently move out of the plan's service area.

**Skilled Nursing Facility (SNF) Care** - Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

**Special Enrollment Period** - A set time when members can change their health or drugs plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you move into a nursing home, or if we violate our contract with you.

**Special Needs Plan** - A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

**Supplemental Security Income (SSI)** - A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

**Urgently Needed Care** - Urgently needed care is care provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed care may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible.

## **State Agency Contact Information**

This section provides the contact information for the state agencies referenced in Chapter 2 and in other locations within this Evidence of Coverage. If you have trouble locating the information you seek, please contact Customer Care at the phone number on the back cover of this booklet.

State	Pennsylvania
<b>SHIP Name and Contact Information</b>	APPRISE 555 Walnut Street 5th Floor Harrisburg, PA 17101-1919 1-800-783-7067 (toll free) 1-717-783-6842 (fax) <a href="http://www.aging.state.pa.us">http://www.aging.state.pa.us</a>
<b>Quality Improvement Organization</b>	Livanta BFCC-QIO Program, 9090 Junction Drive Suite 10 Annapolis Junction, MD 20701 1-866-815-5440 (toll free) Appeals: 1-855-236-2423 (fax) All other reviews: 1-844-420-6671 (fax) 1-866-868-2289 (TTY)
<b>State Medicaid Office</b>	Department of Public Welfare of Pennsylvania P.O. Box 2675 Harrisburg, PA 17105-2675 1-800-692-7462 (toll free) <a href="http://www.dpw.state.pa.us">http://www.dpw.state.pa.us</a>
<b>State Pharmacy Assistance Program(s)</b>	Pharmaceutical Assistance Contract for the Elderly (PACE) P.O. Box 8806 Harrisburg, PA 17105 1-800-225-7223 (toll free) 1-717-651-3600 (local) <a href="http://www.aging.state.pa.us/portal/server.pt/community/pace_and_affordable_medications_17942">http://www.aging.state.pa.us/portal/server.pt/community/pace_and_affordable_medications_17942</a>
<b>AIDS Drug Assistance Program</b>	Pennsylvania AIDS Drug Assistance Program (ADAP) Pennsylvania Department of Health Health and Welfare Building, 8th Floor West, 625 Forster Street Harrisburg, PA 17120 1-877-PA-HEALTH <a href="http://www.portal.state.pa.us/portal/server.pt/community/hiv_aids/14241/hiv_aids_links">http://www.portal.state.pa.us/portal/server.pt/community/hiv_aids/14241/hiv_aids_links</a>

State	West Virginia
<b>SHIP Name and Contact Information</b>	West Virginia State Health Insurance Assistance Program (WV SHIP) 1900 Kanawha Blvd. East Charleston, WV 25305 1-877-987-4463 (toll free) 1-304-558-3317 (local) 1-304-558-0004 (fax) <a href="http://www.wvship.org">www.wvship.org</a>
<b>Quality Improvement Organization</b>	KEPRO 5201 W. Kennedy Blvd. Suite 900 Tampa, FL 33609 1-844-455-8708 (toll free) 1-844-834-7129 (fax)
<b>State Medicaid Office</b>	West Virginia Department of Health & Human Resources 350 Capitol Street Room 251 Charleston, WV 25301 1-800-642-8589 (toll free) 1-304-558-1700 (local) <a href="http://www.wvdhhr.org/bms">http://www.wvdhhr.org/bms</a>
<b>AIDS Drug Assistance Program</b>	West Virginia AIDS Drug Assistance Program (ADAP) West Virginia Department of Health and Human Resources 350 Capitol Street, Room 125 Charleston, WV 25301 1-304-558-2195 <a href="http://www.dhhr.wv.gov/oeps/std-hiv-hep/HIV_AIDS/caresupport/Pages/ADAP">http://www.dhhr.wv.gov/oeps/std-hiv-hep/HIV_AIDS/caresupport/Pages/ADAP</a>



# Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-457-4708. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-457-4708. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-457-4708。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-457-4708。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-457-4708. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-457-4708. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-281-6918 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-457-4708. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-457-4708 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.



**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-457-4708. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:**

إننا نقدم خدمات الترجمة الفورية المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-457-4708. سيقوم شخص ما يتحدث اللغة العربية بمساعدتك. هذه الخدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-457-4708 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-457-4708. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-457-4708. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal ouwa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-457-4708. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-457-4708. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-457-4708 にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。



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## **HumanaChoice R5826-062 (Regional PPO) Customer Care**

<b>Method</b>	<b>Customer Care – Contact Information</b>
<b>CALL</b>	1-800-457-4708  Calls to this number are free. You can call us seven days a week, from 8 a.m. to 8 p.m. However, please note that our automated phone system may answer your call during weekends and holidays from February 15 to September 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day. Customer Care also has free language interpreter services available for non-English speakers.
<b>TTY</b>	711  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.  Calls to this number are free. Hours of operation are the same as above.
<b>FAX</b>	1-877-837-7741
<b>WRITE</b>	Humana P.O. Box 14168 Lexington, KY 40512-4168
<b>WEBSITE</b>	<b>Humana.com</b>

### **State Health Insurance Assistance Program**

The State Health Insurance Assistance Program (SHIP) is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Contact information for your State Health Insurance Assistance Program (SHIP) can be found in "Exhibit A" in this document.

Humana Inc.  
PO Box 14168  
Lexington, KY 40512-4168

Your 2015 HumanaChoice<sup>®</sup> R5826-062  
(Regional PPO) Evidence of Coverage

R5826062000EOC15

**Humana**<sup>®</sup>

[Humana.com](http://Humana.com)