



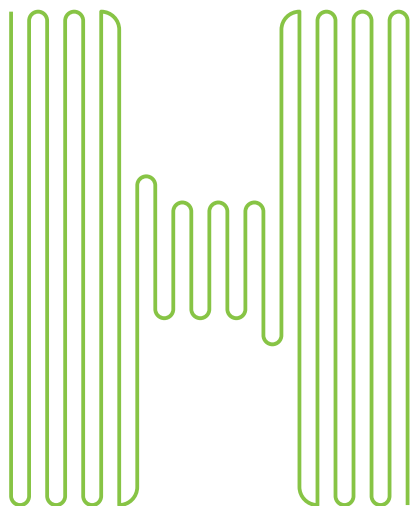
# Your benefits enrollment guide

**Humana**®

GCHL7TREN 0822



# Welcome to Humana



At Humana, we want to help take care of you — with benefits that make it easy for you to get the care you need, when you need it. With plan options designed to fit your health and wellness needs, your care is always at the core of what we do.

**Review the information in this guide  
to see the benefits available to you.**





# 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.



Quick access to all your plans

## View, print and email ID cards

ID cards are mailed within 10 days of enrollment. If you need to see a provider or go to the pharmacy before you receive your ID card in the mail, follow the "Registering is easy" instructions below.

Check your claim status

Review deductibles, coverage levels and limits

## Find a doctor near you

- Search by name, specialty or condition.
- Compare doctors and get directions.

The screenshot shows the MyHumana web interface. At the top, there's a navigation bar with 'Medical', 'Dental', 'Pharmacy', 'Vision', and 'Go365' tabs. Below this, the user's name 'Jacqueline's medical plan' is displayed. The main content area includes sections for 'POINT OF SERVICE (POS)' with member and group IDs, 'Medical Claims' with a table of claims, 'Deductibles & maximums' showing a progress bar and remaining amount, 'Accounts' with a link to HumanaAccess.com, 'Resources' with links to download data and view care plans, and an 'In your network' section with a 'Find a doctor' button. A 'Chat with us' button is located at the bottom right.

Date	Provider	Amount you owe provider
01/15/2019	BROWN, MARY NP	\$0.00
01/15/2019	SMITH, JIM MD	\$0.00
01/15/2019	JONES, JANE MD	\$0.00

Category	Amount
Family maximum out-of-pocket	\$6,306.05 left

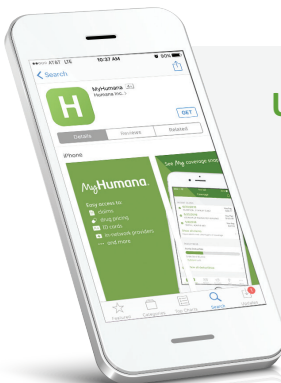
Connect with Go365® and other health and wellness resources\*

A dashboard that puts all your information in one spot

Chat with a representative about any of your medical plan questions

## Registering is easy

1. Go to **Humana.com/Register** and "Start activation now".
2. Confirm member information. Enter your member ID number (or Social Security number), date of birth, and ZIP code.
3. Create a username, password and security prompt and choose "Next" to finish.



## Use MyHumana anywhere

Download the MyHumana mobile app from your app store. You can also sign up for text message alerts at **Humana.com**.†



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\* Check with your benefits administrator.  
† Message and data rates may apply.

# Plan ahead with the convenient care options your plan provides



## Know when and where to go

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.



### 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.



### Virtual visits (telemedicine)

Try virtual visits with board-certified doctors, for nonemergency conditions, 24/7 with Doctor On Demand®.\* If you have telemedicine benefits as part of your Humana plan, you may be able to connect with a U.S board-certified doctor within minutes from the comfort of your own home, office or while traveling. The technology is HIPAA compliant and most prescriptions may be sent to the pharmacy of your choice. Telemedicine may be an affordable and convenient option.† Doctor On Demand also provides nonemergency psychiatric and therapy services and treatment for anxiety, depression, grief, addictions and other mental health conditions. **Mental health visits are by scheduled appointment only.**



### Retail health 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.



### 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.



### 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.



## Decide where to seek medical care

Condition	Doctor's office	Virtual visits	Retail health clinic	Urgent care center
Minor headache	✓	✓	✓	✓
Minor sprain, strain	✓	✓		✓
Nausea, vomiting, diarrhea	✓	✓		✓
Bumps, cuts, scrapes	✓	✓	✓	✓
Cough, sore throat, congestion	✓	✓	✓	✓
Urinary burning	✓	✓	✓	✓

### Emergency room

Generally, you should call 911 or go to the emergency room for the following types 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
- 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
- Stab wounds
- Sudden, severe abdominal pain
- Suicidal feelings
- Partial or total amputation of a limb



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

\* Your plan's provider network may designate a virtual visit provider other than Doctor On Demand.

† Doctor On Demand services are not available for Humana members in Puerto Rico and outside the U.S.

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 are 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.

This material is provided for informational use only and should not be construed as medical, legal, financial, or other professional advice or used in place of consulting a licensed professional. You should consult with an applicable licensed professional to determine what is right for you.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.





# Quality care that's virtually there 24/7

## Doctor On Demand® is there for your everyday health needs

See a **board-certified doctor, psychiatrist or licensed therapist**—for nonemergency 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.

For everyday health needs, Doctor On Demand usually costs less than a visit to the emergency room or urgent care.

DOCTOR ON DEMAND		COST
	<b>Everyday health concerns</b> <ul style="list-style-type: none"><li>• Colds, flu and sore throat</li><li>• Upper respiratory infections</li><li>• Mild to moderate depression and anxiety</li><li>• Skin and eye problems</li><li>• Urinary tract infections</li><li>• Prescriptions and refills</li><li>• Labs and screenings</li></ul>	\$0–\$56
	 <b>Mental health services</b> <ul style="list-style-type: none"><li>• Depression</li><li>• Stress</li><li>• Anxiety</li><li>• Talk therapy</li><li>• Trauma</li><li>• Other nonemergency mental health concerns</li></ul>	

The cost for a visit will vary based on your plan. You'll know the cost of your visit when you schedule your appointment.



## Download the Doctor On Demand app today

- 1 Go to the App store or Google Play to get it on your smartphone or tablet. You can also visit [DoctorOnDemand.com](https://www.doctorondemand.com).
- 2 Enter your health insurance information; select Humana and enter your group ID and member ID.
- 3 Enter a payment method (you'll always see your cost upfront).
- 4 See a doctor within minutes.

**Humana**®

**dr.** on demand

# Caring for whole person health

At Humana, we personalize your care experience with services and programs to help guide your specific health journey whenever you need support.



## **HumanaBeginnings®**

All pregnant members will receive one-on-one attention with a registered nurse, including monthly outreach.



## **Personal nurse**

Your personal nurse provides targeted care to help you manage chronic illnesses and conditions.



## **Care management**

Personal nurses, providers and caregivers coordinate with each other for your care.



## **NICU case management**

Get a specialized case manager, along with nurses who monitor hospital stays and provide post-discharge support.



## **Cancer program**

Access educational resources on how to manage cancer and stay on track with treatment.







# Clinical care and wellness services

Programs that support you

## Wellness programs that support you

- Go365®—a personalized wellness and rewards program
- Text and email alerts to remind you about key health exams or benefits
- Healthy Life Coaching to help guide and support you with health and life goals

## For chronic illness and long-term health

- Chronic condition management

## Serving specific health situations

- Maternity program: HumanaBeginnings®
- NICU management
- Case management
- Transplant management

## For chronic illness and long-term health

Program	What's in it for you	
Chronic condition management	<ul style="list-style-type: none"><li>• Ongoing relationship with a clinician, who educates you about the healthcare system, choices and self-management</li><li>• Seeks to examine root cause of negative behavior and motivate positive behavior change</li></ul>	<ul style="list-style-type: none"><li>• Service provides support to all eligible members, regardless of condition, and has implemented disease-specific best practices for members living with high-priority conditions</li><li>• Combines medical and behavioral support to improve mental health issues</li></ul>

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## For access to these programs

**Go365** – Connect 24/7 by visiting [Go365.com](https://Go365.com), using the Go365 app or via MyHumana.

You can also call our **Nurse Advice Line** at **800-491-4164 (TTY: 711)**. Nurses are available Monday – Friday, 8:30 a.m. – 6:30 p.m., Eastern time.

# Wellness programs and services to help improve your health

Serving all levels of need

Program	What's in it for you	
Go365*	<ul style="list-style-type: none"><li>• A personalized health and wellness solution that rewards you, no matter where you are on your journey to better health</li><li>• Accumulate Points for completing eligible, everyday activities; for every Point, you earn a Buck for up to 30,000 Bucks each plan year to spend in the Go365 Mall on items like fitness gear and devices, gift cards, movie tickets and more</li></ul>	<ul style="list-style-type: none"><li>• Go365 can help identify health risks and steps to improvement based on completion of the Go365 Health Assessment and other wellness activities</li><li>• Activity in the program triggers recommended activities and may result in referral into clinical programs when applicable</li></ul>
Humana health alerts (gaps in care)	<ul style="list-style-type: none"><li>• Humana proactively communicates with you via multiple channels when the following gaps are identified: preventive care, condition-specific best practices, drug-to-drug interactions, drug-to-disease interactions</li></ul>	
Healthy Life Coaching	<ul style="list-style-type: none"><li>• Our coaches specialize in supporting behavior change to help you set and achieve goals. Coaches work with you by phone to help you maintain positive changes in key life and health areas.</li></ul>	<ul style="list-style-type: none"><li>• Coaches can help you with health goals like physical activity, healthy eating, weight management, sleep and quitting tobacco. They can also support you with life goals such as job satisfaction, career development, work-life balance, financial well-being and more.</li></ul>



## For access to these programs

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You can also call our **Nurse Advice Line** at **800-491-4164 (TTY: 711)**. Nurses are available Monday – Friday, 8:30 a.m. – 6:30 p.m., Eastern time.



## Serving specific health situations

Program	What's in it for you	
Maternity program: HumanaBeginnings*	<ul style="list-style-type: none"><li>• If you or a covered dependent is an expectant mother, you'll get prenatal education and support from a nurse to help reduce premature birth, NICU admissions and pregnancy complications</li></ul>	
NICU management	<ul style="list-style-type: none"><li>• Care coordination for you and your family when faced with complicated health situations that result in a NICU admission for your newborn</li></ul>	
Case management	<ul style="list-style-type: none"><li>• Help navigating your experience while hospitalized</li><li>• Improved outcomes and experience following your hospitalization</li></ul>	<ul style="list-style-type: none"><li>• Guidance and support for complex and catastrophic situations</li></ul>
Transplant management	<ul style="list-style-type: none"><li>• Nurses guide and coordinate transplant-related services from evaluation until one year after transplant</li></ul>	

\*These programs may offer Go365 Points. You may earn Points in Go365 for the clinical program if it appears as a recommended activity within your Go365 account.

Go365 is not an insurance product. This is a general description of services which are subject to change. Please refer to Customer Support for more information.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Note that gift cards may present federal, state and local tax consequences to you. Any related taxes are solely your responsibility. Please consult your tax adviser.



### For access to these programs

**Go365** – Connect 24/7 by visiting [Go365.com](https://Go365.com), using the Go365 app or via MyHumana.

You can also call our **Nurse Advice Line** at **800-491-4164 (TTY: 711)**. Nurses are available Monday – Friday, 8:30 a.m. – 6:30 p.m., Eastern time.

# Savings that fit your lifestyle

## Special Discount Program

Humana's Specialty Discount Program gives you more choices and savings for health and wellness procedures, such as discounts on Lasik surgery, teeth whitening and alternative medicine.



### Weight loss

Nutrisystem provides unique, comprehensive solutions for weight loss and weight management by delivering delicious, portion-controlled meals directly to your home.



### Lasik

With nearly 600 locations nationwide, you can choose any in-network provider and receive 15% off standard prices or 5% off promotional prices.



### Teeth whitening

Humana has teamed up with ProSmileUSA™ to offer up to 70% off teeth whitening.



### Alternative medicine

You can save up to 30% on chiropractors, massage therapy and acupuncture when you receive services from WholeHealth Network providers.



### Hearing aids

With TruHearing you save 30-60% on hearing aids. TruHearing customers save an average of \$1,700 per hearing aid when compared to national average prices.



### Identity monitoring & protection services

With CyberScout®, you'll receive expert fraud protection and credit activity monitoring to keep you and your loved ones safe.

# Humana Special Discounts Program

The goal is to help you achieve lifelong well-being through a balanced sense of purpose, belonging, health and security.

## Your wellness is Humana's business

To make it easier and more affordable to take better care of yourself, Humana offers the Special Discounts Program. This isn't an insurance plan. It's a discount program to strengthen your personal well-being and enrich your life. As a Humana member, you have access to this valuable program.

Humana's Special Discounts Program can help you look and feel your very best by giving you more choices and savings for health and wellness procedures.

All discounts are available to Humana group members at the time of service with unlimited usage.



To access Humana's Special Discounts Program, sign in to **MyHumana.com**, go to the "Coverage" tab at the top and scroll down to Special Discounts.



## Weight loss

Nutrisystem provides unique solutions for weight loss and weight management by delivering delicious, portion-controlled meals directly to the home. Members will receive a 50% discount off every Nutrisystem plan, seven free high-protein shakes, and free shipping on all orders.



## Lasik

Experience the benefits of Lasik and save. With nearly 600 locations nationwide, members may choose any in-network provider and receive these discounts: 15% off standard prices or 5% off promotional prices. Extra member value—having performed over 1 million procedures nationwide, LasikPlus® is the featured network provider and offers members:

- Special set prices
- Free Lasik exam (save more than \$100)
- Financing options
- Multiple technologies (100% bladeless procedures)
- Free enhancements for life on most procedures



## Teeth whitening

Smile big and proud with a fresh set of pearly whites. Humana teamed up with ProSmileUSA™ to offer up to 70% off teeth whitening. Just go online and order the ProSmileUSA state-of-the-art whitening system. You'll be on your way to glimmering teeth. ProSmileUSA, a division of United Networks of America, is a national dental lab that specializes in Hi-Intensity™, competitive strength, professional teeth bleaching.

# Humana®





## Alternative medicine

Immediate savings. That's what this discount can mean to you. These holistic approaches provide you a natural option for pain relief. You'll get on-the-spot discounts of up to 30% when you receive services from the WholeHealth Network providers. Choose from:

- Chiropractic
- Massage therapy
- Acupuncture

To find a provider in your area, visit the WholeHealth Choices website at **Humana.WholeHealthMD.com**. If you prefer, call WholeHealth at **866-430-8647**.



## Hearing aids

Good hearing is important to your health. That's why Humana provides access to the TruHearing® program, which saves you 30%–60% on hearing aids. TruHearing customers save an average of \$1,700 per hearing aid when compared to national average prices. TruHearing provides hearing solutions for virtually every type of hearing loss, and:

- Care from a professional in your area
- A 60-day trial and 3-year warranty
- 80 batteries for each nonrechargeable aid
- 1 year of free follow-up visits

Visit the TruHearing website at [www.truhearing.com](http://www.truhearing.com) to learn more or make an appointment by calling **888-403-3937** Monday – Friday, 9 a.m. – 9 p.m., Eastern time.

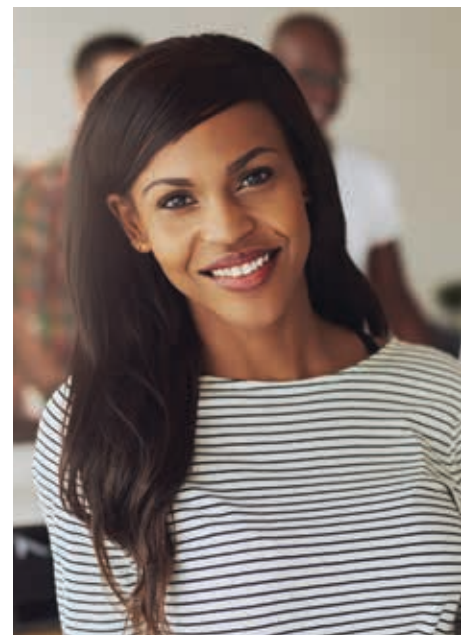


## Identity monitoring and protection services

Protect yourself and your loved ones with identity monitoring and protection services provided by CyberScout®. At every stage of life, this benefit provides expert support to help detect fraud, monitor credit activity and resolve any identity-related issues. There are three packages available to Humana members. You can choose the package that fits your budget. All options include:

- Medical identity theft monitoring
- Internet monitoring
- Credit bureau monitoring, including credit score
- Unlimited access to expert fraud specialists for proactive and identity theft resolution assistance

If you prefer, call **866-4-ASSIST (866-427-7478)** to find out more. You don't need a referral. However, some Humana medical plans offer coverage for some alternative services. If you have a Humana medical plan, please review your Certificate of Coverage/Summary Plan Description for specific benefits. The discounts offered are not insurance and are not intended as a substitute for insurance.



**Humana**®

The discounts offered through the Special Discounts 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 is not available to members that reside in Illinois, Missouri and Texas. The program is only available to Humana group members. The program is not 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 email 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.

**Acupuncture and massage therapy services provided by Healthways WholeHealth Networks** also may be covered by your health plan. We strongly encourage you to use your health plan benefits whenever possible. This program is not considered insurance. You are responsible for paying the Healthways WholeHealth providers at the reduced rate for services you receive from them through this program. Humana does not credential providers who participate in the discount program. This program is subject to change at any time and not available where prohibited by law. Your agreed upon discount applies to all services not covered by insurance or federal programs, and doesn't include nutraceuticals, supplies or supplements.



# Confidential support for life's challenges

## Employee Assistance Program (EAP)

It can make a big difference to know that you have someone who will listen and understand what you're going through. With EAP, you can get confidential assistance with personal, work-related or emotional concerns.

### We can help with issues including:



Finances and budgeting



Anxiety and depression



Troubled children



Stress



After-school care



Care for elderly family members







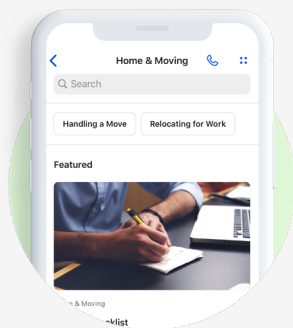
## How to use the Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential service provided by your employer that offers help with personal and work-related issues.

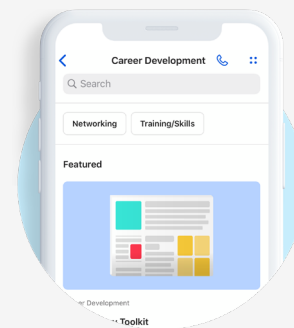
Professionally trained advisors are available to help with family problems, marital concerns, financial and legal matters, stress, depression, and other issues affecting your personal or work life.

The EAP is free and confidential. Advisors are available to help 24 hours a day, 7 days a week, 365 days a year. Below is information on how the EAP can help and how it works.

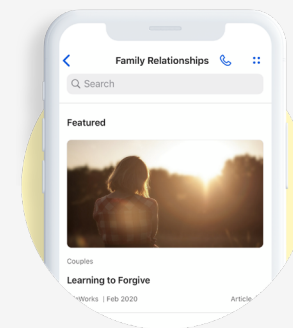
### Life



### Work



### Personal/Family



The EAP encourages employees and those close to them to seek help early, before a minor problem becomes more serious. The EAP is designed to address short-term issues and to identify resources and referrals for emergency and long-term issues. When in doubt, contact the EAP for help or support.

Call your EAP toll-free, any time, 24/7, 365 days a year:



#### Call us

If you're using the LifeWorks mobile app, you can call us with one tap from your smartphone.



#### Provide your name

and employer's name to an advisor. Your information will be kept confidential.



#### Share your concerns

with a professional advisor for expert advice, strategies, and next steps.



#### Arrange with the advisor

about how, when, and where you want to be contacted if follow-up is required.

Your advisor will ask for your employer's name (or other sponsoring organization's name) so we can confirm the type of service available to you, along with other important health insurance and benefits information.

An advisor will discuss your needs and concerns with you, listen, and assess the situation.

Depending on your situation, the EAP advisor may:



### Work

with you to make a plan to resolve your issues or concerns.



### Help

you navigate the EAP website for helpful resources, incl. articles, booklets, recordings, and more.



### Refer

you to an EAP counselor for short-term support.



### Guide

you to resources in your community, such as a support group or helping agency.



### Recommend

community support for long-term counseling needs.



## The EAP is free

The EAP is a service provided by your employer at no cost to you. That means that you pay nothing to use it. However, if you accept a referral to services outside the EAP, you will be responsible for costs that may be associated with resources external to the EAP. For example, if the EAP advisor refers you to an outside attorney for a legal matter, you would be expected to cover those costs. If the EAP advisor refers you to a counselor for ongoing (long-term) counseling and the referral is through your medical benefits, co-pays or deductibles may apply; if the referral is not covered by your medical benefits, you would be responsible for fees charged by the specialist or counselor. The EAP advisor will work with you to find the most appropriate and cost-effective help to address your needs.

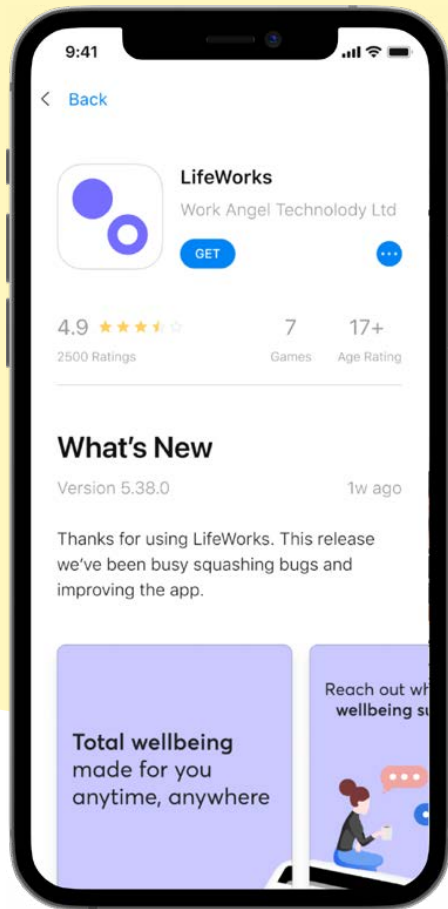
**If you are or someone close to you is going through a difficult time, remember the EAP is only a phone call away. Contact LifeWorks today.**

Your EAP is toll-free, 24/7:

Online:

Username:

Password:



# Download the LifeWorks app

Feel supported, connected and rewarded wherever you are!

With the innovative LifeWorks app, you can access qualified support for your mental, physical, social and financial well-being, any time, from anywhere.

- Search for resources and tools on topics ranging from **family and life to health, money and work.**
- Connect to information and updates through the app's **News Feed.**
- Work out from home with **LIFT Virtual Session Fitness.** The virtual fitness classes make working out exciting, easy and efficient.

What's more, the app acts like your digital wallet card. You can call a LifeWorks **Employee Assistance Program (EAP)** advisor with just one tap – toll-free, 24/7 – for expert advice, resources and referrals.

## Download the LifeWorks app today for convenient access to well-being support!

1. Download the free app on Android or iOS – simply search for “LifeWorks”.



2. Open the app, click on 'Log in' and enter your log-in credentials.

**Username:**

**Password:**

**Call LifeWorks for EAP support:**

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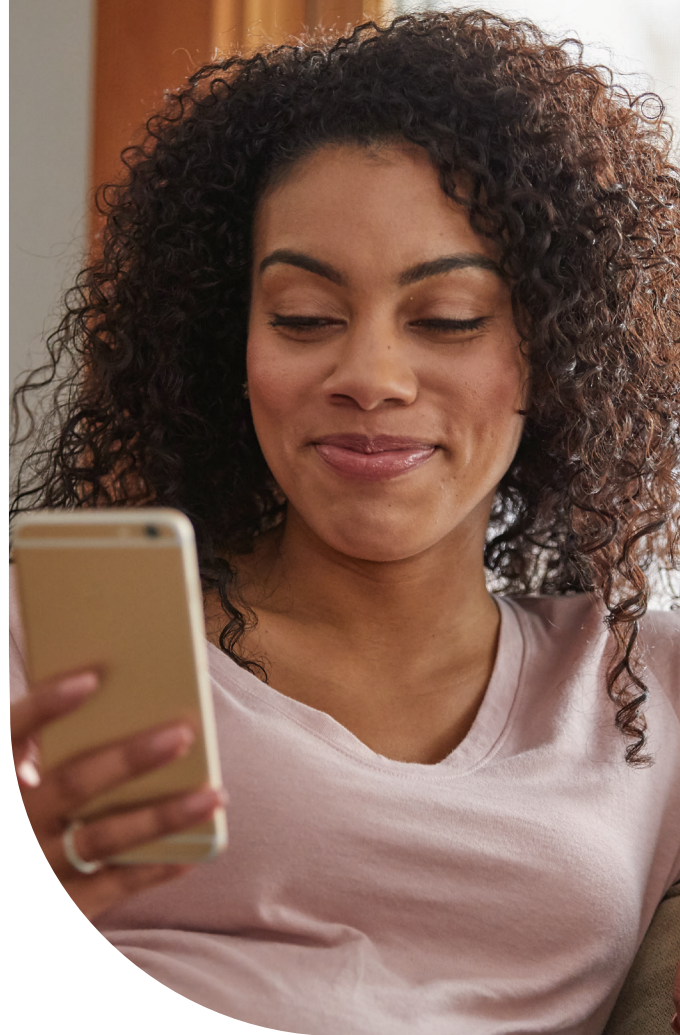
These non-insurance services are provided by LifeWorks. This is a general description of services which are subject to change. Please refer to your Human Resources contact for more information. LifeWorks is a third party vendor. LifeWorks' contract with Humana does not eliminate a member of any obligations under the policy or change the terms of the policy. Participation in the LifeWorks' program is voluntary. All representations and warranties contained in this marketing material are made solely by LifeWorks, not Humana. Humana and LifeWorks, including each party's respective affiliates and subsidiaries, are independent, non-affiliated entities. Humana, its parent and affiliates are not liable to members for the negligent provision of services by LifeWorks. GCHLPYLEN 0622

# What to know before you get your medicine

## We'll help you understand your pharmacy benefits

It's always good to know before you fill a prescription if it requires a doctor's approval, how much it will cost and other important details. We make it easy to find—and understand—that kind of information with **MyHumana**.

Visit **Humana.com** to sign up for your own personal, secure MyHumana account for easy access to your pharmacy benefit details. You can even look up the cost of your medicine. Just sign in and select “Get drug pricing” at the bottom of the page to search for your medication.



For easy access to your prescriptions, coverage and more visit **Humana.com**



Or call the Customer Care number on the back of your Humana member ID card

**Humana**  
Pharmacy Solutions®

GNHHF88HH 0121



# At **MyHumana.com**, you may find that your prescriptions need certain doctor approvals or have quantity limits.

**Let's take a look at these situations and why they may be required.**

## **PRIOR AUTHORIZATION**

Also a term for when a prescription needs a doctor's approval to be covered by your plan, prior authorization may be required to make sure a new drug doesn't interfere with any other drugs you're already taking or add unnecessary costs to your bill. Typically, these types of medicines are only approved for certain conditions or require you to be monitored by your doctor while you're taking them.

## **STEP THERAPY**

Because many brand-name drugs have generic versions that provide the same results at a lower cost, "step therapy" is a process where you must try a lower-cost medicine before your plan will cover a similar higher-priced one. If you've already tried all lower-cost alternatives and they didn't help your condition, your doctor might be able to ask for an exception.

## **QUANTITY LIMITS**

A quantity limit is the maximum amount of medicine your plan will cover under one copayment or within a certain number of days. For example, you may only be allowed to fill 60 pills within a 30-day time period. Quantity limits help make sure you're getting the right dosage of medication for your condition.



**How to get prior authorization or ask about an exception to step therapy or quantity limits.**

Visit **covermymeds.com**. CoverMyMeds® is a free service that allows members to submit and check the status of drug coverage requests for any Humana plan. Prescribers can also call **800-555-CLIN (2546)**, Monday – Friday, or fax the request to **877-486-2621** (in Puerto Rico, call **866-488-5991**).

Humana 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, 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 do not 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. Please 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 exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

# Convenient pharmacy solutions that work for you



CenterWell's™ award-winning mail delivery pharmacy lowers copays with 90-day supplies of most medicines shipped right to members' homes.



Access a national network of over 65,000 pharmacies – including other mail delivery options.



Receive guidance when you need specialty medication.

You can locate network pharmacies by visiting **[Humana.com/finder/pharmacy](https://www.humana.com/finder/pharmacy)**.

## MAIL DELIVERY

# CenterWell Pharmacy

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



## Why choose CenterWell Pharmacy?

**Savings.** Many Humana plans provide cost savings if you fill a 90-day supply of your maintenance medicine through a mail-delivery pharmacy instead of a retail pharmacy. Additionally, the pharmacy team works with you and your provider to find medicine that costs less.

**Experienced pharmacy team.** Pharmacists are available to answer questions about your medicine and our services.

**Peace of mind.** Two pharmacists check your new prescriptions to make sure they're safe to take with your other medications. The dispensing equipment and heat-sealed bottles with tamper-resistant foil help ensure quality and safety. Plus, your order comes in plain packaging for additional security.

**Timely reminders.** To help make sure you have the medicine and supplies you need when you need them, we can remind you when it's time to refill your medicine. Just set your preferences when you sign up at [CenterWellPharmacy.com](https://www.CenterWellPharmacy.com).

**Time-saving mail delivery.** Your medicine will be shipped safely and securely to the location of your choice. That means no more trips to the pharmacy. No more waiting in lines to pick up your medicine. No more hassle. You may be able to order just four times a year and have more time to do the things you enjoy.

## Make CenterWell Pharmacy your one source

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

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

## Visit [CenterWellPharmacy.com](https://www.CenterWellPharmacy.com)

After becoming a Humana member, you can sign in with your MyHumana identification number or register to get started. You can also sign up by calling **800-379-0092 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

**Humana**®



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

## Flexible ordering options

### Online

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

### Provider

Let your provider know he or she can send prescriptions electronically through e-prescribe. Providers can also fill out the fax form by downloading it from **CenterWellPharmacy.com/forms** and faxing the prescription to CenterWell Pharmacy **800-379-7617** or CenterWell Specialty Pharmacy **877-405-7940**.

### Mail

Download the “Registration & Prescription Order Form” from **CenterWellPharmacy.com/forms** and mail your paper prescriptions to:

CenterWell Pharmacy  
P.O. Box 745099  
Cincinnati, OH 45274-5099

### Phone

Call CenterWell Pharmacy at **800-379-0092 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

For specialty medicine, call CenterWell Specialty Pharmacy® at **800-486-2668 (TTY: 711)**, Monday – Friday, 8 a.m. – 11 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

### CenterWell Pharmacy Mobile app

1. Go to **CenterWellPharmacy.com/about/mobile-apps.cmd**
2. Download our CenterWell Pharmacy app from the iTunes App Store® or Google Play™.
3. Sign in or select “Transfer Rx as guest” from the home screen.

## The life of a prescription

1. CenterWell Pharmacy receives your prescription order. Your 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 **CenterWellPharmacy.com/forms**.
2. An associate checks your pharmacy benefit coverage, enters your order and creates a unique shipment number.
3. A pharmacist checks your prescription order for accuracy and possible drug, disease or allergy interactions.
4. Approved orders go through the payment process. If your plan doesn’t cover the medicine, CenterWell Pharmacy will check the claim and fix the problem. If your prescription cannot be filled, Humana will contact you regarding the delay or return your prescription with an explanation.
5. An automated system fills your medicine and a pharmacist makes sure it matches the label before it’s sealed.
6. CenterWell Pharmacy ships the order to you, along with an invoice for your records and the required medicine information and proper dosing directions. Standard shipping is free. Faster shipping is available for an additional cost.

You should get your new prescription by mail in 7–10 days after CenterWell Pharmacy has all the necessary information. Your refill should arrive within 5–7 days. It may take longer if they have to call you or your provider with questions about the order.

Humana is a Medicare Advantage HMO, PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

Other pharmacies may be available in our network. You can locate network pharmacies by visiting [Humana.com/finder/pharmacy](https://www.humana.com/finder/pharmacy).

**Humana**®



## PREVENTIVE SERVICE GUIDE

# Take advantage of all that's available for your health

Humana wants to make sure your care grows with you as you change, and that you get access to all you need. Did you know that many services, medicines, and screenings are available to you, and at no extra cost out of your pocket, when they are treated as preventive? See throughout for all that's available to you.

### Adult preventive services

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

#### Screenings

<b>Abdominal aortic aneurysm</b>	One-time screening for men of specified ages who have ever smoked*
<b>Alcohol use</b>	Screening for all adults
<b>Blood pressure</b>	Screening for high blood pressure for all adults
<b>Cholesterol</b>	Screening for adults certain ages or at higher risk*
<b>Colorectal cancer</b>	Screening for adults aged 45–75
<b>Depression/suicide risk</b>	Screening for all adults
<b>Diabetes/prediabetes</b>	Screening for adults aged 35–70 at higher risk*
<b>Drug use</b>	Screening questions for all adults
<b>Hepatitis B</b>	Screening for adults at higher risk*
<b>Hepatitis C</b>	Screening for adults aged 18–79
<b>HIV</b>	Screening for adults at higher risk*
<b>Lung cancer</b>	Annual screening for adults aged 50–80 who smoke or have quit within the past 15 years*
<b>Obesity</b>	Screening for all adults
<b>Syphilis</b>	Screening for adults at higher risk*
<b>Tobacco use</b>	Screening for all adults
<b>Tuberculosis</b>	Screening for latent infection for adults at higher risk*

**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.



## Adult preventive services continued

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

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

<b>Colonoscopy preparation</b>	Bowel preparation medications for adults aged 45–75
<b>Tobacco smoking cessation</b>	FDA-approved smoking cessation medications for members 18 years and older
<b>Statin</b>	Low- to moderate-dose statin use for adults aged 45–75 at higher risk*
<b>HIV prevention</b>	PrEP pre-exposure prophylaxis with effective antiretroviral therapy to persons at high risk of HIV infection*

### Counseling

<b>Alcohol use reduction</b>	Behavioral counseling interventions to reduce unhealthy alcohol use
<b>Obesity</b>	Referral to intensive, multicomponent behavioral interventions for persons with a body mass index (BMI) of 30 kg/m or higher; counseling to prevent obesity
<b>Sexually transmitted infections (STI)</b>	Prevention counseling for adults at higher risk*
<b>Tobacco smoking cessation</b>	Cessation interventions for tobacco users

### Other

<b>Falls prevention</b>	Exercise interventions for adults aged 65 or older at increased risk for falls
<b>Skin cancer prevention</b>	Counseling for adults through age 24 to minimize their exposure to ultraviolet radiation



#### DID YOU KNOW?

Preventive care can help catch potential health issues early—when they're easier to treat.



#### Immunizations

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

**COVID-19**

**Hepatitis A**

**Hepatitis B**

**Human papillomavirus (HPV)**

**Influenza**

**Measles, mumps, rubella (MMR)**

**Meningococcal**

**Pneumococcal**

**Tetanus, diphtheria, pertussis (Tdap)**

**Varicella (chickenpox)**

**Zoster (shingles/herpes zoster)**

## 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\*

**Domestic and interpersonal violence**  
Screening and counseling for intervention services

**Healthy weight and weight gain**  
Behavioral counseling interventions to promote healthy weight in pregnancy

**Perinatal depression**  
Counseling interventions for pregnant and postpartum women at increased risk\*

**Sexually transmitted infections (STIs)**  
Behavioral counseling to reduce the risk of STIs

**Tobacco smoking cessation**  
Behavioral interventions and expanded counseling for pregnant tobacco users

### Other services

**Breastfeeding<sup>‡</sup>**  
Lactation support, education, counseling and equipment for pregnant and nursing women

**Contraceptive methods and counseling<sup>‡</sup>**

### Screenings

**Anemia** Screening on a routine basis for pregnant women

**Bacteriuria** Urinary tract or other infection screening for pregnant women

**BRCA** Screening for women at higher risk\*

**Breast cancer mammography** Screening every one to two years for women aged 40 or over

**Cervical cancer** Screening for women with a cervix, regardless of sexual history, at specified ages and intervals\*\*

**Chlamydia infection** Screening for younger women and other women at higher risk\*

**Depression/suicide risk** Screening for pregnant and postpartum women

**Gestational diabetes** Screening for women after 24 weeks of gestation

**Gonorrhea** Screening for all women at higher risk\*

**Hepatitis B** Screening for all pregnant women

**HIV** Screening for all pregnant women

**HPV-DNA test** High risk testing every three years for women with normal cytology results who are aged 30 or older\*

**Osteoporosis (bone density)** Screening for women aged 65 and over and women at higher risk\*

**Preeclampsia** Screening for all pregnant women

**Rh(D) incompatibility** Blood typing/antibody testing for all pregnant women at the first prenatal visit and at 24–28 weeks' gestation

**Syphilis** Screening for all pregnant women

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

**Aspirin to prevent preeclampsia** Low-dose aspirin after 12 weeks of gestation in women at high risk\*

**Breast cancer preventive medications** For women at increased risk for breast cancer\*

**Contraception** FDA-approved contraceptives or sterilization for women with reproductive capacity to prevent pregnancy

**Prenatal vitamins/folic acid** For women who are pregnant, may become pregnant or are capable of pregnancy

## Child preventive services

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

### Immunizations

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

#### COVID-19

**Diphtheria, tetanus, and pertussis (DTaP/Tdap)**

**Haemophilus influenzae B (HiB)**

**Hepatitis A (Hep A)**

**Hepatitis B (Hep B)**

**Human papillomavirus (HPV)**

**Inactivated poliovirus (IPV)**

**Influenza (flu shot)**

**Measles, mumps, rubella (MMR)**

**Meningococcal**

**Pneumococcal conjugate**

**Rotavirus**

**Varicella (chickenpox)**

### Counseling

#### Obesity

Comprehensive, intensive behavioral interventions to promote improvements in weight status

#### Sexually transmitted infections (STIs)

Prevention counseling for adolescents at higher risk\*

#### Skin cancer

Brief counseling for children and adolescents to minimize their exposure to ultraviolet radiation

#### Tobacco smoking cessation

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

### Screenings

**Alcohol and drug use** Assessments for adolescents

**Autism** Screening for children at 18–24 months

**Behavioral** Assessments for children of all ages

**Depression/suicide risk** Screening for adolescents aged 12–18

**Developmental** Screening for children under age 3, and surveillance throughout childhood

**Dyslipidemia** Screening for children at higher risk of lipid disorders\*

**Height, weight and body mass index** Measurements for children of all ages

**Hearing/Vision** Screening for all children 3 years or older\*

**Hemoglobinopathies** Screening for sickle cell disease in newborns

**Hepatitis B** Screening for adolescents at higher risk\*

**Hypothyroidism** Screening for newborns

**HIV** Screening for adolescents at higher risk\*

**Lead** Screening for children at risk for exposure

**Medical history** For all children throughout development

**Obesity** Screening for children aged 6 or older

**Oral health** Risk assessment for young children

**Phenylketonuria (PKU)** Screening for newborns

**Sexually transmitted infection (STI)** Screening for adolescents at higher risk\*

**Sudden cardiac arrest/death** Screening for adolescents ages 11–21 years old

**Tuberculin** Testing for children at higher risk of tuberculosis\*

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

**Fluoride supplement** Oral supplements for children if primary water source is deficient in fluoride

**Fluoride varnish** Application by a primary care clinician to primary teeth starting at tooth eruption through age 5

**Gonorrhea** Preventive medicine for the eyes of all newborns

**HIV pre-exposure prophylaxis (PrEP)** PrEP pre-exposure prophylaxis with effective antiretroviral therapy to persons at high risk of HIV acquisition\*

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

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



This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write Humana, or your Humana insurance agent or broker. In the event of any disagreement between this communication and the plan document, the plan document will control.

## Sources

- \* For more information on the definition of higher or increased risk and age recommendations, please see the US Preventive Guidelines at <https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/>.
- † 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).
- ‡ 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.
- \*\* Women 21–64: every three years with cervical cytology (Pap test) alone; OR women 30–65: every five years with hrHPV testing alone or cotesting. 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.

# Personalized wellness and rewards program

## Go365®

With personalized activities and rewards to help you reach your goals, Go365 makes it easier — and more fun — to get moving along your personal path to health and wellness.



### Unlock activities

Receive activities personalized to help you reach your health goals, no matter where you are on your journey to better health. Just unlock your activities and earn points for higher status.



### Stay inspired

Tracking your activity is a breeze — just connect your compatible apps or fitness devices and earn points for all of your healthy activities.



### Earn rewards

The higher you move up in status, the more bucks you can earn and spend on great items in the Go365 Mall, like Amazon and Target gift cards, athletic gear and more.



### Level up

Earning points pays off big with higher status levels. Plus, you'll earn bonus bucks when you reach Silver, Gold and Platinum status.



# READY. SET. Go365



It's simple to get started with Go365™. Here's how to get rewarded for your healthy behaviors.

## 1. Register now

Download the Go365 App or visit [Go365.com](https://Go365.com) to access your secure, password-protected Go365 account and program.

## 2. Take the next step

Three easy ways to start earning Points and get to Bronze Status:

- Complete at least one section of your Health Assessment
- Log a verified workout
- Get your biometric screening

Adult children are not eligible to earn Points or Bucks for Health Assessment completion or bonuses, biometric screening completion or for having in-range results.

## 3. Enjoy the rewards

Keep earning Points by completing healthy activities. The more Points you earn, the more Bucks you will have to spend in the Go365 Mall. Reward yourself with brands including:

[amazon.com](https://amazon.com)

 **TARGET**

 **Spafinder**  
Wellness365™

 **fitbit**



Join the Go365 support community  
[community.Go365.com](https://community.Go365.com)



Register or sign in at [Go365.com](https://Go365.com)  
or on the App

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

Adult children can only move a family into Bronze Status by completing a verified workout.

The merchants represented are not sponsors of Go365 or otherwise affiliated with Go365. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates. Please visit each company's website for additional terms and conditions.



# 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.

## 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!

## 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://Go365.com)

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Please refer to Customer Support for more information. 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. Contact Go365's Customer Care team by signing in to [Go365.com](https://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.



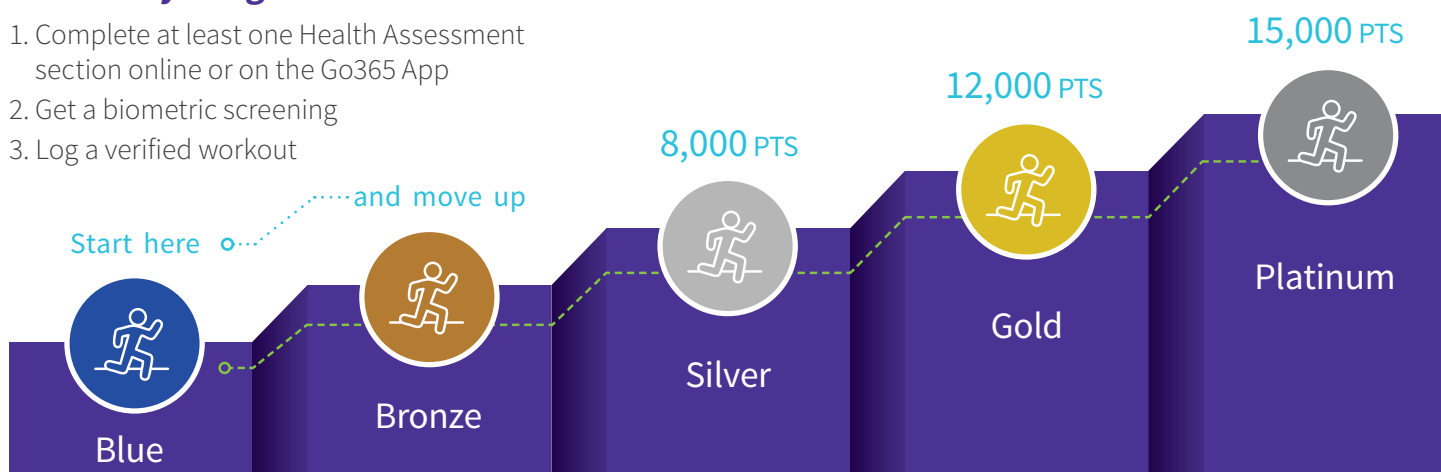
# EARNING POINTS in Go365

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.

## 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



Earn **Bonus Bucks** when you reach Silver Status or higher

500	Primary member	1,500	Primary member	5,000	Primary member
250	Eligible member 18+	750	Eligible member 18+	2,500	Eligible member 18+



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

1,000	Primary member	3,000	Primary member	10,000	Primary member
500	Eligible member 18+	1,500	Eligible member 18+	5,000	Eligible member 18+

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. 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. 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. 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. 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.

# Activities and Points Adults 18+

Points listed are per program year unless stated otherwise.



## Education

### Activity

### Points

- **Health Assessment** 500  
Take your full Go365 Health Assessment online or on the App and earn Points for completing it for the first time each program year. Adult children are not eligible to earn Points or Bonus Points for Health Assessment completion.
- **OR Health Assessment sections** 50  
  - >> Get Active >> Eat Better >> Reduce Stress >> Live Well >> Know Your Health >> Introduce Yourself**200 bonus Points when you complete all six sections**

#### Bonus Points

- **First Step Health Assessment bonus** 500 once/lifetime
- **Fast Start Health Assessment bonus** 250
- **Calculators** 75 each (up to 300/program year)
- **CPR certification** 125
- **First-aid certification** 125
- **Update/confirm contact Information** 50
- **Monthly Go365.com, Humana.com or Go365 App sign-in** 10 (up to 120/program year)
- **First time Go365 App sign-in** 50 once/lifetime
- **Accept online statements** Available for Go365 members with Humana medical coverage only. 50 once/lifetime

## Prevention

### Activity

### Points

- **Health screening\*** 400 per eligible screening
- **Dental exam** 200 per exam (up to 400/program year)
- **Vision exam** 200
- **Flu shot** 200
- **Nicotine test\*\*** 400
- Biometric screening completion**  
Adult children are not eligible to earn Points for biometric screening completion.
- **Body mass index (BMI)** 800
- **Blood pressure** 400
- **Blood glucose** 400
- **Total cholesterol** 400

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.

# Activities and Points Adults 18+

Points listed are per program year unless stated otherwise.



## Healthy living

Activity	Points
○ <b>Blood donation</b>	50 each (up to 300/ program year)
○ <b>Nicotine test (in-range results)</b>	400
○ <b>Virtual well-being coaching ongoing interactions</b>	10 per week (up to 520/program year)
○ <b>Weekly log</b>	10 weekly
○ <b>Sleep diary</b>	25 weekly (up to 150/ program year)
○ <b>Daily health quiz</b>	2 daily
○ <b>Fitness habit</b>	up to 25 per month
<b>Biometric screening (in-range results)</b>	
Adult children are not eligible to earn Points for biometric screening completion.	
○ <b>Body mass index</b> $\geq 18.5$ and $< 25$ , or BMI $\geq 25$ and $< 30$ , with a waist circumference $< 40"$ for males and $< 35"$ for females	800
○ <b>Blood pressure(systolic and diastolic)</b> $< 130/85$ mm Hg	400
○ <b>Blood glucose</b> $< 100$ mg/dL or A1c $< 6.5\%$	400
○ <b>Total cholesterol</b> $< 200$ mg/dL or an HDL $\geq 40$ mg/dL for males and $\geq 50$ /mg/dL for females	400

## Fitness

Activity	Points
<b>Daily verified workout types</b>	
○ <b>Steps*</b>	up to 50/day
○ <b>Heart Rate (HR)*</b>	1 Point per 1,000 steps
○ <b>Calories*</b>	5 Points for every 15 minutes above 60% of maximum HR
○ <b>Participating fitness facility or digital fitness connection*</b>	5 Points per 100 calories if burn rate exceeds 200 calories/hour
○ <b>Photo proof of home or gym workout*</b>	10 per daily visit
○ <b>Photo proof of home or gym workout*</b>	10 points per workout
<b>Bonus Points</b>	
○ <b>Exceeded 50 weekly workout Points</b>	50 only one bonus
○ <b>Exceeded 100 weekly workout Points</b>	100 awarded per week
○ <b>First lifetime verified workout</b>	500
○ <b>Sports leagues</b>	350 Points per league team (up to 1,400/program year)
<b>Challenges</b>	
Sponsored Challenges are set up by employers or Go365. Member-created Challenges are set up by members.	
○ <b>Participate in a Member-created Challenge</b>	up to 200/month total for all Challenge-related activities
○ <b>Participate in a Sponsored Challenge</b>	100
<b>Athletic events</b>	
(running, walking, cross-country skiing, cycling, triathlon)	
○ <b>Level 1</b> (example: 5K)	up to 3,000/program year
○ <b>Level 2</b> (example: 10K)	250
○ <b>Level 3</b> (example: half-marathon)	350
	500

\*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.

# 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.

## 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.

## 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

## Fitness

### Activity

### Points

#### ○ Kids sports leagues

100 each (up to 200/program year)

#### ○ Kids athletic events

50 each (up to 200/program year)

### Events

#### ○ Employer-sponsored events

10–100 (up to 200/program year)

Go365 Kids is not available on all Go365 programs.



# Get the Go365 app

It's the easy way to see your progress



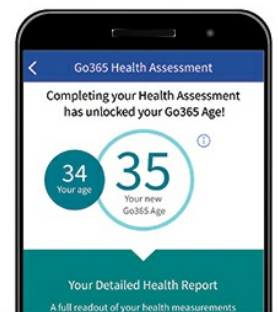
The Go365® app is your daily tool to help you keep up with your physical, mental and nutritional well-being goals and activities.

Download the app and start with 2 simple steps:

1. Connect your Go365 compatible fitness device(s) to automatically track your activities.



2. Take the Health Assessment to get recommended activities that help improve your health.



Then watch your small steps grow into healthy habits for life.



Check your dashboard—see your next best steps and watch your Points and Bucks grow



Join a Go365 challenge—compete with your members and other members\*



Start a new activity—log a workout, keep a sleep journal, or take a walking break\*



Snap and submit—earn Points when you submit a photo that documents the screening or vaccine, along with the date it was completed



Shop the Go365 mall—redeem your Bucks for gear, e-gift cards or donations

\*Refer to the activities on the app or website for more information about Points and limits.

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Product features may vary by client. Please refer to Customer Support for more information.

Go365 Bucks have no cash value and can only be spent in the Go365 Mall.

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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, gender identity, ancestry, ethnicity, marital status, religion, or language. 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.

- 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 **877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (TTY: 711)

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.

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

**Русский (Russian):** Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

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

**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.

**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)**

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

**Diné Bizaad (Navajo):** Wóda'í béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída' áwo'déé níká'adoowoł.

**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك.

Humana group 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., 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, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

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

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care. They are not intended to replace your primary care provider or other providers in your network (except for On Hand). Any descriptions of when to use telehealth services are 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. Doctor on Demand is not available in Puerto Rico or outside the United States.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, Humana Health Benefit Plan of Louisiana, Inc., CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits). In Arizona, group dental plans insured by Humana Insurance Company. In New Mexico, group dental plans insured by Humana Insurance Company.

In Texas, dental plans provide benefits for contracted and non-contracted dentists. Non-contracted dentists have not agreed to provide services at contracted fees. If a member sees a non-contracted dentist their out of pocket costs may be higher than that charged by contracted dentists.

This is a limited policy. This is a dental only policy.

Limitations on teledentistry services, also referred to as virtual visits, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary dental care provider or other providers in your network. Any descriptions of when to use teledentistry services are 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.

Covered services provided via telehealth are also available on an in-person basis at an in-network or out-of-network provider of your choice, although selection of an out-of-network provider may result in a higher cost sharing obligation for you. In-network providers will not balance bill you for covered services you receive. Acceptance of covered services from a third party telehealth provider and submission of claims will serve as consent to the terms of service provided in this notice.

Humana group vision plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc. In Arizona, group vision plans insured by Humana Insurance Company. In New Mexico, group vision plans insured by Humana Insurance Company.

This is a limited policy. This is a vision only policy.

Humana group life plans are offered by Humana Insurance Company and Humana Insurance Company of Kentucky. In Arizona, group life plans insured by Humana Insurance Company. In New Mexico, group life plans insured by Humana Insurance Company.

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available at [Humana.com](https://www.humana.com) or by calling our customer service department and requesting a copy.

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Product features may vary by client. Please refer to Customer Support for more information.

Note that gift cards may present federal, state and local tax consequences to you. Any related taxes are solely your responsibility. Please consult your tax advisor.

