

Humana, Healthcare Reform and You

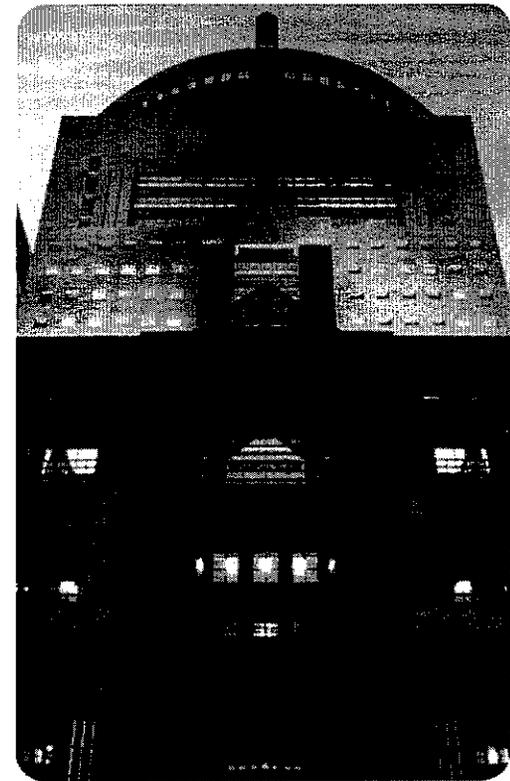
What you need to know

Humana

Healthcare
What it means to you

ABOUT HUMANA

- Headquartered in Louisville, KY
- Over 50 years experience in the health industry
- Diverse portfolio of products
- Over 13.6 million medical members nationwide
- Over 6.7 million Medicare members nationwide
- Over 7.8 million members in specialty products
- Corporate Social Responsibility
 - Humana Foundation
 - KaBOOM
 - Walkit Challenge
 - Arbor Day Foundation
 - Habitat for Humanity



Humana

- One of the largest health plan providers in the country
- Many choices
- MyHumana at Humana.com
- MyHumana mobile app
- HumanaFirst Nurse Advice Line:
 - Toll free, 24/7
 - Talk with a registered nurse
 - Can help you decide which level of care is right for you: Urgent care, convenient care center or the emergency room



2015 Individual Plans: On & Off the Marketplace

Humana



In 2014, Humana offered a variety of individual medical plans on & off the Health Insurance Marketplace in Tennessee.

On the Marketplace, we offered:

- Plans in Knoxville, Memphis and Nashville
- We offered all metallic plans as well as a Basic (catastrophic) plan
- These plans included a PPOx network, which gave members the choice to go to their preferred healthcare provider within a local geographic area
- We offered a standalone Dental plan which could be purchased with a Humana medical plan or another carrier's medical plan

Off the Marketplace, we offered:

- The PPOx plan offerings listed above in Knoxville, Memphis and Nashville
- We also offered a variety of metallic plans and a Basic (catastrophic) plan statewide which included a national PPO network

2015 APPTO

Humana's goal in 2015 is to maintain consistency within our plan offerings and avoid disruption to our existing membership where possible.

Medical plan changes for 2015:

- Based on federal guidance, changes are required to our Basic (catastrophic) plan offering
- To enhance the shopping experience for consumers, Humana will be updating our plan names to include the network
 - Old Name: ***Humana Local Preferred Bronze 6300/6300***
 - New Name: ***Humana Bronze 6300/Nashville PPOx***

Dental plan changes for 2015:

- Children's maximum out-of-pocket changed to \$350 per child / \$700 2+ children
- Children's deductibles increased from \$100 to \$125 to meet Actuarial Value requirements
- Moving to a calendar year benefit period (Jan. – Dec) to align with the MarketPlace

PPOx in the Greater Memphis Area

Plans offered in 30 Counties both on & off the Marketplace

Advantages of our PPOx plan offerings:

- Freedom to choose any local in-network doctor, hospital or specialist
- Out-of-network coverage also included but has higher member cost-share
- Referral not required
- Local Medical Network (PPOx)
- Rx network (Walmart, Sam's Club, CVS, RightSource)
- Closed RX5 formulary

Allows for OON coverage, but consumers receive the most benefit when utilizing an in-network provider

Offered in markets where we are competitively priced

Offered in all metallic tiers + catastrophic

Humana

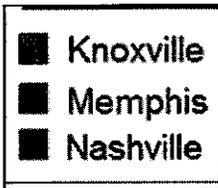
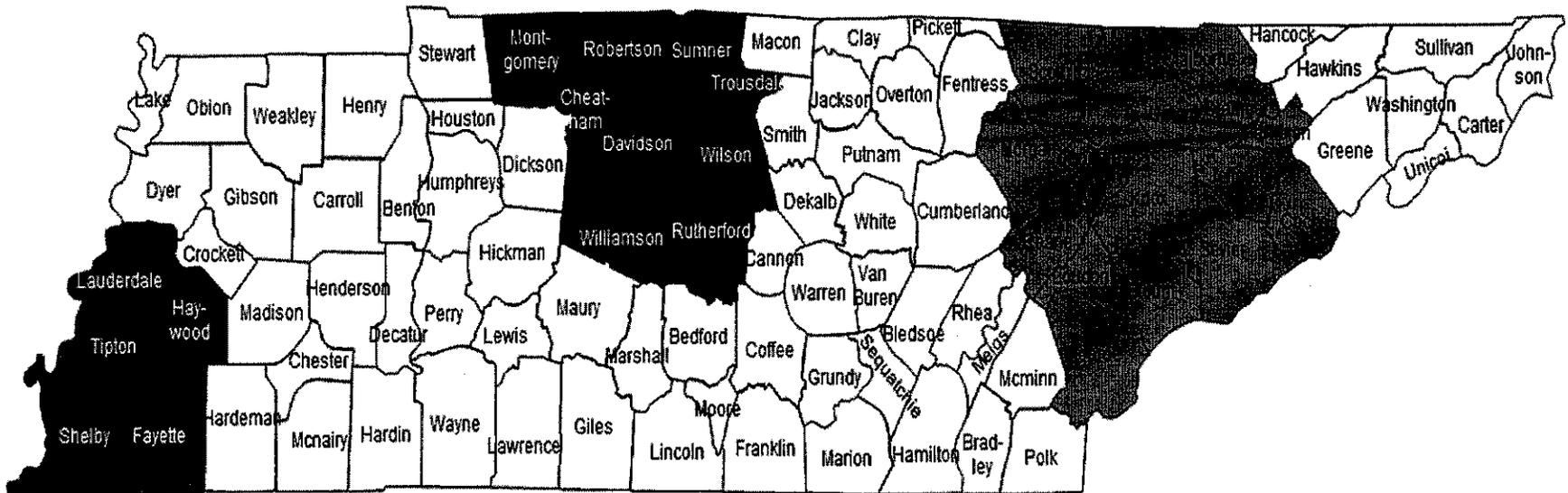
Benefit	Basic 6600	Bronze 6300 (Health Savings Account (HSA) Qualified)	Silver 4600	Gold 2500	Platinum 1000
Med. Deductible (IN)	\$6600 single 2x family	\$6300 single 2x family	\$4600 single 2x family	\$2500 single 2x family	\$1000 single 2x family
Coinsurance (IN/OON)	100%/75%	100%/75%	80%/60%	80%/60%	80%/60%
Max OOP (IN)	\$6600 single 2x family	\$6300 single 2x family	\$6300 single 2x family	\$3500 single 2x family	\$1500 single 2x family
Preventive Services	100%	100%	100%	100%	100%
PCP/ Specialists/ Urgent Care	\$35 PCP copay (3); all else Deductible	Deductible/ Coinsurance	\$25 /\$35/\$50	\$25 /\$35/\$50	\$25 /\$35/\$50
RX	Deductible/ Coinsurance	Deductible/ Coinsurance	\$10/20/50/50%/50% \$1500 Rx deductible Tiers 3-5	\$5/10/20/35%/35% \$500 Rx deductible Tiers 3-5	\$5/10/20/35%/35% \$500 Rx deductible Tiers 3-5

The above represents only a summary; please consult benefit summary for full details.

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Out of Network Deductible and Out of Network Out-of-Pocket are considerably higher than the in-network counterparts
Off Marketplace plans have embedded Pediatric Dental always included; coverage is 50% after deductible, up to the OOP Limit

PROXIMITY OF SERVICE OF 159 COUNTIES



Humana

Plans offered statewide off the Marketplace

Advantages of our Humana/ChoiceCare Network PPO and Choice PPO plan offerings:

- Freedom to choose any doctor, hospital or specialist nationwide
- Plans follow Metallic tiers
- National Network
- Humana National Pharmacy Network (includes major retailers)
- Rx4 Open Formulary

Offered in Bronze and Silver metallic tiers + Basic (catastrophic)

Allows for OON coverage, but consumers receive the most benefit when utilizing an in-network provider

Benefit	Basic 6600	Bronze 6300 (HSA Qualified)	Bronze 4850	Silver 3650 (HSA Qualified)	Silver 4250	Gold 2500	Platinum 1000
Med. Deductible (IN)	\$6600 single 2x family	\$6300 single 2x family	\$4850 Single 2x family	\$3650 single 2x family	\$4250 single 2x family	\$2500 single 2x family	\$1000 Single 2x family
Coinsurance (IN/OON)	100%/75%	100%/75%	80%/60%	100%/75%	80%/60%	80%/60%	80%/60%
Max OOP (IN)	\$6600 single 2x family	\$6300 single 2x family	\$6350 2x family	\$3650 single 2x family	\$6250	\$3500	\$1500
Preventive Services	100%	100%	100%	100%	100%	100%	100%
PCP/ Specialists/ Urgent Care	\$35 PCP copay (3); all else Deductible/ Coinsurance	Deductible/ Coinsurance	\$55/\$80/\$100 3 visit limit then deductible /coinsurance	Deductible/ Coinsurance	\$35/\$60/\$100	\$25/\$35/\$50	\$35/\$60/\$100
RX	Deductible/ Coinsurance	Deductible/ Coinsurance	\$20/75/50%/50% \$1500 Rx deductible Tier 2-4	Deductible/ Coinsurance	\$15/35/50/50% \$1500 Rx deductible Tiers 2-4	\$5/10/15/35% \$500 Rx deductible Tiers 2-4	\$5/10/15/35% \$500 Rx deductible Tiers 2-4

The above represents only a summary; please consult benefit summary for full details.

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Out of Network Deductible and Out of Network Out-of-Pocket are considerably higher than the in-network counterparts
Off Marketplace plans have embedded Pediatric Dental always included. Coverage is 50% after deductible to OOP limit.

Humana Smart Choice Dental (On the Marketplace)

Immediate and affordable benefits

Competitive adult/family rates

Comprehensive child coverage, additional coverage for major services and a *limited* orthodontic benefit for kids is available

No annual max for kids

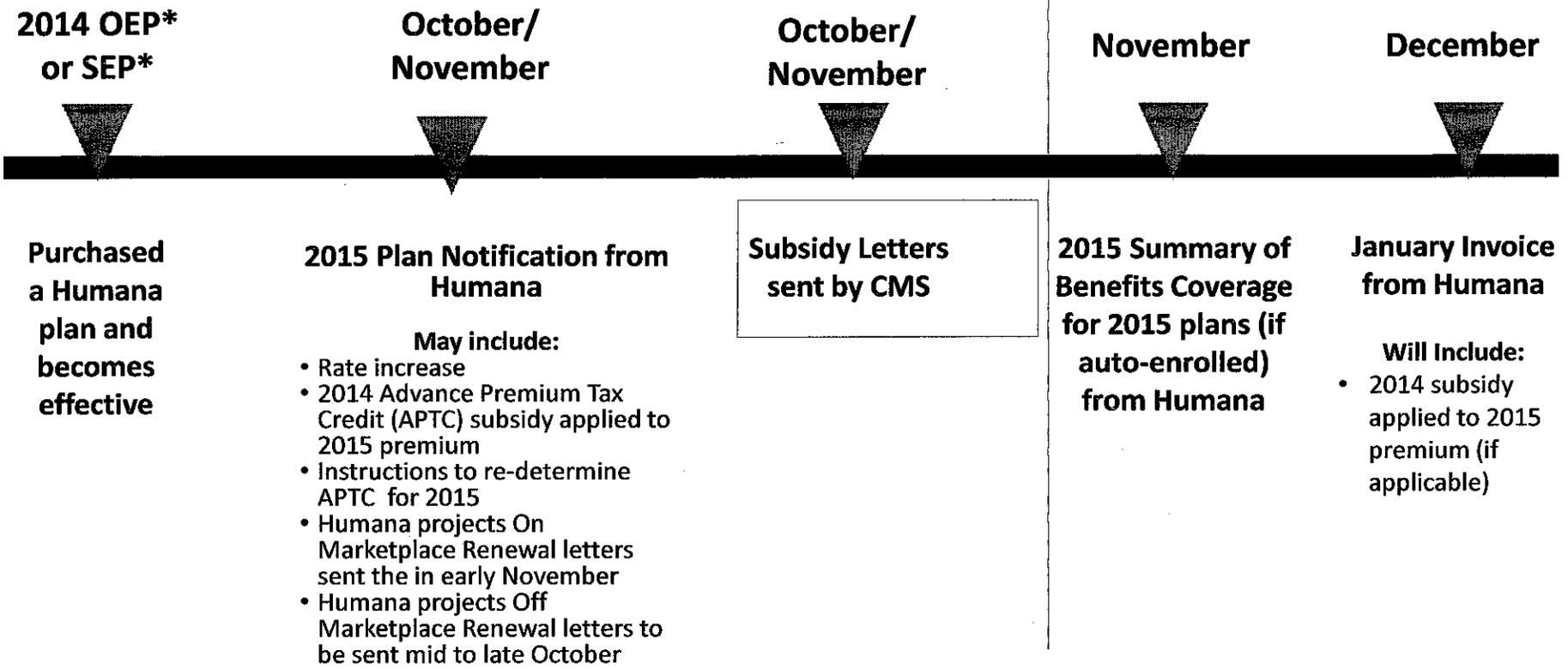
New for 2015:

- \$350 max out of pocket per child, \$700 for 2+ children (previously \$700/\$1400)
- Increased deductibles from \$100 to \$125 to meet necessary Actuarial Value requirements
- Moving to a calendar year benefit period to align with the exchange renewal process

Renewals

Humana

2015 Marketplace Renewal Timeline



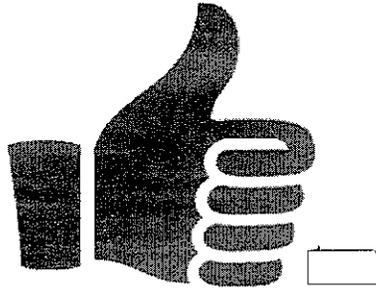
*OEP = Open Enrollment Period; SEP = Special Enrollment Period

NOTE: If the member has both medical and dental they will receive separate renewal notification packets.

Once Renewal Notification has been received

When members get their **2015 information in the mail** from Humana... they will fall into one of two categories.

Interested in Keeping Plan



Not Interested in Keeping Plan



Humana

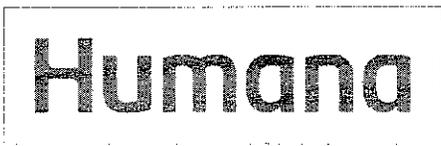
Implications in Keeping Existing Plan

- If a Humana member chooses **not to re-determine his or her subsidy** for 2015, there may be ***implications at tax time*** since he or she is using a 2014 subsidy amount vs. an updated 2015 subsidy.
- **ACTION:** Changes to Market dynamics and/or income may create a benefit for the member to ***re-determine their subsidy for 2015*** on Healthcare.gov or the state exchange.

Not Interested in Keeping Existing Plan

- Some Humana members may want to see what ***other options*** they have for 2015.
- **ACTION:** To see other plan options (and update subsidy, if applicable) members can contact their agent or a Navigator to take them through the process
- **ACTION:** If members **ONLY** want to update their subsidy for 2015 (keeping same IMM plan), they should do so on Healthcare.gov or the state exchange
- **ACTION:** Changes to Market dynamics and/or income may create a benefit for the member to ***re-determine their subsidy for 2015*** on Healthcare.gov or the state exchange

Enrollment, What to Expect & Available Resources



Final Enrollment



Congratulations!

You've successfully completed all steps of your application. See below for next steps or return to [My Account](#).

Your Plans

For Firm, Sad, Firm, and Sad

Humana Health Plan of Texas, Inc. Humana Connect Bronze 4850/6350 Plan Health Insurance plan for Firm,Sad



To activate your new coverage by your plan's due date. You will receive a call with details on how to pay, or you can make your payment now if your plan accepts online payment. Your payment must be received and processed by the effective date to be fully enrolled. Contact the plan's customer service if you have any payment questions or issues.

[Submit Payment to Humana Health Plan](#)

Amount Due: \$273.

Estimated Effective Date: 12/31/20

[PAY FOR HEALTH PLAN](#)



To activate your new coverage, you must pay your first month's premium by your plan's due date. Your plan will contact you in the next few days with details on how to pay, or visit your health plan online to make your payment now if your plan accepts online payment. Your payment must be received and processed by the effective date to be fully enrolled. Contact the plan's customer service if you have any payment questions or issues.

- Guiding newly enrolled members to www.humana.com to pay their premium and establish recurring payments will ensure there is no disruption in coverage.
- Members can also sign up for electronic communications if they want!

Humana

Within 30 days of enrollment you will receive:



Thank You Email. This email welcomes you to the Humana family, confirms your enrollment, and tells you what to expect next.



Policy/Certificate of Insurance and the Summary of Benefits and Coverage. These are important legal documents that should be retained. If emailed, these documents are located at MyHumana.com, your secure website. If mailed, please keep these documents in a safe place. They can be referred to when you have questions about your benefits.



Welcome Guide. This guide explains the many benefits, programs, and services available to you as a Humana member, as well as resources that can help you use your plan.



Privacy Notice. This document is often referred to as the Notice of Privacy Practices or just as the Privacy Notice. This document is intended to describe your privacy rights under your plan, as well as how your personal information, including your health information, may be used and disclosed by the plan.

You may receive:



Welcome Call. You may receive a welcome call from Humana. This call may contain some questions to help us identify valuable resources and programs, available to you at no cost, that may be of benefit to your health and well-being.



HumanaVitality® Welcome Kit. You will receive this kit if your plan includes HumanaVitality®, a health and wellness program that is designed to help you live life fully.

Customer Care:



If you have any questions at all about your Humana plan, please call our Customer Care Center at
1-800-833-6917
8 a.m. - 6 p.m. Monday-Friday.

If you use a TTY, call 711.

Tools/Resolutions for Navigators & Staffholders

- **Dedicated Humana Line for Navigators and Certified Application Counselors:**
 - 888-891-0730
- **Dedicated Pre-Enrollment Humana Customer Service:**
 - 888-747-7650
- Humana.com/Help
- Humana.com/Renew
- **COMING SOON:**
 - Email to Order Materials