


Humana®

2020 GROUP MEDICARE EMPLOYER PREFERRED PROVIDER ORGANIZATION (PPO) PLAN



# Time changes everything except who you are

Humana offers a plan for your future

**Humana.**

Y0040\_GHHKF67EN\_20\_M

MAPD  
PPO

## Start here

You'll see how this Medicare Advantage PPO with prescription drug plan may give you the value you deserve. After you enroll, Humana will mail you an Evidence of Coverage booklet that will have all the plan information and details, including a full list of benefits.

## What is Medicare?

Medicare is a federal health insurance program for U.S. citizens and legal residents who are 65 and older or qualify due to a disability. You can receive your Medicare Part A and Part B benefits through the federal government or a private insurance company.

## Humana offers you a Medicare Advantage PPO

### A PPO offers

- **All the benefits of Original Medicare, plus extra benefits**
- Maximum out-of-pocket protections
- Worldwide emergency coverage
- Programs to help improve health and well-being

### Dedicated team and more

- **Your benefit levels are the same for in-network and out-of-network providers**
- Large network of doctors, specialists and hospitals to pick from
- You don't need a referral to see any healthcare provider
- Coverage for office visits, including routine physical exams
- Almost no claim forms to fill out or mail—we take care of that for you
- Dedicated Customer Care specialists who serve only our Group Medicare members

## Humana offers you a Medicare Advantage PPO with prescription drug plan which offers:

### A large network

There are more than 66,000 participating pharmacies in our network.

### Almost no claims paperwork

The plan works with your pharmacist to handle claims for you.

### Maximize Your Benefit<sup>®</sup> Rx

Humana keeps in touch by telephone and mail to let you know about ways to save on prescription drugs by switching to ones that cost less.

### Pharmacy finder

An online tool that helps you find pharmacies. It also tells you how far they are from you, the hours they're open, if they have a drive-through available, if they offer emergency Rx, delivery options and if they have bilingual employees.

## Total well-being starts with a complete approach to health

### Support your health and your finances

Humana offers solid insurance products that help you support your healthcare needs, all provided by a Fortune 100 company with over 30 years of experience providing Medicare member plans.

### Maximize your well-being

Our health and well-being tools and resources make it easy to set health goals, chart your progress, strengthen your mind and body, and build connections with others. The power to help you live a full, vibrant life is in your hands.

### Manage your health

Complex or chronic health conditions often demand personal attention. A Humana nurse can meet you at home, in the hospital, by phone or email to help you manage your condition and minimize complications.

## Medicare Part A

### HOSPITAL INSURANCE

It helps cover medically necessary inpatient care in a hospital or skilled nursing facility. It also helps cover some home healthcare and hospice care.

## Medicare Part B

### MEDICAL INSURANCE

It helps cover medically necessary doctors' services, outpatient care and other medical services and supplies. Part B also helps cover some preventive services.

## Medicare Part C

### MEDICARE ADVANTAGE PLANS

These are available through private insurance companies, such as Humana. Medicare Part C helps cover everything medically necessary that Part A and Part B cover, including hospital and medical services. You still have Medicare if you elect Medicare Part C coverage. You must be entitled to Medicare Part A and enrolled in Part B to be eligible for a Medicare Part C plan.

## Medicare Part D

### PRESCRIPTION DRUG COVERAGE

Like Part C Medicare Advantage plans, Part D is only available through private companies, such as Humana. Many Part C Medicare Advantage plans include Medicare Part D prescription drug coverage. Part D helps pay for the medications your doctor prescribes. You can only join a Medicare Part D prescription drug plan if you are entitled to Medicare Part A and/or enrolled in Part B.



## Humana Pharmacy

More and more Humana members are finding Humana Pharmacy® to be their choice for value, experience, safety, accuracy, convenience and service.

### Why choose Humana pharmacy?

- **Savings.** Many Humana plans provide cost savings if you fill a 90-day supply\* of your maintenance medicine through a mail-delivery pharmacy, instead of a retail pharmacy. Plus, the pharmacy team works with you and your doctor to find medicine that costs less.
- **Experienced pharmacy team.** Pharmacists are available to answer questions about your medicine and our services.
- **Safe and accurate.** Two pharmacists check your new prescriptions to make sure they're safe to take with your other medications. The dispensing equipment and heat-sealed bottles with tamper-resistant foil help ensure quality and safety. Plus, your order comes in plain packaging for additional security.
- **Timely reminders.** To help make sure you have the medicine and supplies you need when you need them, we can remind you when it's time to refill your medicine. Just set your preferences when you sign up at [HumanaPharmacy.com](https://www.humana.com/humana-pharmacy).
- **Time-saving mail delivery.** No driving to the pharmacy and waiting in line. You may be able to order just four times a year and have more time to do the things you enjoy.

### Make Humana Pharmacy your one source

**Maintenance medicine.** Medicine you take all the time for conditions like high cholesterol, high blood pressure and asthma.

**Specialty medicine.** Specialized therapies to treat chronic or complex illnesses like rheumatoid arthritis and cancer.

\*Some prescriptions are only available in a 30-day supply.

### Visit [HumanaPharmacy.com](https://www.humana.com/humana-pharmacy)

After you become a Humana member, you can sign in with your MyHumana identification number or register to get started. You can also sign up by calling **1-888-538-3518 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

### Online

**HumanaPharmacy.com.** Start a new prescription, order refills, check on your order and get information about how to get started.

### Doctor

Let your doctor know you would like to use our pharmacy and he or she can send prescriptions through e-prescribe. Healthcare providers can also fill out the fax form by downloading it from [HumanaPharmacy.com/forms](https://www.humana.com/humana-pharmacy/forms) and faxing the prescription to **1-800-379-7617**.

### Mail

Download the “Registration & Prescription Order Form” from [HumanaPharmacy.com/forms](https://www.humana.com/humana-pharmacy/forms) and mail your paper prescriptions to:  
Humana Pharmacy  
P.O. Box 745099  
Cincinnati, OH 45274-5099

### Phone

For maintenance medicine, you can call **1-888-538-3518 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

For specialty medicine, you can call Humana Specialty Pharmacy® directly at **1-800-833-1642 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

### Humana Pharmacy Mobile app

Place new orders and refills for your medicine, check order status and gain access to a secure site 24 hours a day, seven days a week.

Text “**HPAPP**” to **239355** (Be Well) to download. Message and data rates apply. Reply STOP to cancel, HELP for help.

## Drug categories

### Preferred generic and generic drugs

#### Essentially the same drugs, usually priced differently

Have the same active ingredients as brand-name drugs and are prescribed for the same reasons. The Food and Drug Administration (FDA) requires generic drugs to have the same quality, strength, purity and stability as brand-name drugs. Your cost for generic drugs is usually lower than your cost for brand-name drugs.

### Preferred drug

#### A medicine available to you for less than nonpreferred

Generic or brand-name drugs that Humana offers at a lower cost to you than nonpreferred drugs.

### Nonpreferred drug

#### A more expensive drug than preferred

More expensive generic or brand-name prescription drugs that Humana offers at a higher cost to you than preferred drugs.

### Specialty

#### Drugs for specific uses

Some injectable and other high-cost drugs.



## Medication Therapy Management

As part of your Medicare Part D coverage with Humana, you might be able to take part in a program called Medication Therapy Management (MTM) at no extra cost. MTM may help you to:

- Know more about getting the greatest benefit from your medications
- Reduce risk by learning how to avoid harmful side effects
- Possibly save money by finding lower-cost alternatives to prescribed medications

### Who's eligible?

Members are chosen for MTM using the following Centers for Medicare & Medicaid Services (CMS) and Humana criteria:

- Have three of the five multiple chronic conditions:
  - Congestive heart failure (CHF)
  - Dyslipidemia (high or low LDL cholesterol)
  - Diabetes
  - Chronic obstructive pulmonary disease (COPD)
  - Osteoporosis
- Take at least eight chronic/maintenance Part D drugs
- Spend more than \$4,255 on prescription drugs per calendar year

### How does the program work?

MTM offers additional information in the SmartSummary Rx that can help to manage medications and drug costs. Members also get a face-to-face or phone consultation with a healthcare professional to talk about their medications.

### Scheduling a consultation

If you qualify for MTM, you will receive an invitation letter or see a note in your SmartSummary Rx to call the MTM call center. If you think you qualify but don't see the note, please call the group Medicare Customer Care phone number. Although the MTM program is a special service offered at no cost to Medicare members, it is not considered a benefit.



## Medical preauthorization

For certain services and procedures, your doctor or hospital may need to get advance approval from Humana before your plan will cover any costs. This is called prior authorization or preauthorization. Doctors or hospitals will submit the preauthorization request to Humana. If your doctor hasn't done this, please call our Customer Care team, as Humana may not be able to pay for these services.

## Part B vs. Part D

Knowing how your coverage works can save you from paying out of your pocket for vaccines. The Medicare Part D portion of your plan covers all commercially available vaccines—except for those covered by Part B—as long as the vaccine is reasonable and necessary to prevent illness.

### Get vaccines like the ones listed below at a network pharmacy.

If you get them at your doctor's office, you'll pay the full cost of the vaccine out of pocket. Some common vaccines that you should get at your pharmacy, not from your doctor are Shingles, Tdap and Hepatitis A.

## Understanding your diabetes coverage

At Humana, we are here to help. We want you to have an easy experience when getting your diabetic supplies and prescriptions.

Your Humana Medicare Advantage Plan helps cover a variety of diabetic glucose testing supplies. Humana Pharmacy is the preferred durable medical equipment (DME) vendor for the products, and offers the meters listed below and their test strips and lancets: Roche Accu-Chek Nano®, Roche Accu-Chek Guide, Roche Accu-Chek Aviva Plus® and HP® True Metrix® AIR by Trividia. To order a meter and supplies from Humana Pharmacy, call **1-877-222-5084 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

Your doctor can also send prescriptions for meters and other testing supplies by fax or e-prescribe.

You can also request a no-cost meter from the manufacturer by calling Roche at **1-888-355-4242 (TTY: 711)**, or Trividia Health at **1-866-788-9618 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.



“  
**With its large pharmacy network,  
nearly paperless claims process  
and suggestions for saving money,  
Humana brings a thoughtful,  
'you-in-mind' approach to  
prescription drug coverage.**  
”



## Important information about your prescription drug coverage

Some drugs covered by Humana may have requirements or limits on coverage. These requirements and limits may include prior authorization, step therapy or quantity limits. You can visit **Humana.com** to register or sign in and select Pharmacy or call Humana's Group Medicare Customer Care team to check coverage on the medications you take.

### Prior authorization

The Humana Medicare Employer Plan requires you or your doctor to get prior authorization for certain drugs. This means that you will need to get approval from the Humana Medicare Employer Plan before you fill your prescriptions. The reason a prior authorization is required can vary depending on the medication. Humana will work with your doctor when a prior authorization is required. If your doctor prescribes a drug that needs prior authorization, please be sure the prior authorization has been submitted to Humana before the prescription is filled. The Centers for Medicare & Medicaid Services (CMS) requires a turnaround time of 72 hours for a prior authorization. However, an expedited review can be requested by your provider if waiting 72 hours may be harmful to you.

### Step therapy

In some cases, the Humana Medicare Employer Plan requires that you first try certain drugs to treat your medical condition before coverage is available for a more expensive drug prescribed to treat your medical condition. For example, if Drug A and Drug B both treat your medical condition, the Humana Medicare Employer Plan may not cover Drug B unless you try Drug A first. If Drug A does not work for you, the Humana Medicare Employer Plan can then cover Drug B. A step therapy prescription can be filled once the necessary requirements are met.

### Quantity limits

For some drugs, the Humana Medicare Employer Plan limits the quantity of the drug that is covered. The Humana Medicare Employer Plan might limit how many refills you can get or quantity of a drug you can get each time you fill your prescription. For example, if it's normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day. Specialty drugs are limited to a 30-day supply regardless of tier placement.

### One-time transition fill

For certain drugs typically requiring prior authorization or step therapy, Humana will cover a one-time, 30-day supply of your Part D covered drug during the first 90 days of your enrollment. Once you have received the transition fill for your prescription requiring a prior authorization or step therapy, you'll receive a letter from Humana telling you about the requirements or limits on the prescription. The letter will also advise that you will need to get approval before future refills will be covered. A prior authorization will need to be approved or other alternative medicines should be tried if the medication requires step therapy.

### Next steps for you

1. Visit **Humana.com/Pharmacy** or call the Customer Care number on the back of your Humana member ID card to see if your medications have quantity limits, or require a prior authorization or step therapy.
2. Talk to your doctor about your drugs if they require prior authorization, step therapy is needed or has quantity limits.
3. If you have questions about your prescription drug benefits, please call our Customer Care number on the back of your Humana member ID card.



**What should your doctor do if there are quantity limits, prior authorization is needed or requirements have been met for a step therapy drug?**

- Go online to **Humana.com/Provider** and visit our provider prior authorization page. This page has a printable form that can be mailed or faxed to Humana.
- Call **1-800-555-2546 (TTY: 711)** to speak with our Humana Clinical Pharmacy Review team. They are available Monday – Friday, 8 a.m. – 6 p.m., Eastern time.

Remember: Before making a change, you should always talk about treatment options with your doctor.



“

**It’s about getting you the information you need, it’s about respecting your budget, it’s about encouraging you to use your insurance and really helping you take care of your health.**

”



## Extra benefits

### SilverSneakers fitness\*

This program gives you access to fitness locations nationwide where you can:

#### **Work out indoors**

You receive a basic fitness membership and SilverSneakers® group exercise classes (where available).

#### **Go outside with SilverSneakers FLEX®**

Try tai chi, yoga, walking groups and more. Available at local parks and recreation centers (where available).

#### **Get SilverSneakers Steps®**

At home or on the go—receive your choice of a kit for general fitness, strength, walking or yoga (one per member per year).

Visit [www.SilverSneakers.com](http://www.SilverSneakers.com) to find a convenient location near you at no additional cost. Call **1-888-423-4632 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

\*Equipment and classes may vary by location.

### Humana At Home<sup>SM</sup>

Supports qualifying members with both short-term and long-term services that can help them remain independent at home. Humana At Home care managers support members by providing education about chronic conditions and medication adherence, helping with discharge instructions, accessing community resources, finding social support and more, all included in the plan at no additional cost.

**[Humana.com/caremgmt](http://Humana.com/caremgmt)**

**1-800-432-4803 (TTY: 711)**

Monday – Friday, 8:30 a.m. – 5:30 p.m., Eastern time

### Humana Well Dine® meal program

After your inpatient stay in a hospital or nursing facility, you're eligible for 10 nutritious meals delivered to your door at no additional cost to you.

For more information, please contact the number on the back of your Humana member ID card.

## Communication counts

As soon as you receive your Humana member ID card, go to **Humana.com** and register for MyHumana. This is your personal, secure online account that allows you to access your specific plan details from your computer or smartphone.

## The MyHumana Mobile app

If you have an iPhone or Android, download the MyHumana Mobile app.\* You'll have your plan details with you at all times.

Visit **Humana.com/mobile-apps** to learn about our many mobile apps, the app features and how to use them.

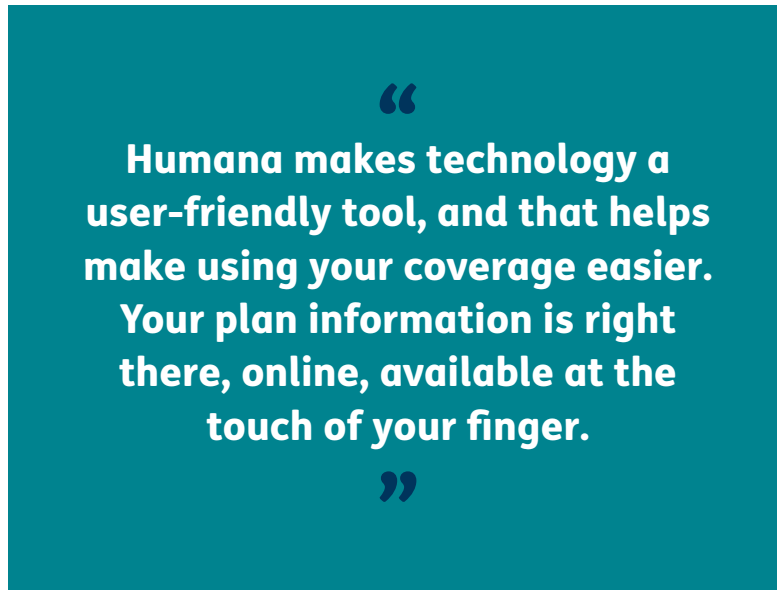
With MyHumana and the MyHumana Mobile app, you can:

- Review your plan benefits and claims
- Find pharmacies in your network
- Find providers in your network
- Compare drug prices
- Access digital ID cards

## Connect with us on Facebook

Find healthcare information for Medicare members and caregivers to help in your pursuit of lifelong well-being at **facebook.com/Humana**.

\*Standard data rates may apply.



## Build healthy provider relationships

Your relationship with your provider is important in protecting and managing your health.

With the Humana Medicare Employer PPO plan, you can use any provider who accepts Medicare and agrees to bill Humana. Your benefit plan coverage remains the same, even if you receive care from an out-of-network provider.

If you decide to seek care from an out-of-network provider, your share of the costs may be higher if the benefit is a coinsurance amount instead of a copayment. Refer to your Summary of Benefits, located in this packet, for more information.

### Why choose a Humana network provider?

- Humana Medicare PPO network providers must take payment from Humana for treating plan members.
- Network providers coordinate with Humana, which makes it easier to share information. Patients may have a better experience when providers share information this way.
- Humana supplies in-network providers with information about services and programs available to patients with chronic conditions.

### Is your provider in Humana's provider network?

Humana respects your relationship with your provider. We want you to be able to select a provider who's close to home and who can focus on your specific needs. If you need help finding a provider, call our Group Medicare Customer Care team or use our online directory. Humana's online provider lookup is an easy way to find doctors, hospitals and other healthcare providers in Humana's network:

- Go to **Humana.com** and select "Find a doctor"
- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name

### Is your pharmacy in Humana's network?

Your relationship with your pharmacist is important in protecting and managing your health. You must use network pharmacies to enjoy the benefits of our plan except in an emergency. Pharmacies in the network have agreed to work with Humana to fill prescriptions for our members. If you use a pharmacy outside the network, your costs may be higher.

Our pharmacy network includes mail delivery, specialty, retail, long-term care, home infusion, and Indian, tribal and urban pharmacies.

You can find a complete list of network pharmacies at MyHumana, your personal, secure online account at **Humana.com** and the MyHumana Mobile app.\* Get printable maps and directions, along with many more details to find a pharmacy that fits your needs. Other information at **Humana.com/pharmacy/medicare/tools** includes:

- Printable Drug Lists
- Prior authorization information
- Maximize Your Benefit Rx

\*Standard data rates may apply.

## Allies in well-being

### Consent forms

Everyone needs a little help now and then. We're happy to work with you and whomever you designate as a helper. Many people trust a family member or close friend to help them with their healthcare—someone who may help you talk with us about your insurance plan, keep track of your benefits and claims, or answer healthcare questions.

We need your permission to share your personal information with someone else. To give your permission, you'll need to read and sign a consent form.

### Here are the ways you can do that:

- Fill out and submit the form online once you have registered on MyHumana
- Print the form from **Humana.com/PHI** and return it by following the instructions on the form
- Call us and we'll mail the form to you to complete and return

A signed consent form allows insurers to share health plan information and protected health information with your designated helper. It's different from granting medical power of attorney, which allows someone to make decisions about your care.



“  
**Humana focuses on meeting your changing needs and smoothing your move to Medicare, so you can focus on work and play and living your life.**  
”



## SmartSummary and SmartSummary Rx are your personalized benefits statements

Humana believes Medicare members deserve a better way to understand, track, manage and possibly save money on their healthcare. Your SmartSummary® and SmartSummary Rx® help you do just that. You'll receive these statements after each month in which you've had a medical and/or prescription claim. You can also sign in to MyHumana and see your past SmartSummary and SmartSummary Rx statements anytime.

### SmartSummary helps you:

- Understand your total healthcare picture
- Manage your monthly and yearly healthcare costs
- Engage with your providers by having a list of the healthcare services you receive
- Learn about preventive care, health conditions, treatment options and ways to help reduce health expenses

### SmartSummary Rx includes:

- Numbers to watch – SmartSummary Rx shows your total drug costs for the month and year-to-date. It also shows how much of these costs your plan paid and how much you paid—so you can see the value of your prescription benefits.
- Personalized messages – SmartSummary Rx gives you tips on saving money on the prescription drugs you take, information about changes in prescription copayments and how to plan ahead.
- Your Rx record – A personalized prescription manager tells you more about your prescription medications, including information about dosage and the prescribing doctor. It also has a refill calendar that helps you know the date of your next refill. This page can be useful to take to your doctor appointments or to your pharmacist.
- Healthcare news relevant for you – SmartSummary Rx personalizes a news section to let you know about things you can do for your health, including medicines and treatments for health problems.



### **Do I need to show my red, white and blue Medicare card when I visit the doctor?**

No. You'll get a Humana member ID card that will take its place. Keep your Medicare ID card in a safe place—or use it only when it's needed for discounts and other offers from retailers.

### **What should I do if I move or have a temporary address change?**

If you move to another area or state, it may affect your plan. It's important to contact your group benefits administrator for details and call to notify Humana of the move.

### **What should I do if I have to file a claim?**

Call Humana Group Medicare Customer Care for more information and assistance. To request reimbursement for a charge you paid for a service, send the provider's itemized receipt and the Health Benefits Claim Form (also available at **Humana.com**) to the claims address on the back of your Humana member ID card. Make sure the receipt includes your name and Humana member ID number.

### **What if I have other health insurance coverage?**

If you have other health insurance, show your Humana member ID card and your other insurance cards when you see a healthcare provider. The Humana Medicare Employer plan may be eligible in combination with other types of health insurance coverage you may have. This is called coordination of benefits. Please notify Humana if you have any other medical coverage.

### **When does my coverage begin?**

Your former employer or union decides how and when you enroll. Check with your benefits administrator for the proposed effective date of your enrollment. Be sure to keep your current healthcare coverage until your Humana Medicare Employer PPO plan enrollment is confirmed.

### **What if my service needs a prior authorization?**

If your medical service or medication requires a prior authorization, your provider can contact Humana to request it. You can call Customer Care if you have questions regarding what medical services and medications require prior authorization.

### **What if my provider says they will not accept my plan?**

If your provider says they will not accept your PPO plan, you can give your provider the "Group Medicare Provider Information" flyer in the pocket of this booklet. It explains how your PPO plan works. You can also call Customer Care and have a Humana representative contact your provider and explain how your PPO plan works.

### **What should I do if I need prescriptions filled before I receive my Humana member ID card?**

If you need to fill a prescription after your coverage begins but before you receive your Humana member ID card, take a copy of your temporary proof of membership to any in-network pharmacy.

### **How can I get help with my drug plan costs?**

People with limited incomes may qualify for assistance from the Extra Help program to pay for their prescription drug costs. To see if you qualify for Extra Help, call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. If you use a TTY, call **1-877-486-2048**. You can also call the Social Security Administration at **1-800-772-1213**. If you use a TTY, call **1-800-325-0778**. Your state's Medical Assistance (Medicaid) Office may also be able to help, or you can apply for Extra Help online at **www.socialsecurity.gov**.

## Medical common terms and definitions

### Coinsurance

#### **Your share of the cost after deductible**

A percentage of your medical and drug costs that you may pay out of your pocket for services after you pay any plan deductible.

### Copayment

#### **What you pay at the provider's office for medical services**

The set dollar amount you pay when you receive medical services or have a prescription filled.

### Deductible

#### **What you pay up front**

The amount you pay for healthcare before your plan begins to pay for your benefits.

### Exclusions and limitations

#### **Anything not covered or covered under limited situations or conditions**

Specific conditions or circumstances that aren't covered under a plan.

### Maximum out-of-pocket

#### **The most you'll spend before your plan pays 100% of the cost**

The most you would have to pay for services covered by a health plan, including deductibles, copays and coinsurance. If and when you reach your annual out-of-pocket limit, the Humana Medicare Employer plan pays 100% of the Medicare-approved amount for most covered medical charges.

### Network

#### **Your plan's contracted medical providers**

A group of healthcare providers contracted to provide medical services at discounted rates. The providers include doctors, hospitals and other healthcare professionals and facilities.

### Plan discount

#### **A way Humana helps you save money**

Amount you are not responsible for due to Humana's negotiated rate with provider.

### Premium

#### **The regular monthly payment for your plan**

The amount you and/or your employer regularly pay for Medicare or Medicare Advantage coverage.



## Pharmacy common terms and definitions

### Catastrophic coverage

#### **What you pay for covered drugs after reaching \$6,350**

Once your out-of-pocket costs reach the \$6,350 maximum, you pay a small coinsurance or a small copayment for covered drug costs until the end of the plan year.

### Coinsurance

#### **Your share of your prescription's cost**

This is a percentage of the total cost of a drug you pay each time you fill a prescription.

### Copayment

#### **What you pay at the pharmacy for your prescription**

The set dollar amount you pay when you fill a prescription.

### Deductible

#### **Your cost for Part D prescription drugs before the plan pays**

The amount you pay for Part D prescription drugs before the plan begins to pay its share.

### Exclusions and limitations

#### **Anything not covered**

Specific conditions or circumstances that aren't covered under a plan.

### Formulary

#### **Drugs covered under your plan**

A list of drugs approved for coverage under the plan. Also called a Drug List.

### Out-of-pocket

#### **Portion of costs you pay**

Amount you may have to pay for most plans, including deductibles, copays and coinsurance.





**Humana**<sup>®</sup>