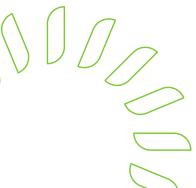


2021 Humana Agent Market Playbook

Michigan Market



Humana.

Local-Market Contacts

Title	Name	Phone Number	Email	Territory
Broker Relationship Manager	Shawn Holcombe	248-925-7603	sholcombe@humana.com	Michigan
Broker Relationship Executive	Jason Hasman	855-305-4950	jhasman@humana.com	Michigan
Local Sales Manager	Jason Abro	248-508-4802	jabro@humana.com	Central/Northern/U.P.
Local Sales Manager	Kevin Cooper	248-885-2671	kcooper1@humana.com	Oakland, Macomb & St. Clair Counties
Local Sales Manager	Tina Gabbara	248-835-9630	tgabbara@humana.com	Wayne, Washtenaw & Monroe Counties
Local Sales Manager	Dana Lipinski	616-322-9704	dlipinski@humana.com	Western & Southern
Veterans Executive	Aaron McCoy	813-944-7840	amccoy3@humana.com	Michigan
Manager of Sales Administration (MSA)	Dilpreet Gil	734-802-9344	dgill3@humana.com	Michigan
Sales and Marketing Support (SMSE)	Michelle Serba	616-443-7056	mserba@humana.com	Michigan
Local Michigan Office		800-649-0059		

Helpful Resources & Tips

Helpful Information

Agent Support: 1-800-309-3163

AgentSupport@humana.com

Customer Service: MAPD: 1-800-457-4708

PDP: 1-800-281-6918

Med Supp: 1-800-866-0581

Individual Dental/Vision Customer Service: 1-866-537-0232

Agent Retail Sales Operations Support: To contact the RSOS team, submit a

Service Inquiry with the appropriate topic in Vantage.

Provider Issue Form: Request from manager

Agent Error Form: Request from manager

Member Customer Service

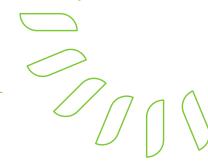
1-800-992-2551 (TTY: 711)

Humana Pharmacy

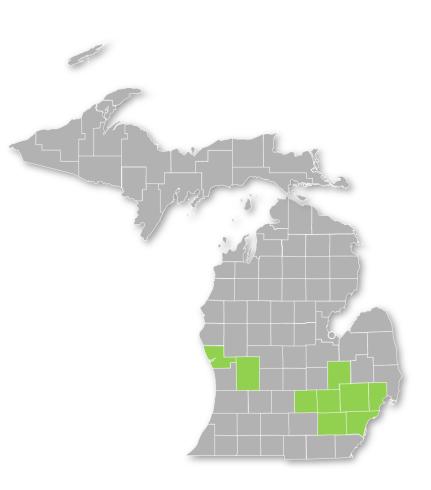
www.HumanaPharmacy.com 1-855-255-9310

Additional Phone Numbers

TruHearing	844-255-7146
Logisticare	866-588-5122
MDLive(Virtual Doctor Visit)	888-673-1992
OTC (Fax for order forms)	800.622.9529
HumanaFirst Nurse Advice Line	800-622-9529



Michigan HMO Footprint



Market Highlights

- Senior Savings Program included on all HMO Plans
- \$0 Copay for 90 day supply of tier 1 & 2 drugs when using mail order through Humana Pharmacy
- Open Access No Referrals needed
- Plans available with transportation benefit
- Virtual visits for PCP, urgent care, and behavioral health are now \$0 copay

Network Highlights

- For complete list of in-network providers, visit
 www.Humana.com/PhysicianFinder
- Open Access No Referrals Required

Humana_®



Humana Gold Plus (HMO) H8908-001



Plan Highlights

- Low Plan Premium
- \$0 PCP
- No Rx Deductible
- Open Access No Referrals Needed

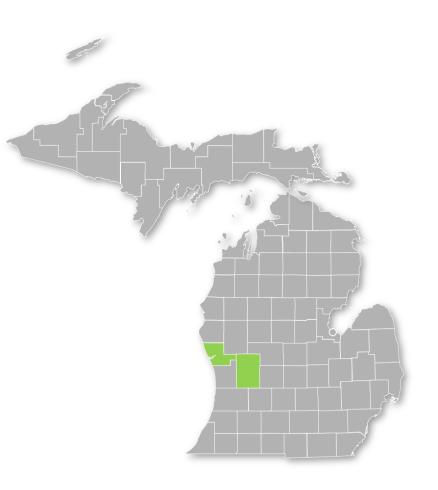
- \$30 OTC/Quarter
- Transportation
- Senior Savings Program
- Dental, Vision & Hearing

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$45	\$0	\$40	No	\$290 per day (Days 1-7) \$0 per day (Days 8-90)	\$3,900 In-Network	No Deductible

Humana_®



Humana Gold Plus (HMO) H8908-002



Plan Highlights

- Low Plan Premium
- Freedom of Network
- LIS Eligible
- Open Access No Referrals Needed

- Transportation
- Senior Savings Program
- \$30 OTC/Quarter
- Dental, Vision, Hearing

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$9	\$0	\$45	No	\$295 per day (Days 1-7) \$0 per day (Days 8-90)	\$6,000 In-Network	No Deductible

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Humana Gold Plus (HMO) H8908-004

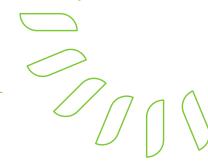


Plan Highlights

- \$0 Premium
- Low Cost Shares
- Open Access No Referrals
 Needed

- Transportation
- OTC \$30/Quarter
- Senior Savings Program
- Hearing
- Vision

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$0	\$0	\$40	No	\$335 per day (Days 1-6) \$0 per day (Days 7-90)	\$5,200 In-Network	No Deductible



Michigan PPO Footprint



Market Highlights

- \$0 Co-pay for 90 day supply of tier 1 and 2 drugs when using mail order Humana
 Pharmacy
- Virtual visits for PCP, Urgent Care, and behavioral health are \$0 co-pay
- Plan available with Part B Premium Giveback
- Plans available with transportation benefit

Passive PPO

Passive PPO plan benefits pay the same
whether in or out of network any where in the
country as long as the provider or healthcare
system participates with Medicare and is willing
to bill Humana directly.

Network Highlights

- Humana PPO plans have National Network
 Reciprocity allowing members to travel with
 the comfort of knowing they can use any
 Humana Choice Care PPO Network Provider
 across the country for in-network services.
- For complete list of in-network providers, visit www.Humana.com/PhysicianFinder



HumanaChoice Passive (PPO) H8087-001



Plan Highlights

- Low Plan Premium
- Moderate Cost Shares
- Passive Network
- LIS Eligible

Passive PPO

• Passive PPO plan benefits pay the same whether in or out of network any where in the country as long as the provider or healthcare system participates with Medicare and is willing to bill Humana directly.

- \$50 OTC/Quarter
- Fitness
- Dental, Vision & Hearing

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$20	\$10	\$45	No	\$390 per day (Days 1-5) \$0 per day (Days 6-90)	\$5,900 In-Network	\$75 Tiers 3-5



HumanaChoice Passive (PPO) H5216-009



Plan Highlights

- Low Plan Premium
- Moderate Cost Shares
- Passive Network

Key Extra Benefits

- \$50 OTC/Quarter
- Fitness
- Dental, Vision & Hearing

Passive PPO

• Passive PPO plan benefits pay the same whether in or out of network any where in the country as long as the provider or healthcare system participates with Medicare and is willing to bill Humana directly.

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$70	\$10	\$45	No	\$350 per day (Days 1-5) \$0 per day (Days 6-90)	\$5,900 In-Network	No Deductible



Humana Honor Passive (PPO) H5216-190



Plan Highlights

- \$0 Plan Premium
- \$40 Part B Giveback
- Great fit for Veterans using the VA for Drug Coverage

Key Extra Benefits

- Dental, Vision, Hearing
- Silver Sneakers
- OTC \$45/Quarter

Passive PPO

• Passive PPO plan benefits pay the same whether in or out of network any where in the country as long as the provider or healthcare system participates with Medicare and is willing to bill Humana directly.

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$0	\$10	\$45	No	\$295 per day (Days 1-7) \$0 per day (Days 8-90)	\$5,550 In-Network	No Coverage



Humana Choice Passive (PPO) H5216-133



Plan Highlights

- Moderate Plan Premium
- Moderate Cost Shares

Key Extra Benefits

- Fitness
- \$50 OTC/Quarter
- Dental, Vision, Hearing

Passive PPO

 Passive PPO plan benefits pay the same whether in or out of network any where in the country as long as the provider or healthcare system participates with Medicare and is willing to bill Humana directly.

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$21	\$10	\$40	No	\$390 per day (Days 1-5) \$0 per day (Days 6-90)	\$6,400 In-Network	\$150 Tiers 4-5



Michigan DSNP & Value Plus Footprint

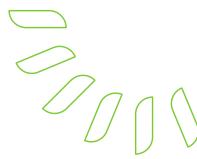


Market Highlights

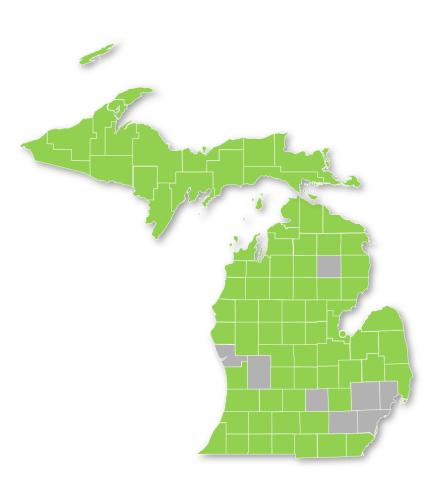
- Humana Food Card included on all DSNP Plans
- Plans include dental, vision, and hearing
- Plans include a quarterly allowance for Over the Counter (OTC) items such as: vitamins and pain relievers
- \$0 Co-pay for 90 day supply of tier 1 and 2 drugs when using mail order Humana
 Pharmacy

Network Highlights

- For complete list of in-network providers, visit www.Humana.com/PhysicianFinder
- DSNP HMO and PPO options available
- Passive PPO Plans available
- Open Access HMO Plans available



Humana Value Plus Passive (PPO) H8087-002



Plan Highlights

- Lean Medical and Pharmacy Benefits
- Rich Supplemental Benefits

Key Extra Benefits

- Transportation
- \$100 OTC/Quarter
- Hearing
- Vision

Passive PPO

Passive PPO plan benefits pay
the same whether in or out of
network any where in the country
as long as the provider or
healthcare system participates
with Medicare and is willing to bill
Humana directly.

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$22.50	20%	20%	No	\$1,960 per stay	\$7,550	\$260 Tiers 2-5

Humana Choice SNP-DE (PPO D-SNP) H8087-003



Plan Highlights

- Dual Eligible Plan
- Rich Supplemental Benefits
- For FBDE, QMB, QMB+, SLMB+
- Passive PPO

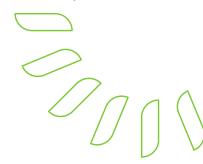
Key Extra Benefits

- Transportation
- \$25 Healthy Foods Card
- \$150 OTC/Quarter
- Dental, Vision, Hearing

Passive PPO

• Passive PPO plan benefits pay the same whether in or out of network any where in the country as long as the provider or healthcare system participates with Medicare and is willing to bill Humana directly.

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$28.70	20%	20%	No	\$2,524 Per Stay	\$3,450	\$445 Tiers 2-5



Humana Choice SNP-DE (HMO D-SNP) H8908-005

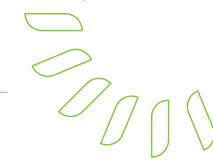


Plan Highlights

- Dual Eligible Plan
- Rich Supplemental Benefits
- For FBDE, QMB, QMB+, SLMB+
- Open Access Network No Referrals Required

- Transportation
- \$25 Healthy Foods Card
- \$240 OTC/Quarter
- Dental, Vision, Hearing

Premium	РСР	Specialist	Referrals Required	Inpatient Hospital	МООР	Rx Deductible
\$25.40	20%	\$0	No	\$2,524/Stay	\$3,450 In-Network	\$425 Tiers 3-5



Comparing Specific Plans Prescription Drug Plans (PDP)

Plan Name	Walmart Value Rx Plan	Humana Basic Rx Plan	Humana Premier Rx Plan
Contract and PBP	S5884-192	S58814-159	S5884-159
Service Areas	Statewide	Statewide	Statewide
Pairs Well With	Humana Med Supp Plan	Humana Med Supp Plan	Humana Med Supp Plan
Premium	\$17.20	\$27.40	\$57.50
Rx Deductible	\$445 tiers 3-5	\$445	\$445 tiers 3-5
Preferred Retail 30-day Supply	\$1/\$4/18%/35%/25%	\$0/\$1/20%/35%/25%	\$1/\$4/\$45/49%/25%
Standard Retail 30-day Supply	\$10/\$20/22%/50%/25%	\$1/\$2/24%/38%/25%	\$5/\$10/\$47/50%/25%
Preferred Mail 90-day Supply	\$3 copay for tier 1 \$12 copay for tier 2	\$0 copay for tiers 1 & 2	\$0 copay for tiers 1 & 2

Any dissemination of 2021 plan benefits prior to October 1 is strictly prohibited.

Job Aid #1—Supplemental Benefits

Over-the-Counter (OTC) Items

Members receive a monthly or quarterly credit to order OTC health and wellness products from Humana Pharmacy. Orders may be placed using the Humana OTC catalog or online through

www.humanapharmacy.com. Benefits do not accumulate and must be used during the month or quarter in which they are given.



♥ G0365

Members complete a personal health assessment and a personal pathway to better health. They are then encouraged to engage in preventive screenings and activities. Members can choose reward items by using their bucks from the Go365 mall.



₩ell Dine

Members may receive nutritious, pre-cooked meals delivered to their homes to aid in their recovery following discharge from a hospital. Some plans include additional meal benefits for members who suffer from certain chronic conditions such as diabetes, chronic heart failure or cardiovascular disorders.

Members may call 1-866-966-3257 for more information or to take advantage of this benefit.



Smoking Cessation

Humana offers four sessions (in addition to the Medicare-covered Smoking and Tobacco Cessation Counseling) per year.

SilverSneakers®

Members receive a basic fitness center membership at no cost at participating fitness centers. Members have access to the centers, fitness classes, Program Advisor Assistance, the SilverSneakers program, social events and the SilverSneakers Steps personalized home fitness program. To find out more about the SilverSneakers program or to find a fitness center, please go to www.silversneakers.com.

Check each plan's Summary of Benefits before sharing information about these benefits with prospects or members. Supplement Benefits are dependent on plan and market.

Job Aid #2—Service Inquiries through Humana Vantage

Humana has created a support tool system for member escalation or issues that arise within Humana enrollment post sale. The process is designed to create a streamlined approach to get your questions answered.

Existing members have a Humana ID once their enrollment application has been processed. Their information can be found in My Humana Business. Because of this, a Service Inquiry for an Existing member should be submitted by using the Service Inquiries option on the tabs of the Consumer Profile page in My Humana Business.

Service-Inquiry Types

- Application Error (ASEC): Agent Statement for Enrollment Corrections—used when a correction needs to be made on a submitted Medicare application
- Application Error (Med Supp): Medicare Supplement Agent Statement for Enrollment Corrections—used when a correction needs to be made on a submitted Medicare Supplement application
- · Claims: Claims status and filing, pending and processed claims questions
- Demographic: Update or approve demographic changes
- Benefits: Verification, cost of service, coordination, benefit accumulators and benefit rewards
- PCP Change: Request PCP/PCD changes
- Billing: Payment arrangements and status inquiries
- Fulfillment: Order ID card, ANOC and Member Welcome Kit
- General Inquiry/Other: All other inquiries

Job Aid #2—Service Inquiries through Humana Vantage (continued)

Existing Member Request Process

- Visit my Humana Business Center to **View all Customers**. From the list, find the needed member and click their name.
- The Consumer Profile Page will open the following tabs Consumer Information, Applications & Policies and Service Inquiries. To open a Service Inquiry click any of the listed tabs and click **Create New Inquiry**.
- You will be prompted to select **Policy** and **Inquiry Type** within the drop-down menus.
- Once Inquiry Type is completed, fill out the designated form. Because it was accessed from the member's Consumer Profile page, many fields of the form may be pre-populated with information. The fields will pre-populate only if the information is available in the system. If they do not pre-populate, the Agent must complete the information needed in the empty fields.
 - NOTE—either the Humana ID or the Medicare Number fields must contain the correct information. Both are preferred, but at least one is needed to submit the form.
- Upon completion, click Submit.

Job Aid #2—Service Inquiries through Humana Vantage (continued)

Humana Customer Care Option

If the member would like to talk to a Humana customer care representative to resolve their request, there is a button within the service inquiry form that will ask, "would you like Humana customer care to contact the member to provide resolution information? Click **Yes**.

From there, additional questions will populate and become displayed on the form. Be sure to enter the proper information requested within the question fields.

NOTE—if a resolution call is requested, the Agent should always let the member know that they will be receiving a call from a Humana customer care representative.

Important Reminder

My Humana Business and the Service Inquiries card work together. Once a new Service Inquiry has been created using My Humana Business, it will also show on the View Inquiries list of the Service Inquiries card.

Job Aid #2—Service Inquiries through Humana Vantage (continued)

Other ways to contact Customer Support

Solution for PHI Issues—Member Self Service

Instruct members to call the number on the back of their ID cards and follow the prompts. The member may talk to customer service or they can use options in the customer service IVR to automate these changes on their own.

Customer Service SOS—Escalated Direct Customer Service Call

The Agent can place a three-way call using the escalated direct call. This line is ONLY to be used when the member has called customer service several times and is frustrated because issues have not been resolved. Please note that this line is to Customer Service only. Agent RSOS is not involved when this option is used. This number (866-464-7932) is tracked and should NEVER be given to members or to any external entity.

Use this phone number with the member for these types of issues:

- The member has a current clinical need
- The member cannot obtain clinical access (such as picking up a prescription)
- The member has an active medical plan
- The member reports they have an active plan, but they have been termed in error

Job Aid #3—Find a Doctor

Ways to access Find a Doctor:

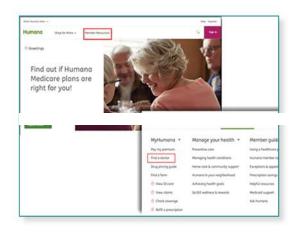
- **Doctor and Pharmacy** of the Agent portal, **Humana Vantage**. To open it, click the **Search** button.
- Find a Doctor can also be accessed directly from Humana.com.

 If you're just shopping for plans, click the Shop for Plans tab. Once the page opens, click the Find a Doctor link.

OR if the search on Find a Doctor is being done for a current member of Humana, click the Member Resources tab. Once the page opens, click the Find a Doctor link.







Job Aid #3—Find a Doctor (continued)

Once on the Find a Doctor site, guidance on how to use it can be accessed by clicking the **Learn more about how to use this tool** link. This helpful resource is available to sales Agents and Humana prospects/members.



Information within Find a Doctor is constantly being updated. To see the most accurate information, be sure to view the information online (not a saved or printed version).

The **Data refresh date** can be found toward the bottom of any page of Find a Doctor.



The link to print the directories can also be found at the top of the webpage. Printed directories may be accessed online. If you choose to print or save a directory, be sure to refresh it with a new version frequently.

Find a doctor using one of the search options or view our $\underbrace{\text{printed directories}}$

Find a Doctor may be used to search for many types of providers. You can select whether you want to view medical, dental, vision or pharmacy types.



Job Aid #3—Find a Doctor (continued)

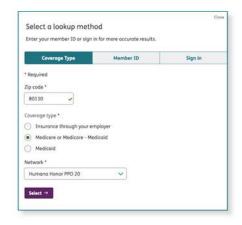
You may search by Just Looking or Member ID.

- Just Looking—used for prospective members who do not have a member ID number yet.
- **Member ID**—used for members who have a member ID number to get information about their specific plan.



When working with a prospective member without a member ID number, you will use the **Just Looking** tab. Searching this way will require you to fill in the Coverage type, ZIP code and Network.

You will also be able to choose how you want to search for providers. Select whether you want to search by name, specialty, condition or all.



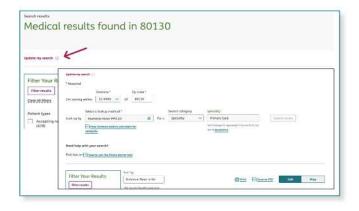
Job Aid #3—Find a Doctor (continued)

Once you have completed your search criteria and click the **Search** button, you will be directed to a page containing your search results.

Results can be printed or exported to a PDF, but keep in mind that the information is constantly updated. Accessing the information online provides the most accurate information.



If you would like to start over with a new search, click the **New Search** link.



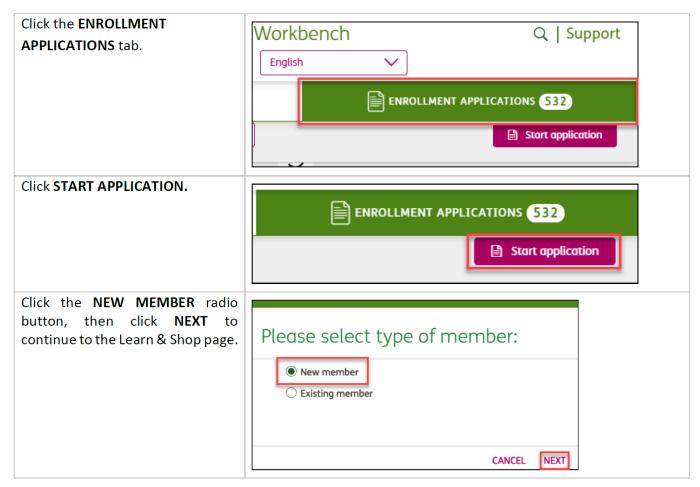
Job Aid #4—Enrollment Hub

PURPOSE: This job aid will show you how to start an enrollment application and complete the Learn

and Shop page for a new applicant.

SCOPE: Enrollment HUB users

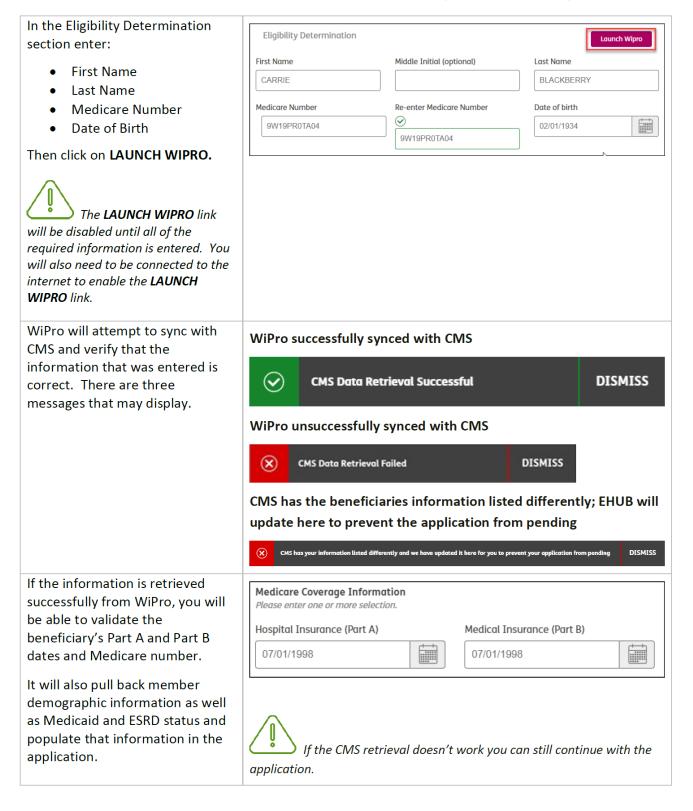
Process:



Job Aid #4—Enrollment Hub (continued)

Enter the applicant's zip code in Learn & Shop ENROLLMENTHUB the **ZIP CODE** field. The **COUNTY**. STATE and PLAN YEAR fields will ZIP code County State Plan year auto-populate. 40202 **JEFFERSON** Kentucky 2020 The Plan Year drop-down menu will require you to select the appropriate year during AEP. In the Enrollment Type section Enrollment type select the MEDICARE - (MA, Individual **Group Individual Medicare Supplement** MAPD, PDP) option. Medicare - (MA, MAPD, PDP) Group Medicare Go to Medsupp > OSB add-on Enabled only in connected mode Go to IDV The **GO TO IDV** link will Enabled only in connected mode direct you to our Agent Workbench Tool that you can use for Individual Dental and Vision Enrollment. The GO TO MEDSUPP link will direct you to our FastApp tool that you can use for Medicare Supplement enrollments. Click **YES** to confirm that you have completed a compliant sales You must complete the presentation to proceed with presentation. the enrollment process. Have you completed the presentation? NO YES

Job Aid #4—Enrollment Hub (continued)



Job Aid #4—Enrollment Hub (continued)

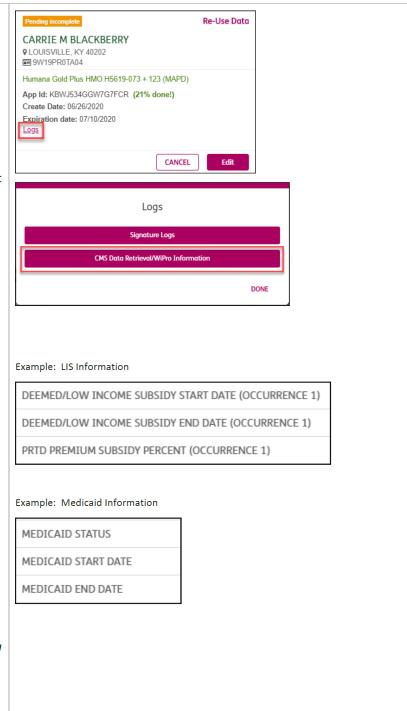
If WiPro successfully retrieves the beneficiary's information you will be able to see the information retrieved from the Logs link on the enrollees card on the Workbench. To view that information:

- Select a plan on the Learn and Shop page and continue to the enrollment form
- 2. Click **SAVE** then click **WORKBENCH**
- Look for the enrollee's card on your workbench and click on Logs
- 4. Click on CMS Data Retrieval/WiPro Information

This log will display relevant enrollment information including, but not limited to, the following:

- Low-Income Subsidy start date (if applicable)
- Part D Premium Subsidy Percent (if applicable)
- Medicaid Start and End Date (if applicable)

Make sure to verify that the applicant has Medicaid or Low Income Subsidy (LIS/Extra Help) before using the Medicaid or LIS election period. If the information does not display or Medicaid/LIS has not become effective do NOT proceed with the enrollment.



Job Aid #4—Enrollment Hub (continued)

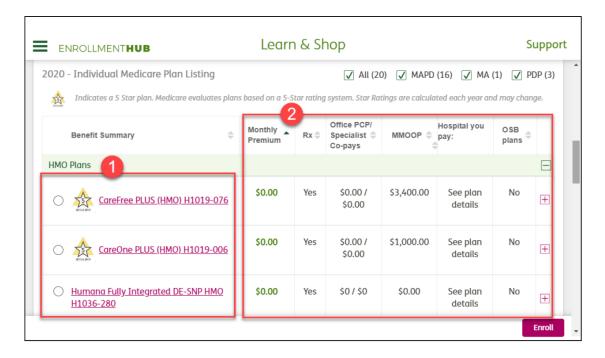
Individual Medicare Plan Listing

The Plan Listing section shows all the information about the plans that are available for the beneficiary to enroll in. The plans will display on the screen per applicant's zip code and the agent's licenses and certifications.

The Individual Medicare Plan Listing includes the following information about the plans:

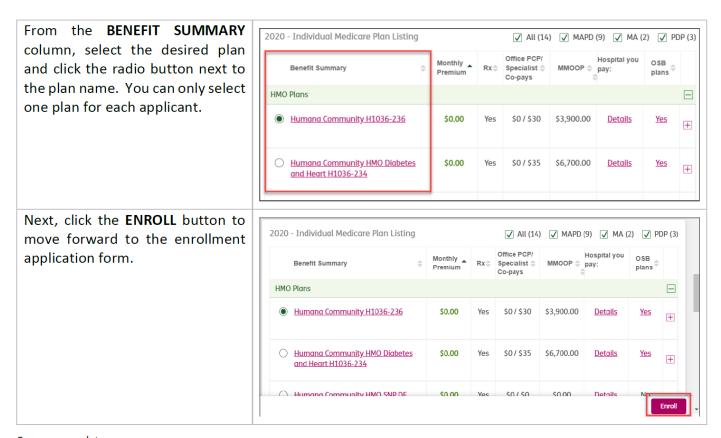
1. Plan Name & Rating

- Benefit Summary: This section includes the name of the plan and includes a detailed summary of the plan benefits. By clicking on the plan name, a PDF of the plan's Summary of Benefits (SB) will display with additional information.
- **5-Star Rating**: The Star Rating measures the quality and performance of the plan. The plan's Star Rating helps applicants compare plans based on quality and performance. This will only display if there is a 5-Star plan(s) in the applicant's service area.
- Coverage and Benefits: Each plan includes coverage benefits and detailed plan information.
 This section of the screen will allow you to see certain details of the plan, which you can share with your applicant.





Job Aid #4—Enrollment Hub (continued)



Process complete

Job Aid #5—Marketing Resource Center

Humana.

Marketing Resource Center

When you're an Agent, time is more than just money—it's relationships.

We appreciate that, and we've got your back.

Humana's Marketing Resource Center (MRC) houses compliant, customizable materials you can use to market to your members and prospects.

New options for ordering and delivery help streamline your marketing efforts so you have more time for building the relationships that build your business.



The MRC, accessible via Vantage, houses hundreds of customizable marketing materials you can use during AEP—and all year long.

Access our best (and newest) templates anytime:

- Emails
- Flyers
- Postcards

- Print ads
- · Radio scripts

Assets are available in multiple languages and feature diverse imagery, so you can create the perfect materials for your local market.



With our latest and greatest ordering options, there's no more stuffing envelopes or stamping postcards.

- Order materials in bulk, then have them produced by a Humana printing partner and shipped straight to your doorstep
- Send direct mail to your contacts directly through the platform with just a few clicks



Make a bigger impact at your marketing events with Humana-branded pieces and giveaway items, now available for order via the MRC:

For you:

For your prospects:

- Polo shirts
- Notepads
- Banners
- Pens
- A-frame signs
- Pillboxes
- Tablecloths
- Stress balls

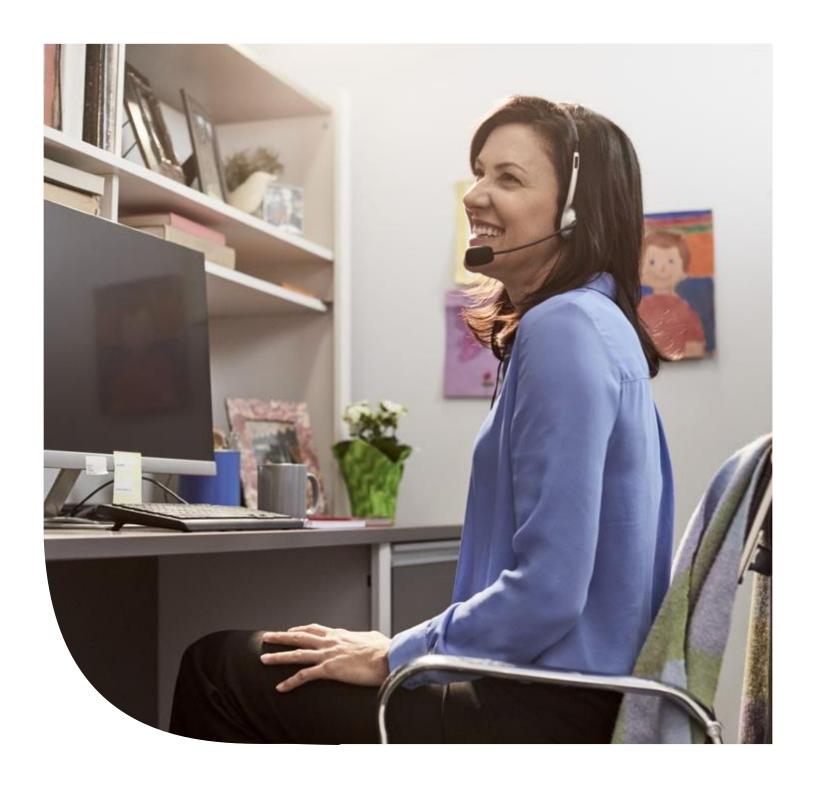


Ready to get started? Follow these simple steps on any device:

- 1. Sign in to Vantage through the Humana home page.
- 2. Click Marketing Resource Center on the Sales & Marketing tab.
- 3. Customize your marketing materials (add your contact information, headshot and/or a logo) and download them directly or order them for delivery via credit card payment.

For assistance with the MRC, call us at 1-833-708-6736 or email Humana@Broadridge.com Hours of Operation: 9 a.m.-5 p.m. EST, Monday-Friday





Thank you

