

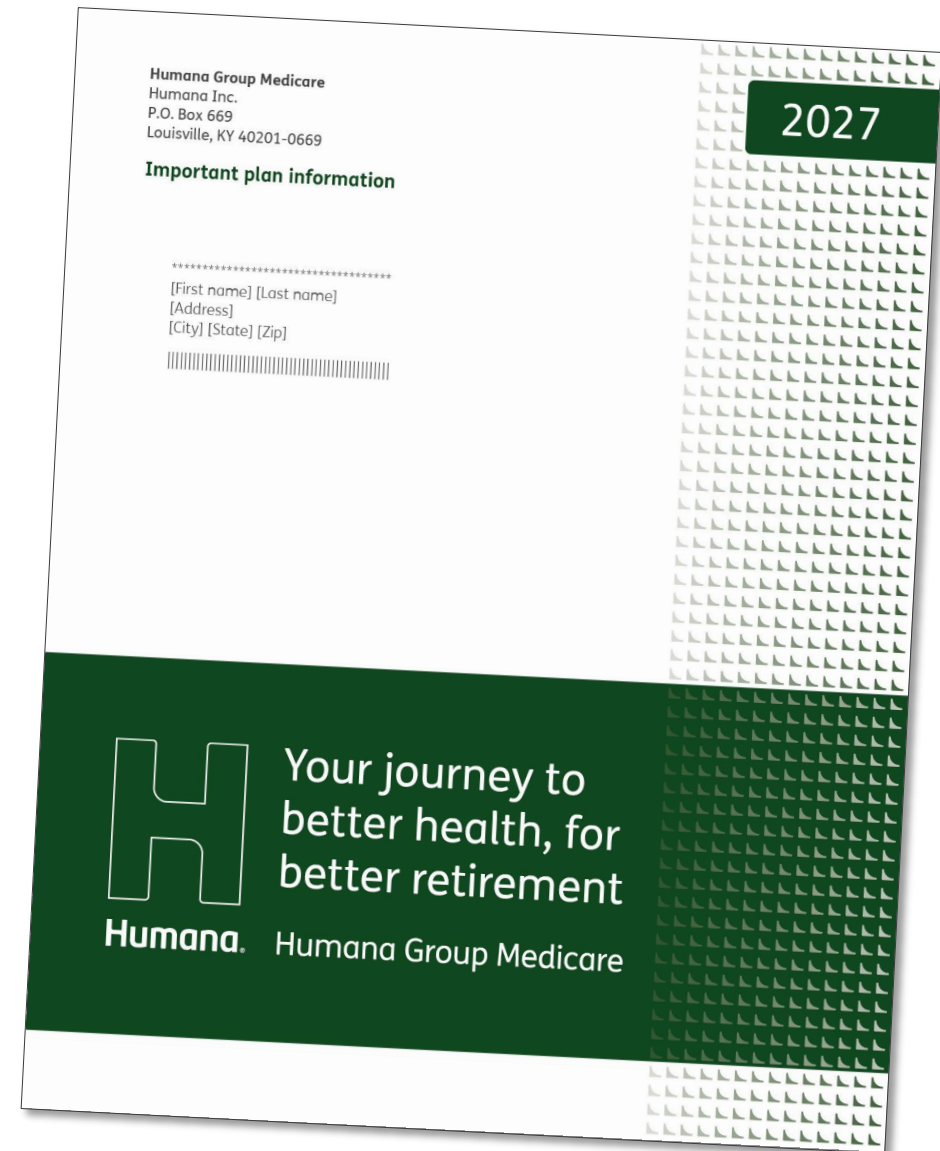
Wayne County Medicare Stipend Retiree Group 2027 Open Enrollment Presentation

Humana.



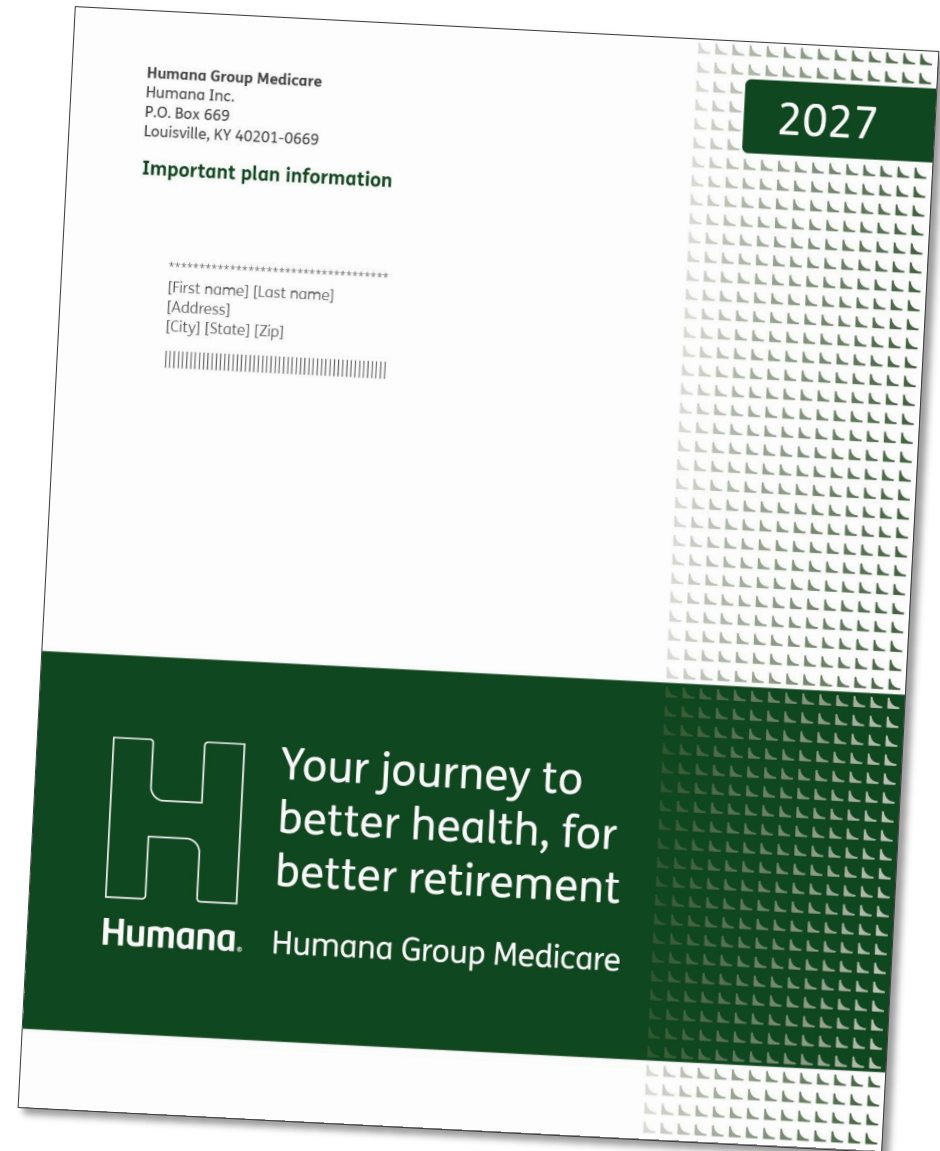
Currently Enrolled in WCMS?

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New Participants

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- Once completed, you can return it by mail to the address below, fax it to 313-963-6947, or email it to waynecountyretirees@tmrandassoc.com.
- TMR & Associates
601 Abbott St
Detroit MI 48226



Humana Group Medicare
Humana Inc.
P.O. Box 669
Louisville, KY 40201-0669

2027

Important plan information

[First name] [Last name]
[Address]
[City] [State] [Zip]
|||||

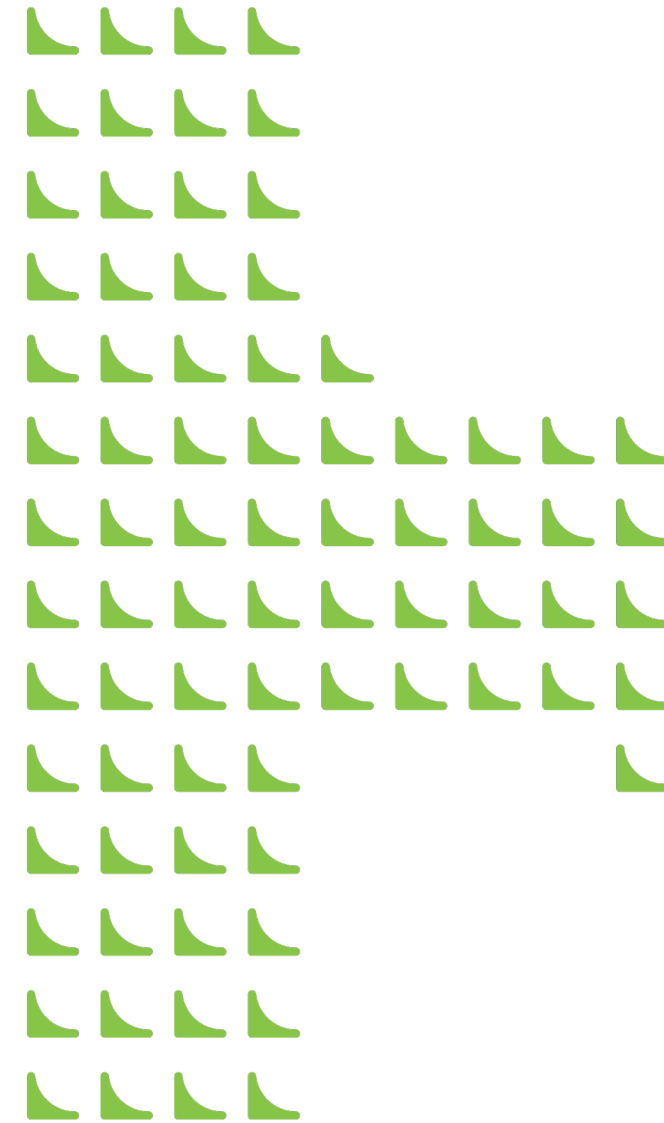
H Your journey to
better health, for
better retirement
Humana. Humana Group Medicare

Humana Group Medicare Advantage

About Humana:

- Dedicated to communities around the country for more than 30 years
- Over 8.7 million Medicare members just like you, across all 50 states¹
- Nationwide network of providers
- Providing Medicare plans to beneficiaries since 1987

¹Humana Inc. 2025 Annual Report, February 2026



What is Medicare?

Different “parts” of Medicare pay for different types of coverage.



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 providers' 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

It helps pay for the medications your provider prescribes and is available in a stand-alone prescription drug plan or included in a Medicare Advantage prescription drug plan. 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.

2027 Plan Updates



- **Members will receive one new Humana ID card for both medical and pharmacy use.** Please be sure to show your new ID card to your medical providers and pharmacy. It will arrive before January 1, 2027.
- **For plan details**, including your Evidence of Coverage (EOC)—one for the Medicare Advantage (MA) plan and one for the Prescription Drug Plan (PDP)—visit **[Humana.com/PlanDocuments](https://www.humana.com/PlanDocuments)**. Information for the 2027 plan year will be available before January 1, 2027.
- You must keep Medicare Part B and be enrolled in both the medical and pharmacy plans.

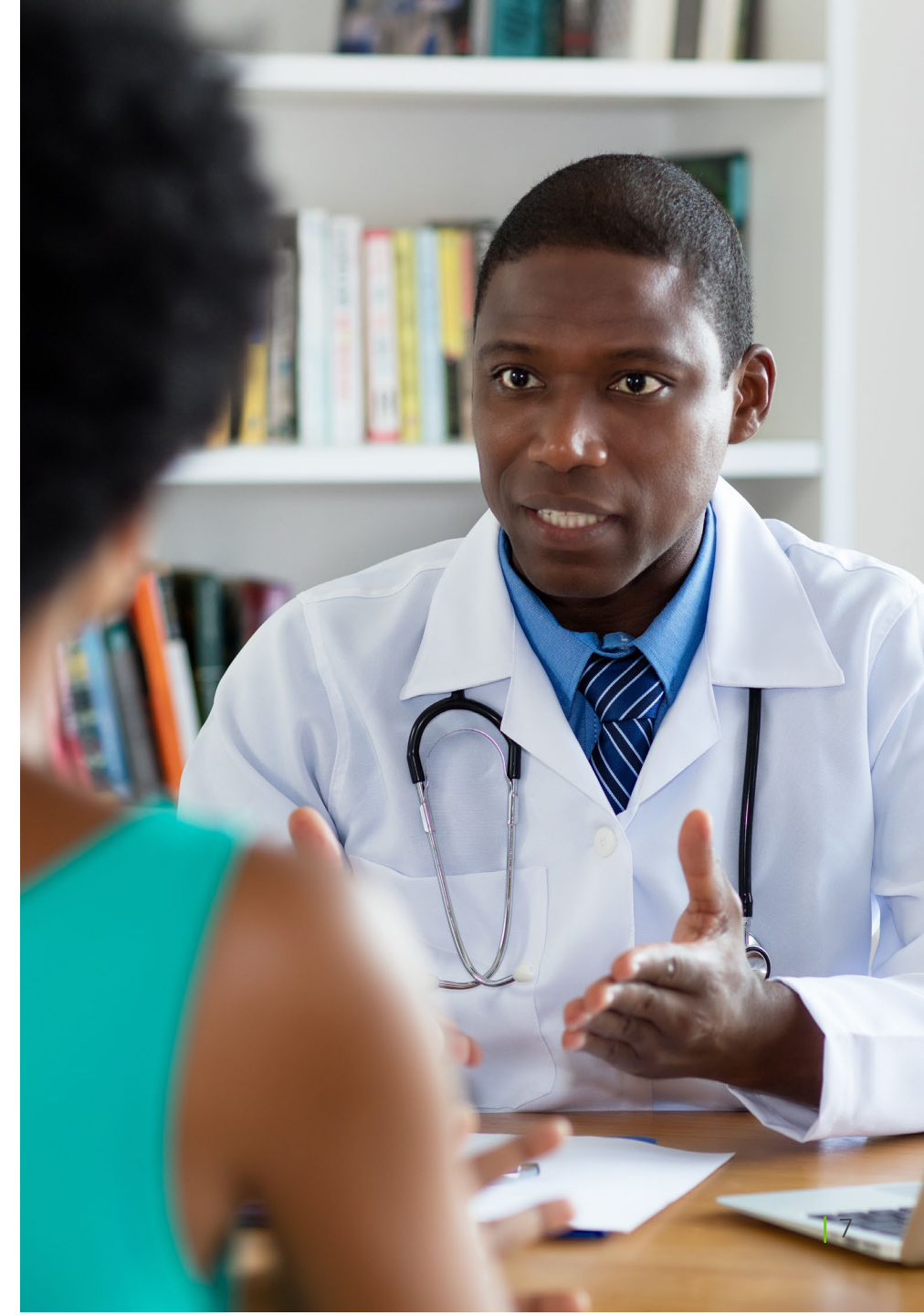
Medicare Part C

Medicare Advantage plan

The Humana plan offered to you provides a Passive PPO network

- **Benefit levels are the same** for care from both in- and out-of-network providers, as long as your doctor accepts Medicare and is willing to bill Humana for services.
- Your choice of primary care physician
- No referrals required
- Medicare covered preventative care is covered at 100%
- Worldwide emergency coverage

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Your PPO benefits *

Annual deductible	\$200
Annual maximum out-of-pocket	\$1,500
Hospital care/coverage	
Acute inpatient hospital care	\$16% of the cost per stay
Outpatient hospital coverage	20% of the cost
Doctor office visits/Medical equipment	
Primary care provider (PCP)	\$20 copay
Specialists	\$30 copay
Durable medical equipment	10% of the cost
Emergency/Urgently needed services	
Emergency room	\$100 copay for Medicare-covered emergency room visit(s)
Urgent care center	\$20 copay

*Cost shares may vary depending on service rendered and the place of treatment. Please refer to your Evidence of Coverage (EOC) for complete description of the plan's coverage and services.

Additional benefits included with your PPO plan*

Chiropractic-

- \$20 copay for routine chiropractic visits (no limit per year)

Compression Stockings

- Covered at 100%



*Included, cost share may apply. Please refer to the Summary of Benefits for additional details.

Medicare Part D

Prescription Drug Plan

- Your prescription drug plan includes generic, brand and specialty drug coverage
- A list of covered drugs is available on MyHumana website.
- Access to mail-order through CenterWell Pharmacy.



Your Part D benefits

Humana’s Part D coverage is spread among five groupings based on the drug type—also called “tiers”.

Annual deductible	\$0
Annual maximum out-of-pocket	\$2,400

Tiers	Standard retail (30-day supply)	Standard mail order (100-day supply)
Tier 1 Preferred generic	\$5 copay	\$10 copay
Tier 2 Generic	\$20 copay	\$40 copay
Tier 3 Preferred drug	\$45 copay	\$90 copay
Tier 4 Nonpreferred drug	\$95 copay	\$190 copay
Tier 5 Specialty	30% of the cost	N/A

Pharmacy options



Retail pharmacy network

- Robust network
- Flexibility and convenience



- Outstanding care & patient experience
- Specially-trained associates
- Enhanced experience



- Comprehensive pharmacy services
- Convenient mail-order solutions
- Safe and secure delivery

Other pharmacies are available in the Humana network.

Where you get your vaccines may determine how they are covered



Medicare Part B vaccines

- Covers vaccines administered at your provider's office:
 - Hepatitis B
 - Rabies
 - Tetanus
- Vaccines readily available at a network pharmacy:
 - Influenza (flu)
 - Pneumococcal
 - COVID-19 vaccine and boosters



Medicare Part B diabetes coverage

- Diabetes testing supplies
- Insulin pumps*
- Continuous glucose monitors (CGM)*
- Insulin administered (or used) in insulin pumps

*CGMs are available through participating retail pharmacies.

Part D prescription drug coverage

Humana's Part D coverage portion of your plan covers vaccines that are considered necessary to help prevent illness.



Vaccines at a network pharmacy

Vaccines that you should get at your pharmacy, not from your provider's office:

- Shingles
- Tdap
- RSV



Diabetes prescriptions and supplies covered under Part D

- Diabetes medications
- Insulin administered (or used) with syringes or pens
- Syringes, pen needles or other insulin administration devices that are not durable medical equipment (e.g., Omnipod or VGO)

Schedule your Annual Wellness Visit

It's covered by your Humana Medicare plan.

- **Make the most of your plan.** It's worth it to use all the benefits of your coverage, especially your Annual Wellness Visit. There's no cost to you and you can earn rewards from Go365 by Humana for completing your visit.
- **Your Annual Checkup is a great way to create a personalized plan** for managing your health. It is not a typical checkup or physical. It's a relaxed conversation between you and your doctor—with more time to focus on protecting your overall wellness and health as you age.
- **You can also schedule a preventive physical examination each calendar year.** This includes a head-to-toe checkup, medical history, routine tests and screenings as recommended by your doctor.

This communication does not guarantee benefits and does not indicate all services received will be covered by your plan. Please refer to your Evidence of Coverage or call Customer Care at the number on the back of your Humana ID card to confirm that the service will be covered by your plan.

Preventive care screenings

Protect your health by staying informed about the screenings and treatments you may need.

Immunizations/Vaccines

Influenza (flu)

Pneumococcal (pneumonia)

Women's health screenings

Breast cancer screening

Cervical and vaginal cancer screening

Bone mass measurement

Men's health screenings

Prostate cancer screening exam/

Prostrate cancer screenings

Physical exam and health guidance

Annual Wellness Visit

(includes weight, height, body mass index (BMI) and blood pressure)

Colorectal cancer screening

Colonoscopy

Flexible sigmoidoscopy

Home test kit (FOBT/FIT)

Multitarget stool DNA test

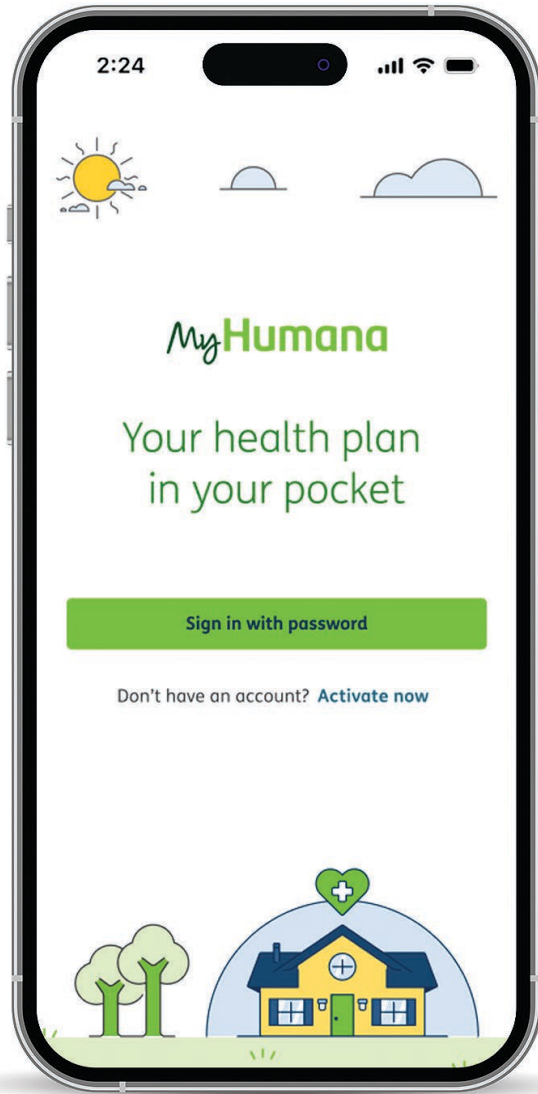
Diabetes screening and management

Blood sugar reading by either

HbA1c or glucose monitor

Comprehensive eye exam

Urine test



Manage your Humana account online

MyHumana is a secure online portal with tools to manage your plan.

Get your personalized health information on MyHumana

- Explore coverage and benefit details the moment you need them
- Get your Humana member ID card and add it to your phone's wallet
- Find care close to you and get directions on your phone's map app*
- Review claims status
- Access your exclusive member discounts

*Standard data rates may apply

SmartSummary

Your personalized benefits statement

- Comprehensive overview of your health benefits and healthcare spending
- Statement sent each month after you've had a claim
- View statements anytime on MyHumana
- Go Green via MyHumana if you prefer electronic delivery

SmartSummary®

Your Medical and Hospital claims processed in August 2027

THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your medical and hospital coverage. Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR AUGUST CLAIMS

 **Medical, hospital and Part B pharmacy** (see page 3)

Total billed charges this month	\$352.25
Humana discounts	- \$0.00
Benefit exclusions	- \$352.25
Other insurance	- \$0.00
Amount Humana paid	- \$0.00
Your share	\$352.25

Humana.

JOHN DOE
Member ID: H12345678
Plan name: HUMANA HEALTH INSURANCE

 **CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.**

Questions
Login to MyHumana at [Humana.com](https://www.humana.com) to see your benefits, drug lists, prescriptions and claims.

Call us
Call **800-733-3602 (TTY: 711)**
Monday - Sunday, 8 a.m. - 8 p.m. Saturdays, Sundays and holidays your call may be handled by a different team.

SmartSummary

Your personalized benefits statement

- Comprehensive overview of your Part D benefits and prescription drug spending
- Statement sent each month after you've had a claim
- View statements anytime on MyHumana
- Go Green via MyHumana if you prefer electronic delivery

SmartSummary®

Your Part D Pharmacy claims processed in February 2027

THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR FEBRUARY CLAIMS

 Part D prescription drug claims (see page 5)	
Total cost this month	\$64.46
Other payments	- \$0.00
Amount Humana paid	- \$19.13
Your share	\$45.33

Humana.

JOHN DOE
Member ID: H12345678
Plan name: Humana Group Medicare PDP
Rx PCN or Rx Group number: 03200000

You are currently in **Stage One** of your Part D Drug Payment Plan. (see page 2)

**CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.**

Questions
Login to MyHumana at [Humana.com](https://www.humana.com) to see your benefits, drug lists, prescriptions and claims.

Call us
Call **866-396-8810** (TTY: 711)
Monday to Friday 8 a.m.- 9 p.m. EST. Calls to these numbers are free.

For large print or another format
To get this material in other formats, or ask for a large print version, call Humana.

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The Humana Difference

Medicare Advantage provides additional support, included in your plan



Find Care

You can use Humana's Find Care tool to search for an in-network provider near you.

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



Telehealth

Telehealth visits allow you to connect with your provider online from the comfort and safety of your own home.

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Clinical support

- In-home wellness assessments
- Education and resource support
- Care management for eligible members
- Primary care



Post-hospitalization support

- Post-discharge personal home care
 - Up to 8 hrs of support with clinical care
- Post-discharge transportation
 - 12 one-way trips, up to 50 miles per trip
- Post-discharge meal program
 - 2 per day for 14 days

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Go365 by Humana®

A wellness program that rewards you for completing eligible healthy activities like working out or getting your Annual Wellness Visit.*

MyHumana.com



SilverSneakers®

A health and fitness program designed for senior adults that offers fun and engaging classes and activities.

SilverSneakers.com

*Go365 Rewards have no cash value and must be earned and redeemed within the same plan year. Rewards not redeemed before Dec. 31st will be forfeited.

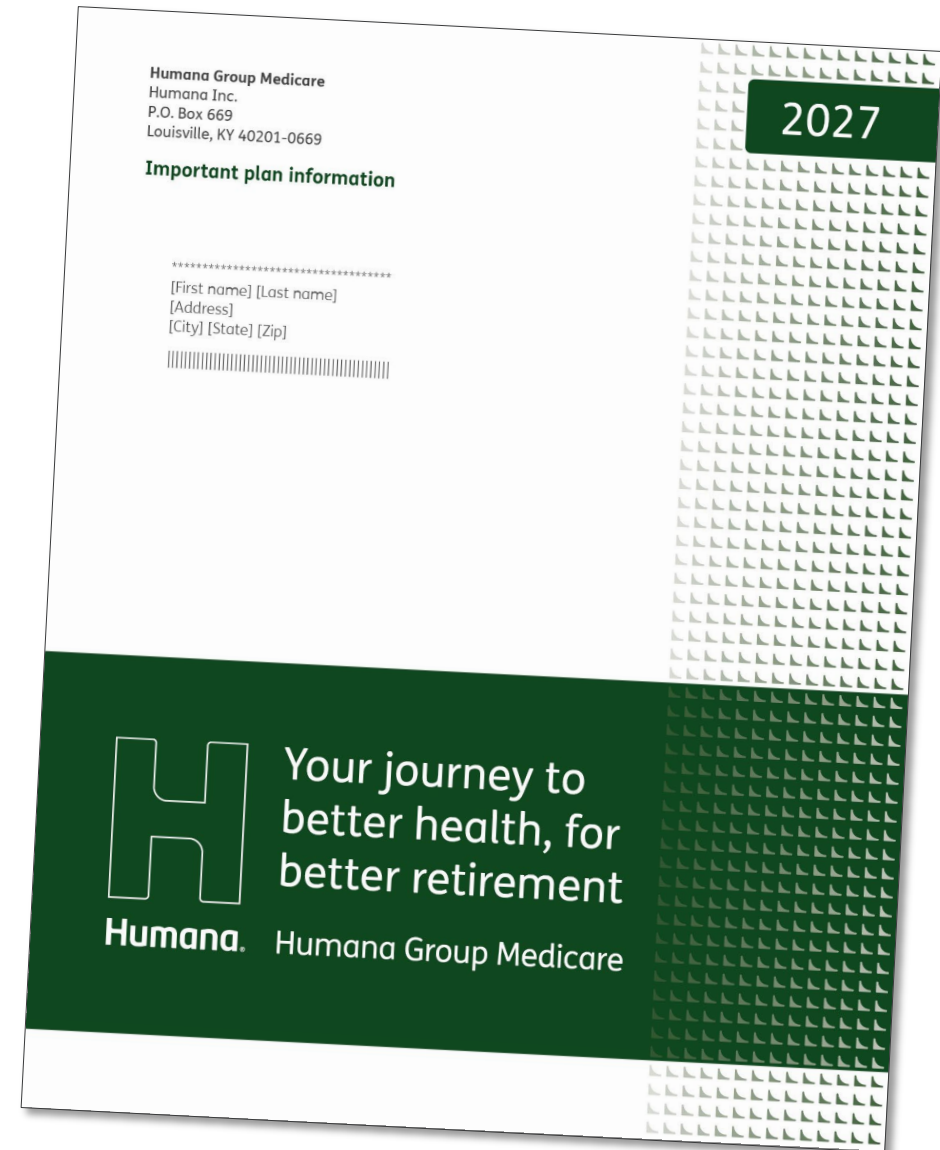
Continuous glucose monitors and diabetic supplies

- Covered under your Humana Group Medicare Part B medical benefit
- Obtained from a participating retail pharmacy or a durable medical equipment (DME) provider that accepts Medicare and will bill your insurance



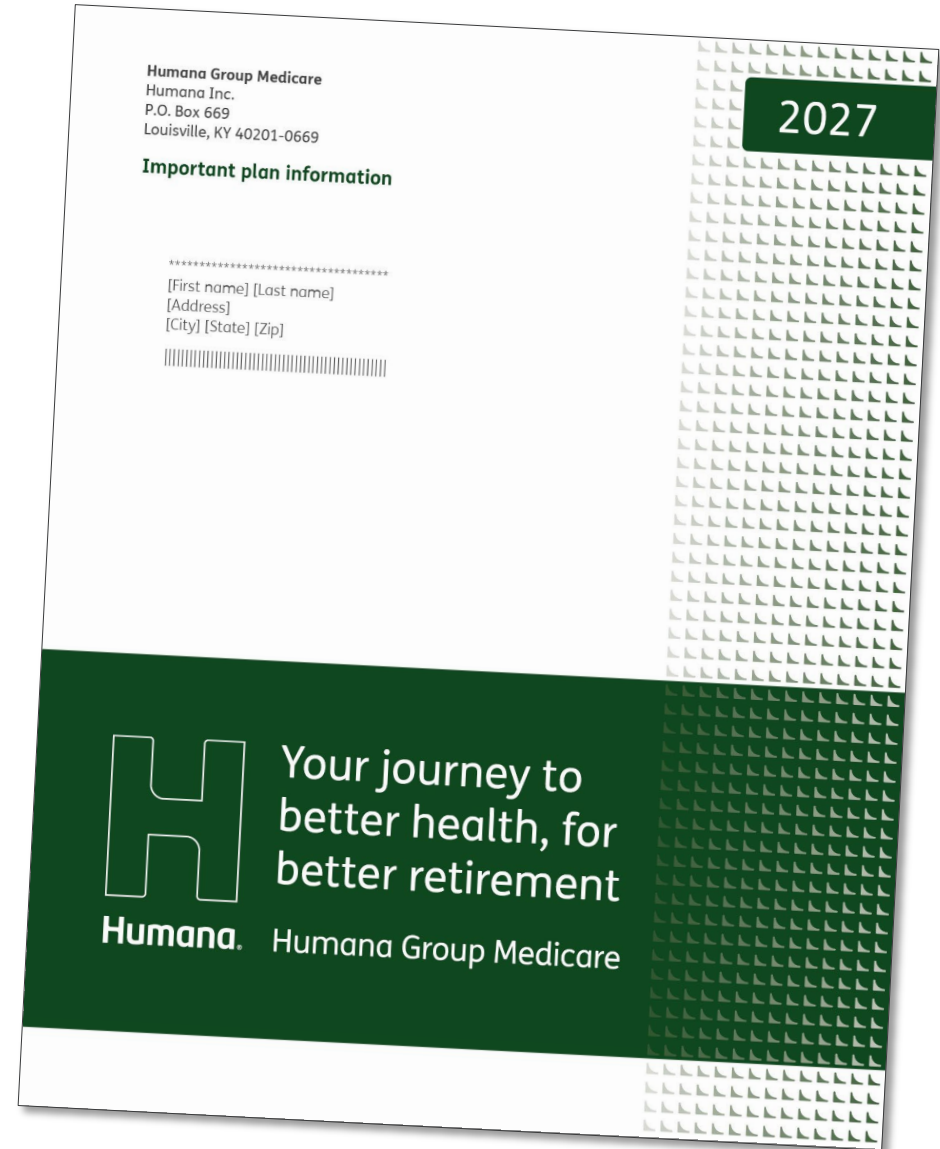
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Detroit MI 48226



Humana Group Medicare
Humana Inc.
P.O. Box 669
Louisville, KY 40201-0669

2027

Important plan information

[First name] [Last name]
[Address]
[City] [State] [Zip]
|||||

H Your journey to
better health, for
better retirement
Humana. Humana Group Medicare

What to expect after you enroll

- **Enrollment confirmation**
Review enrollment information in kit.
- **Humana member ID card**
Once you receive your ID card, create a MyHumana profile.
- **Access to Evidence of Coverage (EOC)**
Read this document to learn about the plan's coverage and services.
- **Health and Well-being Assessment (HWA)**
An annual detailed health review conducted in your home.

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PLAN NAME

MEMBER NAME

Member ID: HXXXXXXXXX

Plan (80840) 9140461101

COMPANY NAME

Part B BIN: 610649

Part B PCN: 03200004

Part B Group: XXXXX

RxBIN: 015581

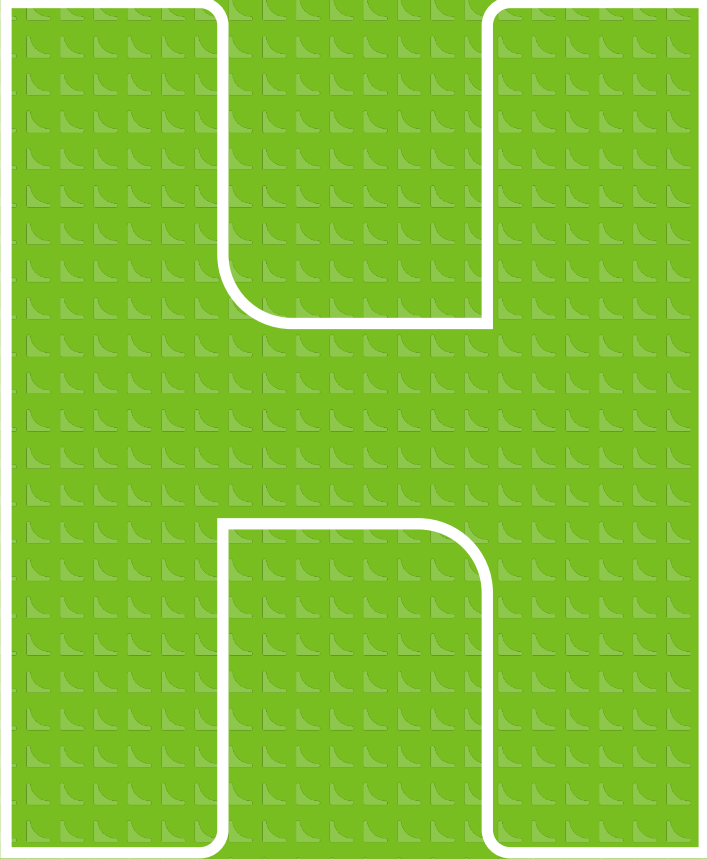
RxPCN: 03200000

RxGRP: XXXXX

MedicareRx
Prescription Drug Coverage

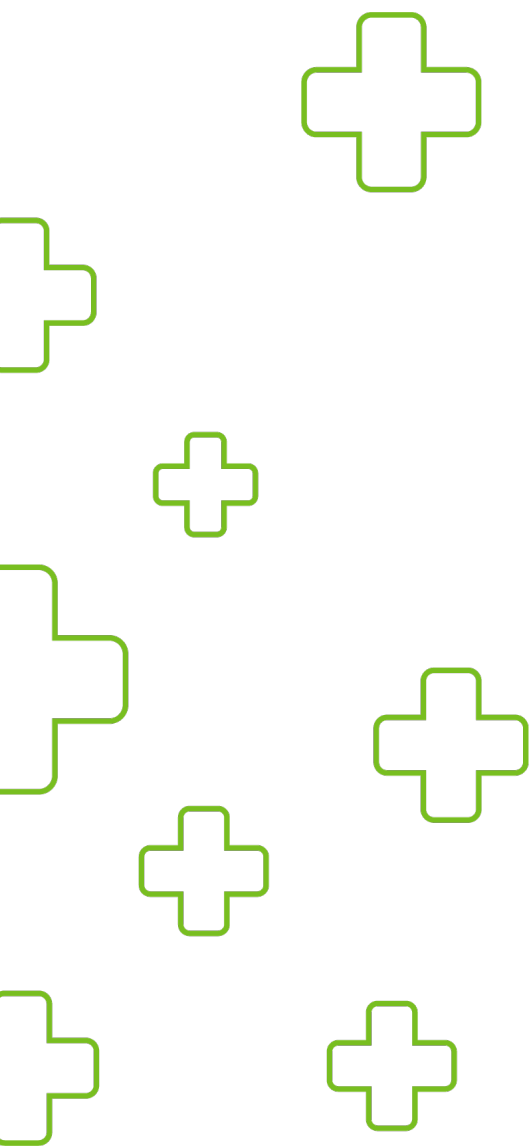
Medical CMS XXXXX XXX
PDP CMS XXXXX XXX

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Thanks for your time and attention, stay connected with Humana

- For more information:
- Call Humana Group Medicare Customer Care team for anything related to your Humana plan at **866-396-8810 (TTY: 711)**, Monday – Friday, 8 a.m. – 9 p.m., Eastern time.



Humana is a Medicare Advantage PPO plan and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **866-396-8810 (TTY: 711)** for more information.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services is for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

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Other pharmacies are available in the Humana network.

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