

Welcome to Humana

A helpful guide to making
the most of your health plan



Humana®

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

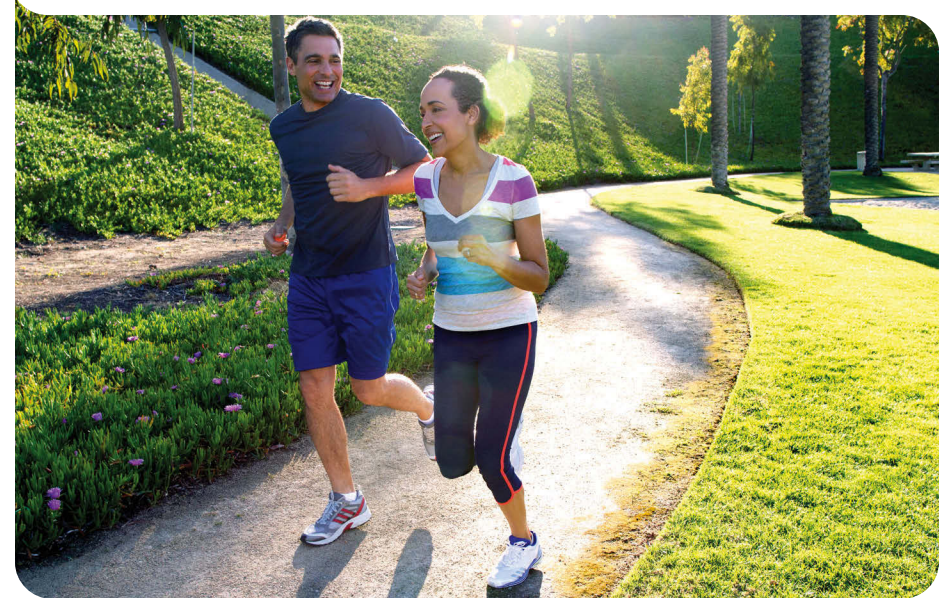


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Who is Humana?

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Humana is a Fortune 100 company focused on making sure that every decision we make helps to improve the health and well-being of our members, our associates, the communities we serve, and our planet.

As a new Humana member, you're among friends and colleagues who truly care about your well-being. We appreciate the value of personal service and customer satisfaction.

We understand that your healthcare needs are unique and change throughout your lifetime. We're dedicated to providing products and services that can help you take the first (or next) step toward lifelong well-being.

This handbook is just one of many tools to help you understand your benefits. Many more are online at [Humana.com](https://www.humana.com). You can call the number on your Humana member identification (ID) card any time you have a question about your plan. Our Customer Care specialists are always available to help you.



Get started with Humana

1

Register for MyHumana

MyHumana is your secure personal health website. Go to **Humana.com/Welcome**. You'll need to have your member or subscriber ID card handy. Once registered, you can view your claims, track your expenses, compare hospitals, check prescription drug costs and get information about which retail pharmacies are in network. Don't forget to download the MyHumana Mobile app to your smartphone or tablet to access your account while you're on the go.

2

Keep your Humana member ID card or Humana Access card with you

When you get medical care, show your member ID or Humana Access card. If your Humana Access card is lost or stolen, call Humana's Spending Account Administration Team immediately at 1-800-604-6228 to report it. You can order a replacement member ID card at MyHumana. You can also access your member ID information using the MyHumana Mobile app.

3

Choose a doctor from Humana's provider network

On your MyHumana page, check out the providers in your network and choose where you'd like to receive care. Going to an in-network provider will usually save you money because Humana has negotiated lower rates just for you. You'll want to schedule a well visit with your doctor to take advantage of the preventive care included in your plan.

4

Choose a pharmacy that is in network for your plan*

On your MyHumana page, get information about which retail pharmacies are in network for your Humana plan. Remember, if you visit in-network pharmacies, you usually pay less for services.

*If your employer has purchased Humana pharmacy benefits.

TIP:

If you would like health-related support but don't know which program or service is right for you, call the HumanaFirst® Nurse Advice Line at 1-800-622-9529.

Know when and where to seek care

In a true medical emergency, go straight to an emergency room or call 911 immediately. If you're not facing an emergency, here's some guidance on where to get care depending on your situation.

Home care

For minor illnesses or injuries, call the HumanaFirst® Nurse Advice Line at 1-800-622-9529. Nurses can offer advice on treating yourself or a loved one at home.

Your doctor

Your doctor is your best option for routine care. Your doctor not only knows you, but should have all of your medical records and can make an informed decision about your care.

Retail or convenient care clinics

Clinics make life easier when you need routine healthcare services for common illnesses like colds, flu, or sore throats. They're also convenient for screenings and vaccinations. They usually cost less than an urgent care center or emergency room.



Urgent care center

Infections, injuries, cuts, sprains, flu, fever, allergies, asthma, rash, and sore throat are some instances when you should consider going to an urgent care center instead of an emergency room. Urgent care centers have:

- Evening and weekend hours
- Generally shorter wait times than an emergency room
- Experienced doctors and nurses
- Lower out-of-pocket costs than an emergency room

Emergency room

If you face a medical emergency, play it safe and go to the nearest emergency room. You don't need a referral or authorization during an emergency.

Ambulatory care centers and surgery centers

If you need outpatient services, you might go to an ambulatory care center or surgery center. Examples of outpatient services are imaging tests like MRIs and CT scans and some types of minor surgery. Services at these centers will be less expensive than going to a hospital.

Inpatient hospital care

If you're very ill or hurt, you may need to be admitted to the hospital as an inpatient. Inpatient care is the most expensive medical care and costs you the most out of your own pocket. You can save money by using inpatient hospital services only when absolutely necessary and by using a hospital in the Humana network. Talk with your doctor about this kind of care.

Care away from home

When traveling, finding providers in Humana's network can make things easier and save you money. Before you leave home, find network doctors and hospitals in the area you plan to visit. If your plan requires you to use a primary care physician (PCP), it's best to call your doctor for a referral.

Of course, if you need emergency medical care while traveling, go to the nearest urgent care center or emergency room. Your plan covers true medical emergencies no matter which provider you use.

TIP:

Consider downloading the MyHumana Mobile app. It can help you find a provider near you and even map directions to get there.

Fill your prescriptions

If you have prescription drug coverage from Humana, you can find details about your benefits on MyHumana.

You can choose whatever pharmacy you like, but to be covered and make sure you're getting the most out of your benefits, here are two options:



Local pharmacy

You'll get discounts on prescriptions when you go to an in-network pharmacy. To find an in-network pharmacy if you have Humana prescription drug coverage, sign in to MyHumana. Click on the Pharmacy header in the drop-down menu of the "Coverage, Claims & Spending" section or call Customer Care to find in-network pharmacies in your area.



Prescription mail-order service

Enjoy the convenience of Humana Pharmacy,TM Humana's prescription mail-order service, and have prescriptions mailed to your home. You may save money on a 90-day supply of your medication. Go to [HumanaPharmacy.com](https://www.humanapharmacy.com) or call 1-800-379-0092 for details.

If you have Humana pharmacy benefits, you'll also find a form in the center of this guide that you can use to sign up for any maintenance medicines you take.



Humana Pharmacy mobile app

The Humana Pharmacy mobile app provides medication reminders and tracking, as well as the capability to refill, renew and manage your profile via self-service.

When you get a new prescription, ask your doctor:

- ✓ How will this drug help me?
- ✓ How long should I stay on this medicine?
- ✓ Is there anything I shouldn't take while I'm on this drug?
- ✓ What side effects can I expect?



Take your medicines

Even if you don't have pharmacy coverage with Humana, we can help you get the most out of your drug benefits.

You may take medicine for a short time to treat a temporary illness or you may need medicine on a long-term basis for a chronic condition (high blood pressure, for example). Either way, your doctor should explain what you're taking, why you're taking it, for how long, and in what doses. Likewise, tell your doctor if you're taking anything prescribed by another healthcare provider or any over-the-counter products.

Pre-approval required for certain prescriptions

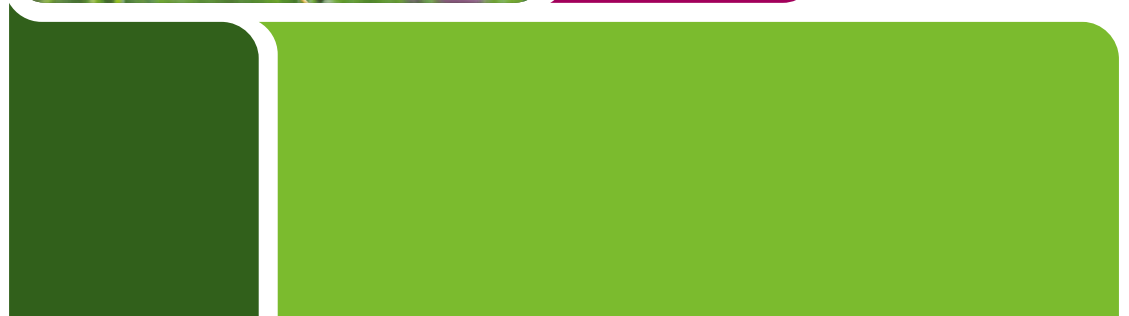
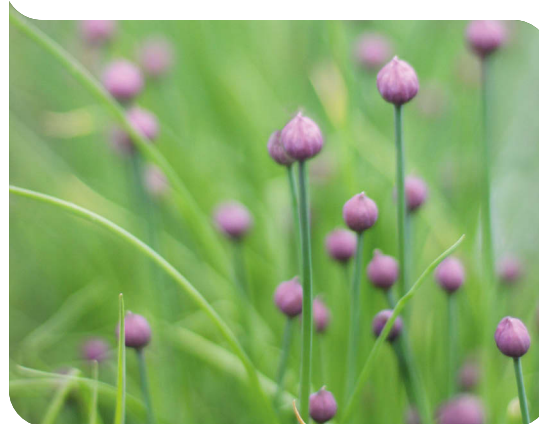
Your doctor may contact Humana about some medicines that need pre-approval (also called "prior authorization") before they're covered. For example, if your doctor wants you to try a new medicine or a specialty drug, we may need to authorize this drug first to make sure it won't interfere with others you take. We'll also verify that it will be covered by your plan.

Save on medicines

Sometimes you can save money by asking your doctor about replacing your brand-name medicine with a lower-cost, FDA-approved alternative.

For example:

- Generic equivalents use the exact same active ingredients as brand-name drugs. Research shows that generic drugs work just as well as brand name drugs.
- Generic alternatives work like brand-name drugs but use different ingredients. You may get slightly different results.
- Over-the-counter (OTC) drugs are medicines you can buy without a doctor's order. For example, some common heartburn and allergy pills are available in both OTC and prescription strengths. If your doctor recommends one of these, you can ask for a prescription to ensure that it's reimbursable through your spending account.





Manage your plan

Use your Humana Access card

If your plan includes a spending account, such as a Flexible Spending Account (FSA), Personal Care Account (PCA), or a Health Savings Account (HSA), – you'll get a Humana Access card in the mail. Please save the information that comes with it.

Your Humana Access card is a debit card that lets you access funds directly from your spending account. You can use it to pay for qualified medical expenses without having to file for reimbursement. You can use your Humana Access card for qualified medical expenses anywhere Visa cards are accepted.

It's important to save the receipts for every purchase you make with your card. Depending on the account you have, you may need the receipts to verify expenses.

Use MyHumana

Make sure you register for your secure health website, MyHumana. You'll gain access to a wealth of information that will help you take charge of your healthcare benefits.

Find out more about:



Plans and coverage

To view the details of your medical plan benefits, sign in to MyHumana on **Humana.com** and go to "My Plans and Coverage." You can also order a replacement member ID card on this site.



Network doctors and Rx

You can compare hospitals, doctors, and outpatient facilities, and estimate costs for common procedures and doctor's office visits.



Claims and spending

You may review the status of your claims, check the account balance of your spending account, view your SmartSummarySM statement, and get details about coverage estimates and authorizations.



Discover more

Humana offers these personalized services that may help you in your well-being journey.

HumanaFirst® Nurse Advice Line

For immediate health concerns or questions, you can call a registered nurse through the HumanaFirst Nurse Advice Line at 1-800-622-9529. For general health information, you can also visit the Condition Centers or Health Centers in the Health & Wellness/HumanaVitality® section of MyHumana or the Learning Center section of **Humana.com**.

HumanaBeginnings®

When you're pregnant and need support and education through your baby's birth and first weeks of life, call 1-888-847-9960.

Personal Nurse®

Registered nurses can contact you if you have an acute or chronic health condition. They can also offer ongoing personal support and help you find the resources you need.

Maximize your benefit

This service alerts you by phone, mail, or e-mail about less expensive medicine alternatives you can discuss with your doctor.

Preventive reminders

In some cases, Humana can send you a confidential reminder when you or a covered family member is due for a health screening or service.

Disease management

This specialized group of programs and services can help if you're dealing with a chronic illness or condition such as diabetes or asthma.

Case management

Nurses are available to provide assistance if you are facing a crisis or major medical procedure.

Transplant management

If you're awaiting an organ transplant, a team of professionals may help you cope during what can be a frightening and confusing time.



Live a healthful life

Get your annual check-up

Make sure to see your doctor for an annual preventive exam, covered by your health plan at no cost to you. Your covered tests and preventive screenings are important to keeping you healthy.

Work with your personal health coach

Your personal health coach is there to motivate you to lose weight, eat better, quit tobacco, manage stress, avoid back problems, get fit or maintain your health. Enroll in health coaching through MyHumana.

Receive help for personal issues

If included as part of your plan, your employee assistance program (EAP) provides immediate, professional, confidential help for personal, work-related, and emotional issues. You also can call for legal and financial advice, childcare referrals, and eldercare consultation. To take advantage of this benefit, go to [Humana.com/eap](https://www.humana.com/eap) and enter your user name and password. If you don't know this information, check your EAP and Work-Life Services brochure or call your employer's human resources representative.

Enjoy discounts on lifestyle services

As a Humana member, you have access to a Lifestyle Discount Program that can save you money on well-being services including acupuncture, massage therapy, identity theft protection, LASIK, weight loss, hair restoration, and teeth whitening.

Visit [Humana.com/LifestyleDiscounts](https://www.humana.com/LifestyleDiscounts) or call 1-866-427-7478 to find out more.

TIP:

Keep connected
with Humana on:



Resources and support

Small changes in your daily habits can add up to big improvements in your health, lowering your risk of heart disease, cancer, and other chronic conditions.

Visit **Humana.com** and click on the Learning Center section. You'll find lots of information that's searchable. You'll find more health-related information and tools on the Health & Wellness/HumanaVitality® section of MyHumana.

Health Centers

Find out how to stay healthy and prevent conditions.

My Health Record

Create and print your personal Health Record by listing your medicines, family medical history, and doctors' names and phone numbers.

Health programs

Find out more about the programs Humana makes available to you, such as heart health and asthma programs.

Wellness

An ounce of prevention can lead to a longer life and a healthier lifestyle. You'll find tips to keep you well here.

Condition centers

To make the best healthcare decisions, you need information on how to prevent, treat, or manage chronic conditions.

Savings center

Explore opportunities for savings on vision care services, and health and wellness products offered by companies such as Olay®, Crest®, and Weight Watchers®.



Humana Medical Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License #00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. – A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Emphesys Insurance Company, or Humana Insurance of Puerto Rico, Inc. License #00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc. Statements in languages other than English contained in the advertisement don't necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company or insured or administered by Humana Insurance Company.

Refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

Our health benefit plans have limitations and exclusions.

HumanaVitality® is not an insurance product.

The discounts offered through the Lifestyle Discount Program (the Program) are not insurance or insured benefits. The Program is subject to change or may be discontinued, without notice and at any time. The Program isn't available to members that reside in Illinois. Discounts on identity theft protection products and services are not available to members that reside in Texas. The Program is only available to Humana commercial group medical members. The Program isn't available to Medicare or Medicaid members. The discount vendors may impose additional eligibility requirements, including but not limited to: age, valid social security number, Internet and e-mail access. The Program only provides for discounts on select products or services from participating discount vendors. The relationship between these vendors and Humana is that of independent contractors. The discount vendors are not providers, partners, employees or agents of Humana. Humana has not reviewed or endorsed and makes no representations, express or implied, about these discount vendors or the products or services available from such vendors. The vendors are solely responsible to you for the provision of these products and services. You should independently review the products and services and the discount vendors before purchasing. Humana expressly disclaims all liability for any care or services rendered by these vendors and all liability if vendors refuse to honor the discounts.