



New for 2019

New PEEHIP Humana Group Medicare Advantage (PPO) Plan for Medicare-Eligible PEEHIP Members

The information below pertains to PEEHIP Medicare-eligible retirees and Medicare-eligible dependents of PEEHIP retirees. For more information, visit <https://www.rsa-al.gov/peehip/retirees/>.



What is the New PEEHIP Humana Group Medicare Advantage (PPO) Plan?

The PEEHIP Humana Group Medicare Advantage Preferred Provider Organization (PPO) Plan coming **January 1, 2020**, is a Medicare Advantage plan (Medicare Part C) just like the Medicare Advantage plan currently provided by PEEHIP through UnitedHealthcare®. This PEEHIP Humana plan combines Medicare Part A (hospital), Part B (other medical services), and Part D (prescription drugs) in one package of benefits.

The Humana plan offers you a Medicare Advantage PPO plan with all the benefits of original Medicare plus extra benefits, maximum out-of-pocket protection, worldwide emergency coverage, programs to help improve health and well-being, along with a dedicated customer care team.

Like your previous plan, the new Humana plan was

designed specifically for Medicare-eligible PEEHIP retirees and will offer benefits that are very comparable to what you are currently using today.

For members who would like to keep their existing Part D coverage through TRICARE, or other creditable prescription drug coverage, you may do so and elect to only have hospital medical coverage through PEEHIP. PEEHIP will assist you along the way to help you feel confident about managing your costs and your well-being.

For more information about the change from UnitedHealthcare® to Humana for PEEHIP's Group Medicare Advantage (PPO) plan, see the June 2019 PEEHIP Advisor by visiting <https://www.rsa-al.gov/peehip/publications/advisor/>. ●

How Does this Plan Work?

Transitioning from the PEEHIP UnitedHealthcare® Plan: PEEHIP covered Medicare-eligible retirees do not need to do anything to transfer over to the new Humana Group Medicare Advantage (PPO) Plan. The enrollment process will be handled for an effective date of January 1, 2020.

ID Card: You will receive your Humana member ID card in December 2019. You will have one ID card to use for all your medical and prescription drug needs. Show this card to your physician and/or pharmacist when accessing your benefits starting January 1, 2020.

Provider Network: Your relationship with your medical provider is important in protecting and managing your health. Humana has a large network of doctors, specialists, and hospitals to pick from. You do not need a referral

to see any healthcare provider.

In addition, you have coverage for office visits, including routine physical exams, and with the Humana Group Medicare Advantage (PPO) Plan, you can use any provider who accepts Medicare and agrees to bill Humana. You can also use out-of-network (non-contracted) healthcare providers anywhere in the United States at the same level of benefit.

Plan Benefits: Humana will provide coverage for PEEHIP retirees under the Humana Group Medicare Advantage (PPO) Plan. Your benefit plan coverage remains the same, even if you receive care from an out-of-network provider. This plan is a group Medicare Advantage plan designed specifically for PEEHIP, meaning no one but eligible PEEHIP members can have this benefit, and it is not the same benefit as other Humana plans.

Medicare Parts A and B: Just like with the PEEHIP UnitedHealthcare® plan today, Medicare-eligible retired members and Medicare-eligible dependents must be enrolled in Medicare Part A and Part B to have coverage with the upcoming PEEHIP Humana Group Medicare Advantage (PPO) Plan. If you do not have both Part A and B, you will not be eligible for this plan and you will not have hospital medical or prescription drug coverage with PEEHIP. If you are the subscriber, then your dependents will also not be eligible for coverage.

Not Yet Medicare-Eligible: The upcoming change to Humana for PEEHIP's Medicare Advantage Plan does not affect active members and their covered spouses, non-Medicare-eligible retirees, or non-Medicare-eligible dependents of retirees. ●

PEEHIP Benefit Overview Effective January 1, 2020

Medical Coverage		
	In and Out-of-network benefit	
Medicare Part B Deductible	\$185	
Maximum Out-of-Pocket (MOOP)	\$6,700	
Office Visit	\$13 copay	
Specialist Visit	\$18 copay	
Emergency Room	\$35 copay	
Urgent Care	\$18 copay	
Hospital Inpatient	\$200 copay (day 1), then \$25 copay per day (days 2-5), then \$0 copay (days 6-365)	
Prescription Drug Coverage		
	30-day supply	90-day supply
Tier 1	\$6	\$12
Tier 2	\$40	\$120
Tier 3	\$60	\$180
Tier 4	\$60	N/A

Extra Benefits and Resources from Humana

Like PEEHIP's current UnitedHealthcare® Group Medicare Advantage (PPO) Plan, the upcoming PEEHIP Humana Group Medicare Advantage (PPO) Plan includes extra benefits and resources to enrich your plan and help you achieve your best health.

SilverSneakers® Fitness program

You can start reaching your wellness goals by getting active with SilverSneakers® fitness program, a health and fitness program with locations nationwide.

Go365®

Go365® by Humana is a wellness and rewards program available on the Humana plans. It rewards you for completing your preventive screenings, getting your daily steps, and participating in other healthy activities that can help keep you on the right track. When you have completed qualified activities, you will earn rewards that you can redeem for gift cards from different retailers.

SmartSummary®

Personalized monthly updates after you have had a claim to show how you are using your healthcare plan and prescription drug plan and what you have spent.

MyHumana

This is your personal, secure online account that allows you to access your specific plan details from your computer or smartphone. You can access this information by visiting <https://our.humana.com/peehip>.

Retiree Education Meetings



Humana will be hosting a series of Informational Meetings throughout Alabama beginning in August 2019 and lasting through September 2019 for PEEHIP Medicare-eligible retirees and their Medicare-eligible spouse/dependents. If you are unable to attend in person, Humana will also host teleconferences.

In early August, you will receive an invitation detailing the dates for these informational meetings and teleconferences. You will learn more about the PEEHIP Humana Group Medicare Advantage (PPO) Plan benefits offered through PEEHIP and the health resources included with the plan. Humana and PEEHIP representatives will be available after each session to answer questions. RSVP is recommended but not required to attend.

What to Expect In the Upcoming Months from Humana

- ◆ **August 2019:** You will receive an invitation from Humana with the dates and times that Humana will be hosting statewide Informational Meetings and teleconferences. RSVP is recommended but not required for you to attend.
- ◆ **November 2019:** Humana will send you your 2020 Informational kit. The kit will include detailed plan benefit information such as your Medical and Rx summary of benefits, a prescription drug guide, and plan guidebook.
- ◆ **December 2019:** You will receive a letter from Humana confirming your enrollment followed by your Humana ID card for the Humana Group Medicare Advantage (PPO) Plan offered through PEEHIP.
- ◆ **January 2020:** The Humana Group Medicare Advantage (PPO) Plan will be effective January 1, 2020. You will receive an Evidence of Coverage (EOC) in the mail.

In addition, Humana has a dedicated customer service team that is available to answer any general questions regarding your PEEHIP Humana Group Medicare Advantage (PPO) Plan offered through PEEHIP. You can reach the dedicated customer service team toll-free at 800.747.0008, TTY 711, Monday through Friday, 7:00 a.m. – 8:00 p.m. Central Time.

