

**HUMANA**

**Important Health Plan Information**

**Accessible Version**

Your Health Benefits

American Printing House For The Blind

Document number: GN14136HH 0713

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

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## **Privacy Practices**

Relationships are built on trust. Respect for an individual's privacy goes a long way toward building trust.

Humana values our relationship with you, and we take your personal privacy seriously.

Humana's Notice of Privacy Practices outlines how Humana may use or disclose your personal and health information.

It also tells how we protect this information.

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The notice provides an explanation of your rights concerning your information, including how you can access this information and how to limit access to your information.

In addition, it provides instructions on how to file a privacy complaint with Humana or to exercise any of your rights regarding your information.

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**If you'd like a copy of Humana's Notice of Privacy Practices, you can request a copy by:**

Visiting Humana.com and clicking the Privacy Policies link at the bottom of the home page

E-mailing us at [privacyoffice@humana.com](mailto:privacyoffice@humana.com)

Sending a written request to:

Humana Privacy Office

P.O. Box 1438

Louisville, KY 40202

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## **What's inside**

Throughout this booklet, you'll find lots of information to help you choose and use your plan:

### **Step 1 – know what you need**

Before you choose your benefits, take a few minutes to find out what kind of healthcare coverage you want and need.

Thinking about how you'll use your plan is the first step in choosing with confidence.

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## **Step 2 – explore your options**

After finding out about your needs, it's time to see what fits them.

The plan information in this section explains what's available to you, why you might want it, and how it works.

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## **Step 3 – choose and use your plan**

Now you're ready to roll – or enroll!

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## **Step 4 -see all that Humana offers**

Also included in this booklet are the resources and information that will show you all the ways that Humana is there for you in every aspect of your life.



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## **You have choices for care**

When you have to make a healthcare decision, make sure you're ready.

Review some of the choices of care that are available so you can decide where to go the next time you need treatment.

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## **Doctor's office**

Take advantage of the relationship you have with your doctor.

Calling your doctor's office during business hours is your best option for treatment in nonemergency situations.

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## **HumanaFirst Nurse Advice Line\***

When a nonemergency arises, and you aren't sure what to do, call the HumanaFirst Nurse Advice Line.

It's available 24 hours, seven days a week.

Look for the number on the back of your Humana member ID card.

A nurse will provide advice about your situation or advise that another level of care is appropriate.

This is not to be used in the case of an emergency. In the case of an emergency, call 911.

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## **Telemedicine**

If you have telemedicine benefits as part of your Humana plan, you may be able to connect with a doctor within minutes.\*\*

Talk with a U.S. board-certified doctor from the comfort of your own home, office or while traveling, 24 hours a day, seven days a week.

The technology is HIPAA-compliant and most prescriptions may be sent to the pharmacy of your choice.

No appointment is needed.

Telemedicine may be an affordable and convenient option.\*\*\*

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## **Retail clinic**

When you can't see your doctor, a retail clinic can help you with minor problems like a cold, earache or sore throat.

Retail clinics are conveniently located at stores, such as CVS, Target, Kroger and Walgreens.

Check to see which retail clinics are available in your network.

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## **Urgent care center**

When you have a minor illness or injury and your doctor isn't available, you might consider going to an urgent care center.

Waiting periods are usually shorter than in an emergency room.

Many centers have X-ray and lab services and are open in the evenings and on weekends.\*\*\*\*

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## **Emergency room (ER)**

Visit the ER for a serious medical situation that might represent a threat to your life or limbs.

It's generally appropriate for situations like uncontrolled bleeding,  
chest pain,  
difficulty breathing and  
possible stroke.



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**Please note:**

Ensure a provider participates in the Humana network by going to Humana.com or using the MyHumana Mobile app on your mobile device.

For telemedicine eligibility, call the number on the back of your Humana member ID card.

This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.

\* HumanaFirst Nurse Advice Line services may not be available with all Humana health plans.

\*\* Based on MDLIVE and Doctor On Demand's connection times and speed of individual's internet connection.

\*\*\* This telemedicine service may not be available with all Humana health plans.

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Limitations on healthcare and prescription services delivered via telemedicine and communications options vary by state.

Telemedicine is not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network.

\*\*\*\*Consult with your nearest urgent care center to confirm services.

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## **Decide where to seek medical care**

### **Condition: Minor headache**

Doctor's office: OK

Telemedicine: OK

Retail health clinic: OK

Urgent care center\*\*\*\*: OK

\*\*\*\*Consult with your nearest urgent care center to confirm services.

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**Condition: Minor sprain, strain**

Doctor's office: OK

Telemedicine: OK

Retail health clinic: ----

Urgent care center\*\*\*\*: OK

\*\*\*\*Consult with your nearest urgent care center to confirm services.

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**Condition: Nausea, vomiting, diarrhea**

Doctor's office: OK

Telemedicine: OK

Retail health clinic: ----

Urgent care center\*\*\*\*: OK

\*\*\*\*Consult with your nearest urgent care center to confirm services.

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**Condition: Bumps, cuts, scrapes**

Doctor's office: OK

Telemedicine: OK

Retail health clinic: OK

Urgent care center\*\*\*\*: OK

\*\*\*\*Consult with your nearest urgent care center to confirm services.

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**Condition: Cough, sore throat, congestion**

Doctor's office: OK

Telemedicine: OK

Retail health clinic: OK

Urgent care center\*\*\*\*: OK

\*\*\*\*Consult with your nearest urgent care center to confirm services.

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**Condition: Urinary burning**

Doctor's office: OK

Telemedicine: OK

Retail health clinic: OK

Urgent care center\*\*\*\*: OK

\*\*\*\*Consult with your nearest urgent care center to confirm services.



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## **Emergency room**

Generally, you should call 911 or go to the emergency room for the following type of symptoms or any symptom that you feel may represent a threat to your life or limbs.

Sudden or unexplained loss of consciousness

Signs of a heart attack, such as sudden/severe chest pain or pressure

Signs of a stroke, such as numbness of the face, arm or leg on one side of the body; difficulty talking; sudden loss of vision

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Severe shortness of breath

Coughing up or vomiting blood

High fever with stiff neck, mental confusion and/or difficulty breathing

Cut or wound that won't stop bleeding

Possible poisoning

Possible broken bones

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Stab wounds

Sudden, severe abdominal pain

Suicidal feelings

Partial or total amputation of a limb

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## **Discrimination is against the law**

Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

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**Humana Inc. and its subsidiaries provide:**

(1) free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate; and,

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(2) free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-877-320-1235 or if you use a TTY, call 711.

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

Discrimination Grievances,

P.O. Box 14618,

Lexington, KY 40512-4618.

If you need help filing a grievance, call 1-877-320-1235 or if you use a TTY, call 711.

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You can also file a civil rights complaint with the U.S.

Department of Health and Human Services,

Office for Civil Rights electronically through the Office for

Civil Rights Complaint Portal,

available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or

by mail or phone at

U.S. Department of Health and Human Services,

200 Independence Avenue,

SW, Room 509F,

HHH Building,

Washington, DC 20201,

1-800-368-1019,

800-537-7697 (TDD).



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Complaint forms are available at

<http://www.hhs.gov/ocr/office/file/index.html>.

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## **MyHumana: Your health plan at your fingertips**

Your personal MyHumana account gives you quick, convenient and secure access to your Humana plan information, educational resources and access to wellness programs.

It's available anytime, anywhere.

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## **Registering is easy**

1. Go to [Humana.com/register](https://www.humana.com/register) and “Get Started”
2. Enter your member ID number (or Social Security number), date of birth and ZIP code
3. Create a username, password and security prompt and click “Next” to finish

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## **Use MyHumana anywhere**

Download the MyHumana Mobile app from your app store.

You can also sign up for text message alerts\*\* at  
Humana.com.

Register for MyHumana today to stay connected to your  
health benefits anytime you need them.

Message and data rates may apply when using the  
MyHumana app.

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**MyHumana features:**

Quick access to all your plans

View, print and email ID cards

Check your claim status

Review deductibles, coverage levels and limits

Chat with a representative with any of your questions  
about your plan

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Find a doctor near you

Search by name, specialty or condition

Compare doctors and get directions

Connect with Go365® and other health and wellness  
resources\*

Check your spending account balance and view account  
activity

\*Check with your benefits administrator for program  
availability.

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## **Dr on demand**

24/7 care for everyday health.

Doctor On Demand supports your everyday healthcare needs.

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## **4 easy steps to get started with Dr on Demand:**

### **Download the Doctor On Demand App**

Available on the App Store or Google Play

### **Enter your health insurance info**

Select Humana – enter your group ID and member ID

### **Enter your payment method**

Just \$0–\$49 per visit, depending on your plan

### **See a doctor within minutes**

or schedule a time that's convenient for you

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## **Dr On Demand**

Skip the waiting.

Doctor On Demand® allows you to see a board-certified doctor – for non-emergency care – in minutes from your home, office or while you're traveling in the United States, from your smartphone, tablet or computer. It's easy.

### **Cost**

\$0–\$49 depending on your plan.

**MORE AFFORDABLE THAN A VISIT TO THE  
EMERGENCY ROOM OR URGENT CARE.**

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**Here are some common issues that Doctor On Demand can help with:**

Colds/Flu/Fever

Respiratory/Sinus infections

Urinary tract infections

Cough/Bronchitis

Sore throat/Strep

'Skin and eye issues

Allergies

Diarrhea/Vomiting

Prescriptions and refills

Order labs and screenings

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**NEW! Behavioral health services:**

Behavioral health services are now available by appointment.

For the same cost as an in-office behavioral health visit, behavioral health professionals can help with depression, stress, anxiety, trauma and other nonemergency behavioral health concerns.

The cost for the visit will be provided when you schedule an appointment.

Download the Doctor On Demand App today!

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**Please note:**

Doctor On Demand services are not available for Humana members in: Puerto Rico and outside the US.

Limitations on healthcare and prescription services delivered via telemedicine and communications options vary by state.

Telemedicine is not a substitute for emergency care.

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## **Humana Pharmacy™ mail delivery**

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

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## **Why Choose Humana Pharmacy:**

### **Savings.**

Many Humana plans provide cost savings if you fill a 90-day supply of your maintenance medicines through a mail-delivery pharmacy, instead of a retail pharmacy.

Plus, our pharmacy team works with you and your doctor to find medicines that cost less.



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**Experienced pharmacy team.**

Pharmacists are available to answer questions about your medicines and our services.

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**Safe and accurate.**

Two pharmacists check your new prescriptions to make sure they're safe to take with your other medicines.

The dispensing equipment and heat-sealed bottles with tamper-resistant foil help ensure quality and safety.

And your order comes in plain packaging for additional security.

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**Timely reminders.**

To help make sure you have the medicines and supplies you need when you need them, we can remind you when it's time to refill your medicines.

Just set your preferences when you sign up at [HumanaPharmacy.com](https://www.humana.com/pharmacy).

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**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.

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**Visit [HumanaPharmacy.com](https://www.humana.com/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 1-800-833-1315 (TTY: 711), Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

Your health is important to us. Humana Pharmacy™ can deliver the value and service you expect from your pharmacy.

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**Make Humana Pharmacy™ your one source**

**Maintenance medicines.**

Medicines you take all the time for conditions like high cholesterol, high blood pressure and asthma.

**Specialty medicines.**

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

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## **Flexible ordering options**

### **Online**

HumanaPharmacy.com.

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

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**Doctor**

Let your healthcare provider know you would like to use our pharmacy and he/she can send prescriptions through ePrescribe. Healthcare providers can also fill out the fax form and fax the prescription to 1-800-379-7617.



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**Mail**

Mail your paper prescriptions with an order form to:

Humana Pharmacy

P.O. Box 745099

Cincinnati, OH 45274-5099

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**Phone**

**For maintenance medications,**

you can call

1-800-833-1315 (TTY: 711),

Monday – Friday,

8 a.m. – 11 p.m., and

Saturday,

8 a.m. – 6:30 p.m.,

Eastern time.

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**For specialty medications,**

you can call Humana Specialty Pharmacy directly at

1-800-833-1642 (TTY: 711),

Monday – Friday,

8 a.m. – 8 p.m., and

Saturday,

8 a.m. – 6 p.m.,

Eastern time.

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## **Humana Pharmacy Mobile App**

Place new orders and refills for your medicines, 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.

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## **The Life of a Prescription**

1. Humana Pharmacy™ gets your prescription order.

Your healthcare provider can send us your new prescriptions by fax, phone or electronically.

Or you can send new prescriptions by mail with an order form.

Order forms can be downloaded at [HumanaPharmacy.com](http://HumanaPharmacy.com).

2. Our pharmacy checks your Humana pharmacy benefits coverage, puts in your order and creates a unique shipment number.

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3. A pharmacist checks your prescription order for accuracy and possible drug interactions.
4. Approved orders go through the payment process. If your health benefits don't cover the medicine, we will check the claim and fix the problem.

If we cannot fill your prescription, we'll return it to you and tell you why.

5. An automated system fills your medicine and a pharmacist makes sure it matches the label before it's sealed.

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6. Humana Pharmacy mails the order to you with important information about your medicine.

You should get your new prescription by mail in 7 – 10 days after Humana Pharmacy has all the necessary information.

Your refill should arrive within five days.

It may take longer if we have to call you or your healthcare provider with questions about the order.

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## **MyHumana prescription tools and resources**

As a Humana member, you have a secure website at Humana.com called MyHumana.

With MyHumana, you have fast, easy access to your personalized pharmacy benefits information, planning tools and other helpful resources.

All are designed to help you get the most from your pharmacy benefits.

You can also access many of these tools from your mobile device.

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## **Tools and resources available to you**

### **Drug pricing tool:**

Find out if your plan covers a certain prescription drug, view estimated prices of your prescription and save money by exploring your lower-cost drug options.

### **Printable drug lists and forms:**

Download a printable list of the most widely prescribed drugs on Humana's Drug List. You'll also have access to drug authorization forms to download if needed.

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**Rx Calculator:**

Look up the current costs of a prescription medicine for yourself and certain dependents, review what you've spent on prescriptions throughout the year and estimate your future prescription drug costs.

**Pharmacy finder:**

Find in-network pharmacies near your home, workplace or even out of town. Just enter an address and mileage range. You can also search for a specific pharmacy to get hours, phone numbers, directions and maps.

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**Humana Pharmacy® mail delivery:**

Discover more about using a mail-delivery pharmacy like Humana Pharmacy for medicines you take all the time.

With Humana Pharmacy, you can order up to a three-month supply of maintenance medicines or a one-month supply of specialty medicines.

You can have them mailed right to you so you have more time to do the things you enjoy.

Note: All features may not be available to all members.

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## **Pharmacy resources**

Access these resources by clicking on the “Get Healthy” tab on MyHumana.

### **Drug interactions information:**

Use this tool to enter prescription medicines you take to check for possible interactions with food and other medicines.

### **Drug dictionary:**

Look up important information about prescription and over-the-counter (OTC) medicines, including side effects and storage tips.

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**Alternative medicine encyclopedia:**

Explore information about complementary and alternative medicines, including potential benefits, health concerns, side effects and interactions.

**Patient Assistance Program information:**

Look up information about different drug companies that offer assistance to members who can't afford their prescription medicines.

**Antibiotics and immunizations tips:**

Read about top health issues for parents, including antibiotics, germs and vaccines.

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**Generic drug guide:**

Look up general information about how generic prescription medicines and OTC medicines can save you money.

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## **How to start using these tools and resources**

### **From your computer:**

Go to [Humana.com](https://www.humana.com) and register for MyHumana

have your Humana member ID card ready.

Then, select “Sign in or Register” at the top of the page.

Then select “Register Now.” Click on “Get Started.”



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You'll have to fill in some basic information —

like your member ID number, date of birth, ZIP code and email address —

and click “Next.”

Lastly, create a username, password and security prompt and then click “Next” to finish.

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**From your mobile device:**

Go to [m.Humana.com](https://m.Humana.com) using your MyHumana username and password.

If you haven't registered at MyHumana, you can register on the mobile site.

If you have a smartphone, go to your app store and search "Humana" to download the MyHumana Mobile app.

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## **Preventive services guide**

Humana makes it easier than ever to get the preventive services you need to maintain your overall health.

As part of healthcare reform—and depending on your Humana health plan—a range of preventive services will be available to you at no cost.

The services listed here will be covered 100 percent when they're provided for preventive care.

This means no copayments, coinsurance or deductible when services are performed by providers in the Humana network.

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**Note:**

You may need to pay all or part of the costs when services are completed to diagnose, monitor or treat an illness, pregnancy or injury, rather than prevent an illness, pregnancy or injury.

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## **Adult preventive services**

Preventive office visits are covered, as well as the screenings, immunizations and counseling listed below.

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## **Screenings**

### **Abdominal aortic aneurysm**

One time screening for men of specified ages who have ever smoked

### **Alcohol misuse**

Screening and counseling for all adults

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## **Blood Pressure**

Screening for high blood pressure for all adults

## **Cholesterol**

Screenings for adults certain ages or at higher risk<sup>1</sup>

## **Colorectal cancer**

Screening for adults at 50–75

## **Depression**

Screening for all adults



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## **Diabetes**

Screening for adults 40–70 at higher risk<sup>1</sup>

## **Hepatitis B**

Screening for all adults at higher risk<sup>1</sup>

## **Hepatitis C**

Screening for

adults at higher risk<sup>1</sup> or one-time screenings for adults

born 1945–1965

## **HIV**

Screening for all adults at higher risk<sup>1</sup>

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## **Lung cancer**

Annual screenings for adults at all specified ages who smoke or have quit within the past 15 years

## **Obesity**

Screening for all adults

## **Syphilis**

Screening for all adults at higher risk<sup>1</sup>

## **Tobacco use**

Screening for all adults and cessation interventions for tobacco users

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## **Tuberculosis**

Screening for latent infection for adults at higher risk<sup>1</sup>

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**Medications and supplements (covered with a doctor's prescription)**

**Aspirin**

Use of aspirin to prevent cardiovascular disease for women and men at specified ages

**Colonoscopy preparation**

Bowel preparation medications for adults age 50–75

**Smoking cessation**

Over-the-counter and prescription smoking cessation medications for members 18 years and older

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## **Statin**

Low- to moderate-dose statin use for adults 40–75 at higher risk<sup>1</sup>

## **Vitamin D**

Supplementation to prevent falls in community dwelling for adults age 65 and older at increased risk for falls

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**Higher Risk Note:**

For information on the definition of “higher risk” and age recommendations, please go to the US Preventive

Guidelines at

[www.uspreventiveservicestaskforce.org/Page/Name?uspstf](http://www.uspreventiveservicestaskforce.org/Page/Name?uspstf)

-a-and-b-recommendations

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## **Counseling**

### **Healthy diet and physical activity**

Counseling to prevent cardiovascular disease for adults who have cardiovascular risk factors or higher risk for chronic disease<sup>1</sup>

### **Obesity**

Referral to intensive, multicomponent behavioral interventions for patients with a body mass index (BMI) of 30 kg/m or higher

### **Sexually transmitted infection (STI)**

Prevention counseling for adults at higher risk<sup>1</sup>

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## **Other**

### **Exercise or physical therapy**

Fall prevention for adults age 65 or older at increased risk  
for falls

### **Skin cancer**

Brief counseling for young adults through age 24 to  
minimize their exposure to ultraviolet radiation

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## **Immunizations**

(vaccines for adults—doses, recommended ages and recommended populations vary)<sup>2</sup>

Chickenpox/varicella

Hepatitis A

Hepatitis B

Human papillomavirus (HPV)

Influenza

Measles, mumps, rubella (MMR)

Meningococcal

Pneumococcal

Shingles/herpes zoster

Tetanus, diphtheria, pertussis (Tdap)

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Preventive care keeps you healthy, prevents illness and detects disease in the early stages when it is easier to treat.

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## **Women preventive services (includes pregnant women)**

Preventive office visits are covered, as well as the screenings and counseling listed below.

### **Counseling**

#### **Genetic counseling**

for women who have tested positive for BRCA

#### **Breast cancer chemoprevention**

Counseling for women at increased risk for breast cancer

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**Domestic and interpersonal violence**

Screenings and referral for intervention services

**Tobacco use counseling for pregnant women**

Behavioral interventions for cessation



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## **Other Services**

### **Aspirin to prevent preeclampsia**

Low-dose aspirin after 12 weeks of gestation in women who are at high risk<sup>1</sup>

### **Breast-feeding**

Equipment and counseling to promote breast-feeding during pregnancy and in the postpartum period

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**Note regarding Breast-Feeding**

On Aug. 1, 2011, the U.S. Department of Health and Human Services released new guidelines regarding coverage of preventive health services for women.

The new guidelines state that non-grandfathered insurance plans with plan years beginning on or after Aug. 1, 2012, must include these services without cost sharing.

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## **Contraceptive methods and counseling**

### **Note regarding Contraceptive methods and Counseling**

On Aug. 1, 2011, the U.S. Department of Health and Human Services released new guidelines regarding coverage of preventive health services for women.

The new guidelines state that non-grandfathered insurance plans with plan years beginning on or after Aug. 1, 2012, must include these services without cost sharing.

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## **Screenings**

### **Anemia**

Screening on a routine basis for pregnant women

### **Bacteriuria**

Urinary tract or other infection screening for pregnant women

### **BRCA**

Screenings for women at higher risk<sup>1</sup>

### **Breast cancer mammography**

Screenings every 1–2 years for women age 40 or over

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## **Cervical cancer**

Screening for women with a cervix, regardless of sexual history, at specified ages and intervals<sup>4</sup>

## **Chlamydia infection**

Screening for younger women and other women at higher risk<sup>1</sup>

## **Depression**

Screening for pregnant and postpartum women

## **Gestational diabetes**

Screenings for women after 24 weeks of gestation

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## **Gonorrhea**

Screening for all women at higher risk<sup>1</sup>

## **Hepatitis B**

Screening for younger women and other women at higher risk<sup>1</sup>

## **HIV**

Screenings for pregnant women

## **HPV-DNA test**

High risk testing every 3 years for women with normal cytology results who are age 30 or older

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### **Osteoporosis (bone density)**

Screening for women age 65 and over and women at higher risk<sup>1</sup>

### **Preeclampsia**

Screening for all pregnant women

### **Rh incompatibility**

Screening for all pregnant women during their first prenatal visit and at 24–28 weeks gestation



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## **Syphilis**

Screening for all pregnant women or other women at higher risk

## **Tobacco use**

Screening and interventions for all women, and expanded counseling for pregnant tobacco users

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**Medications and supplements (covered with a doctor's prescription)**

**Aspirin**

Low-dose medication for women for prevention of preeclampsia

**Breast cancer preventive medications**

For women at increased risk for breast cancer

**Contraception**

FDA-approved contraceptives for women with reproductive capacity to prevent pregnancy

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**Prenatal vitamins/folic acid**

For women who are, may become pregnant or are  
capable of pregnancy

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**Notes:**

**1**

For more information on the definition of “higher risk” and

age recommendations, please go to the US Preventive

Guidelines at

[www.uspreventiveservicestaskforce.org/Page/Name/uspst](http://www.uspreventiveservicestaskforce.org/Page/Name/uspst)

[f-a-and-b-recommendations/](http://www.uspreventiveservicestaskforce.org/Page/Name/uspst)

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### 3

On Aug. 1, 2011, the U.S. Department of Health and Human Services released new guidelines regarding coverage of preventive health services for women.

The new guidelines state that non-grandfathered insurance plans with plan years beginning on or after Aug. 1, 2012, must include these services without cost sharing.

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Women 21–65: with cytology (Pap test) every three years;

Women 30–65: wanting to lengthen the screening interval.

We encourage you to seek any professional advice, including legal counsel, regarding how the new requirements will affect your specific plan.

For complete details, refer to your plan's Certificate of Coverage.

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## **Child preventive services**

Preventive office visits are covered, as well as the screenings, immunizations, counseling and supplements listed below.



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## **Immunizations**

(vaccines for children from birth to age 18, doses, ages and populations vary)<sup>2</sup>

Chickenpox/varicella

Haemophilus influenzae type B

Hepatitis A

Hepatitis B

Human papillomavirus (HPV)

Inactivated poliovirus

Influenza

Measles, mumps, rubella (MMR)

Meningococcal

Pneumococcal

Rotavirus

Tetanus, pertussis, diphtheria (Tdap)

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## **Counseling**

### **Obesity**

Referral to intensive behavioral interventions to promote improvements in weight status

### **Sexually transmitted infection (STI)**

Prevention counseling for adolescents at higher risk<sup>1</sup>

### **Skin cancer**

Brief counseling for young adults age 10–24 years old to minimize their exposure to ultraviolet radiation

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**Tobacco use**

Education or brief counseling to prevent initiation of tobacco use in school-aged children and adolescents

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## **Screenings**

### **Alcohol and drug use**

Assessments for adolescents

### **Autism**

Screening for children at 18–24 months

### **Behavioral**

Assessments for children of all ages

### **Depression**

Screening for adolescents

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## **Developmental**

Screening for children under age 3, and surveillance throughout childhood

## **Dyslipidemia**

Screening for children at higher risk<sup>1</sup> of lipid disorders

## **Gonorrhea**

Preventive medication for the eyes of all newborns

## **Height, weight and body mass index**

Measurements for children of all ages

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## **Hemoglobinopathies**

Screening for sickle cell disease in newborns

## **Hepatitis B**

Screening for adolescents at higher risk<sup>1</sup>

## **Hypothyroidism**

Screening for newborns

## **HIV**

Screening for adolescents at higher risk<sup>1</sup>

## **Lead**

Screening for children at risk of exposure

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## **Medical history**

For all children throughout development

## **Obesity**

Screening for children age 6 or older

## **Oral health**

Risk assessment for young children

## **Phenylketonuria (PKU)**

Screening for newborns



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## **Sexually transmitted infection**

Screening for adolescents at higher risk<sup>1</sup>

## **Tuberculin**

Testing for children at higher risk<sup>1</sup> of tuberculosis

## **Vision**

Screening for all children between the ages 3–5 years old

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**Medications and supplements (covered with a doctor's prescription)**

**Fluoride chemoprevention**

Supplements starting at age 6 months for children without fluoride in their water sources

**Fluoride varnish**

Application by a primary care clinician to primary teeth starting at tooth eruption up to age 5

**Gonorrhea**

Preventive medicine for the eyes of all newborns

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## **Iron**

Supplements for children ages 6–12 months at risk  
for anemia

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## **Notes regarding Childhood Preventive Services**

Refer to your Certificate of Coverage for details about all the covered services and benefit levels.

### **1**

For more information on the definition of “higher risk” and age recommendations, please go to the US Preventive Guidelines at

[www.uspreventiveservicestaskforce.org/Page/Name/uspst-f-a-and-b-recommendations/](http://www.uspreventiveservicestaskforce.org/Page/Name/uspst-f-a-and-b-recommendations/)

### **2**

For more information on immunization recommendations, resources and schedules, please refer to the Centers for Disease Control and Prevention at

[www.cdc.gov/vaccines/schedules/index.html](http://www.cdc.gov/vaccines/schedules/index.html)

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## **How do I know if my medicine needs prior authorization?**

Each time your doctor prescribes a new medicine, ask them if it needs prior authorization.

You also can:

Sign in to MyHumana, your personal, secure online account on Humana.com, and click “Drug Pricing” under “Plan Tools” at the bottom of the page

Call Humana Customer Care at the number on the back of your Humana member ID card

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

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## **What should I do if my medicine needs prior authorization?**

If your medicine needs prior authorization, your doctor must contact Humana Clinical Pharmacy Review (HCPR) at 1-800-555-2546 to ask for approval.

HCPR is available

Monday - Friday,

8 a.m. - 6 p.m.,

Eastern time.

Your doctor also can use tools available on

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

We will notify your doctor once the request has been processed.

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## **What happens after my doctor asks for prior authorization?**

A team of pharmacists will review your doctor's request and either approve or deny it.

If your doctor's request is approved, your pharmacy benefits will cover your medicine.

You'll pay any applicable coinsurance or copayment amounts if you buy the medicine.

If your doctor's request is denied, your pharmacy benefits won't cover your medicine.

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You can still purchase the medicine but you'll pay the full cost.

Or, you can ask your doctor if there's another medicine that's right for you.

There may be other medicines covered by your benefits that will work just as well but don't need prior authorization.

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## **How long will it take to get prior authorization for my medicine?**

After your doctor gets us all of the information we need, the request will be approved or denied within five business days.

We'll mail letters to you and to your doctor with our decision.

Please contact your doctor to discuss other options.

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Your doctor can ask for an exception to our decision by contacting

Humana Clinical Pharmacy Review (HCPR) at

1-800-555-2546,

Monday - Friday,

8 a.m. - 6 p.m.,

Eastern time.

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Plans, products, and services are solely and only provided by the one or more Humana Entities specified on the plan, product, or service contract, not Humana Inc.

Not all plans, products, and services are available in each state.

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## **The Go365 App**

Put the power in your pocket

Download the Go365® App today to your smartphone.

Use it to help you stay on track in reaching your health and well-being goals.

**The App has it all**

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**Look what you can do with Go365 App:**

Go head-to-head against other Go365 members and compete in Challenges\*

Submit proof of eligible activities for Points

Connect compatible devices and tracking apps

Personalize experiences with photos

Complete or update your Health Assessment in quick, two-minute sections

Explore ways to increase your Points total



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Complete activities that focus on areas such as food and sleep tracking for Points\*\*

Check on your Go365 Age and Status Enroll and interact with a health coach

Review your Points history

Spend your Bucks in the Go365 Mall

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**Look how the Go365 App can make your life easier.**

Sign in today.

Go365 is not an insurance product. Not available with all Humana health plans.

\* Members earn 50 Points for joining a Challenge and 50 more for joining a Challenge team, up to a maximum of 100 combined

Points per month no matter how many Challenges and Challenge teams a member may join.

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\*\* Depending on the activity, activities can be worth 2 Points a day or may have a weekly or monthly cap.

Refer to the App for Points limits.

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## **EARNING POINTS in Go365**

Take the stairs.

Keep your blood pressure in check.

Eat more salads.

There are lots of things you can do to get healthier.

With Go365®, you can earn Points for doing them.

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## **Activities**

These are things you do every day—like taking a walk or getting your flu shot—to be your healthiest.

## **Recommended activities**

These personalized activities are created just for you, based on what you told us about your health in your Health Assessment.

Recommended activities are things like losing weight or exercising more that are designed to jump-start your health, and they're worth more Points!

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## **Challenges**

Here's your chance to boost your health even more when you compete against friends and co-workers.

Challenge them for most steps taken or pounds lost, or create your own Challenge!

## **Go365 Kids**

Even your kids can get involved.

They'll earn Points for doing healthy things they already enjoy, like playing on a soccer team, as well as for getting checkups and shots.

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**Learn more at [Go365.com](https://www.go365.com)**

Go365 is not an insurance product.

Not available with all Humana health plans.

Recommended activities are not medical advice.

Consult your physician. We are committed to helping you achieve your best health. Rewards for participating in Go365 are available to all members.

If you think you might be unable to meet a standard for a Go365 reward, you might qualify for an opportunity to earn the same reward by different means.



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Contact Go365's Customer Care team by signing in to Go365.com and using the secure live chat feature on the bottom right of the screen or by calling the number on the back of your member ID card, and we will work with you (and, if you wish, with your healthcare practitioner) to develop another way to qualify for the reward.

GCHJLU2EN 1218

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## **EARNING POINTS in Go365**

**Unlock activities to earn more Points and move up to a higher Status**

Points shown are for the primary member plus one eligible member 18+.

Each additional eligible member 18+ adds 3,000 Points to reach Silver Status, 4,000 Points to reach Gold Status or 5,000 Points to reach Platinum Status.

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## Levels for Go365

### **BLUE:**

Start here:

### **BRONZE**

Three ways to get to Bronze\*

1. Complete at least one Health Assessment section  
online or on the Go365 App
2. Get a biometric screening
3. Log a verified workout

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**SILVER**

reach 8,000PTS:

Earn Bonus Bucks when you reach Silver Status or higher

Primary Member: 500 Bonus Bucks

Eligible Member 18+: 250 Bonus Bucks

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**GOLD**

reach 12,000PTS:

Primary Member: 1,500 Bonus Bucks

Eligible Member 18+: 750 Bonus Bucks

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**PLATINUM**

reach 15,000PTS:

5,000 Primary Member

2,500 Eligible Member 18+

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**Earn Double Bonus Bucks when you achieve your prior year highest Status**

**8,000PTS: SILVER**

Primary Member: 1,000 Bonus Bucks

Eligible Member 18+: 500 Bonus Bucks

**12,000PTS: GOLD**

Primary Member: 3,000 Bonus Bucks

Eligible Member 18+: 1,500 Bonus Bucks

**15,000PTS: PLATINUM**

Primary Member: 10,000 Bonus Bucks

Eligible Member 18+: 5,000 Bonus Bucks

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## **Bonus Bucks Explained**

Bonus Bucks are not tied to Points and increase a Go365 members' buying power in the Go365 Mall.

Bonus Bucks are awarded when a Go365 member reaches Silver, Gold and Platinum Status, and are doubled when the prior year highest Status is achieved.



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## **Bonus Bucks Example**

For example, a year one primary Go365 account holder reaches Gold Status at the end of their program year.

The primary Go365 account holder will earn 1,000 Bonus Bucks for reaching Silver Status (1,000 Bonus Bucks are awarded the first time the primary Go365 account holder reaches Silver Status) and 1,500 Bonus Bucks for reaching Gold Status.

In the primary Go365 account holder's next program year, the highest Status reached is Gold Status.

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In this example, 500 Bonus Bucks are awarded at Silver Status and 3,000 Bonus Bucks are awarded when the member reaches Gold Status again.

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**Bonus Bucks Restrictions:**

Bonus Bucks apply to the 30,000 Bucks maximum each adult member can earn in a program year.

Eligible dependents 18 years of age and older earn Bonus Bucks, too.

When the family reaches a new Status or when the family reaches their highest Status from the prior program year, eligible dependents will earn half the amount of Bonus Bucks awarded to the primary Go365 account holder.

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For example, when the family reaches Silver Status for the first time the primary Go365 account holder will earn 1,000 Bonus Bucks and each eligible dependent will earn 500 Bonus Bucks.

When the family reaches Gold Status in the next program year, the primary Go365 account holder will earn 3,000 Bonus Bucks and each eligible family member will earn 1,500 Bonus Bucks.

\*Adult children can only move a family out of Blue Status by completing a verified workout.

Document number: GCHJLU2EN 1218

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## **Activities and Points Adults 18+**

Points listed are per program year unless stated otherwise.

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## **Education Activity**

### **Take Health Assessment**

via web and app

Take your full Go365 Health Assessment online or on the App and earn Points for completing it for the first time each program year.

OR

### **Complete Health Assessment sections**

via web and app

Get Active >> Eat Better >> Reduce Stress >> Live Well  
>> Know Your Health >> Introduce Yourself 200 bonus  
Points when you complete all six sections

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## **Bonus Points**

### **First Step Health Assessment bonus**

500 once/lifetime

via web and app

### **Fast Start Health Assessment bonus**

250

via web and app

## **Calculators**

75 each (up to 300/program year)

via web only



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**CPR certification**

125

via web and app

**First-aid certification**

125

via web and app

**Update/confirm contact Information**

50

via web

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**Monthly Go365.com, Humana.com or Go365 App sign-in**

10 (up to 120/program year)

via web and app

**First time Go365 App sign-in**

50 once/lifetime

via app only

**Accept online statements**

Available for Go365 members with Humana medical coverage only. 50 once/lifetime

via web only

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## **Prevention**

Activity Points

### **Health screening\***

400 per eligible screening

via web only

### **Dental exam**

200 per exam (up to 400/program year)

via web and app

### **Vision exam**

200

via web and app

### **Flu shot**

200

via web and app

### **Nicotine test\*\***

400

via web only

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**Biometric screening completion**  
via web only

**Body mass index (BMI)**  
800

**Blood pressure**  
400

**Blood glucose**  
400

**Total cholesterol**  
400

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### Points Explained

Maximum Points for Health Assessment completion per program year is 500.

Fast Start bonus awarded for full Health Assessment completion within the first 90 days of your program year.

\*Subject to certain requirements and will appear as a recommended activity if they are applicable to you.

\*\* Cost associated with nicotine tests are the responsibility of the Go365 member.

Nicotine tests are not associated with biometric screenings.

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## **Activities and Points Adults 18+**

Points listed are per program year unless stated otherwise.

Healthy living Activity Points

### **Blood donation**

50 each (up to 300/ program year)

via web and app

### **Nicotine test (in-range results)**

400

via web only

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**Virtual well-being coaching ongoing interactions**

10 per week (up to 520/program year)

via app only

**Weekly log**

10 weekly

via app only

**Sleep diary**

25 weekly (up to 150/ program year)

via app only



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**Daily health quiz**

2 daily

via app only

**Fitness habit**

up to 25 per month

via app only

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**Biometric screening (in-range results)**

Adult children are not eligible to earn Points for biometric screening in-range results

**Body mass index**

≥ 18.5 and < 25, or BMI ≥ 25 and < 30, with a waist circumference

< 40" for males and < 35" for females 800

**Blood pressure(systolic and diastolic)**

< 130/85 mm Hg 400

**Blood glucose**

< 100 mg/dL or A1c < 6.5% 400

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**Total cholesterol**

< 200 mg/dL or an HDL  $\geq$  40 mg/dL for males and  $\geq$

50/mg/dL for females 400

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## **Fitness**

Activity Points

**Daily verified workout types up to 50/day**

### **Steps\***

1 Point per 1,000 steps

### **Heart Rate (HR)\***

5 Points for every 15 minutes above 60% of maximum HR

### **Calories\***

5 Points per 100 calories if burn rate exceeds 200

calories/hour

### **Participating fitness facility\***

10 per daily visit

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## **Bonus Points**

### **Exceeded 50 weekly workout Points**

50 only one bonus

### **Exceeded 100 weekly workout Points**

100 awarded per week

### **First lifetime verified workout**

500

### **First verified workout each new program year**

750

### **Sports leagues**

350 Points per league team (up to 1,400/program year)

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## **Challenges**

Sponsored Challenges are set up by employers or Go365.

Member-created Challenges are set up by members up to 100/month total for all

Challenge-related activities

### **Participate in a Member-created Challenge**

50

### **Participate in a Sponsored Challenge**

50



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**Athletic events**

(running, walking, cross-country skiing, cycling, triathlon)

up to 3,000/program year

**Level 1**

(example: 5K) 250

**Level 2**

(example: 10K) 350

**Level 3**

(example: half-marathon) 500

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### **Note:**

\* Calculating daily workout Points: Each day, Go365 will look at Points earned across all workout types and award the category with the highest value for that day.

Points are awarded for one workout type per day.

Week is defined as Sunday–Saturday.

Maximum of 50 daily workout Points can be awarded.

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## **Go365 Kids Activities and Points**

Your dependents under 18 years old who are part of your Go365 program can earn Points that contribute to your family's Points total and Status—1,000 maximum Points per program year.

Points listed are per program year unless stated otherwise.

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## **Education**

Activity Points

### **Kids Health Assessment**

The Kids Health Assessment covers a child's physical activity, nutrition, lifestyle and well-being.

You get a better understanding of your child's current health and the areas that need improvement.

No Points are awarded for Kids Health Assessment completion.

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**Prevention**

Up to 500 Points per program year per child

Activity Points

**Kids preventive care visits**

200

**Kids dental exam**

100 (up to 200/program year)

**Kids vision exam**

100

**Kids immunizations**

100

**Kids flu shot**

100

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## **Fitness**

Activity Points

### **Kids sports leagues**

100 each (up to 200/program year)

### **Kids athletic events**

50 each (up to 200/program year)

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**Fitness**

Events

**Employer-sponsored events**

10–100 (up to 200/program year)

Go365 Kids is not available on all Go365 programs.



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## **IMPORTANT!**

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion.

Discrimination is against the law.

Humana and its subsidiaries comply with applicable Federal Civil Rights laws.

If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

## HUMANA

You may file a complaint, also known as a grievance:

Discrimination Grievances,

P.O. Box 14618,

Lexington, KY 40512-4618

If you need help filing a grievance,

call 1-877-320-1235 or if you use a TTY, call 711.

## HUMANA

You can also file a civil rights complaint with the U.S.

Department of Health and Human Services, Office for Civil

Rights electronically through the Office for Civil Rights

Complaint Portal, available at

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or

by mail or phone at

U.S. Department of Health and Human Services,

200 Independence Avenue, SW,

Room 509F, HHH Building,

Washington, DC 20201,

1-800-368-1019,

800-537-7697 (TDD).

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Complaint forms are available at

<https://www.hhs.gov/ocr/office/file/index.html>.

Auxiliary aids and services, free of charge, are available to you.

1-877-320-1235 (TTY: 711)

## HUMANA

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

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**Language assistance services, free of charge, are available to you.**

1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística. 繁體中

文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí. 한국어

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(Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로  
전화하십시오 .

Tagalog (Tagalog – Filipino): Tawagan ang numero sa  
itaas upang makatanggap ng mga serbisyo ng tulong sa  
wika nang walang bayad.

Р у с с к и й (Russian): Позвоните по номеру,  
указанному выше, чтобы получить бесплатные  
у с л у г и перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la  
a, pou resevwa sèvis èd pou lang ki gratis.



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Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

## HUMANA

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

### فارسی (Farsi)

بگیرید تماس فوق شماره با رایگان بصورت زبانی تسهیلات دریافت برای

### بببة العر (Arabic)

بلعتك للمساعدة مجانية خدمات على للحصول أعلاه المبين بالرقم الاتصال الرجاء