

Team Michigan



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You Spoke, We Listened!











Dental

Improved dental on our core plans & introducing a very competitive OSB option for those who are looking for more benefits.



Flex Card

Introducing a Flex Card on our core HMO!

National Travel Benefit

Now including our HMO!

Healthy Options

Provide DSNP members with extra funds targeting overall wellness!

All In One Spending Account card



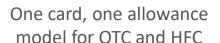


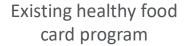












Move to Retail + Mail Order from primarily mail order OTC benefit Improved flexibility through additional approved items and services



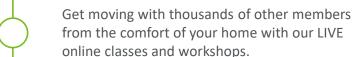
Silver Sneakers





Whether indoors or outdoors, beginner or experienced, we have fitness classes fit for everyone. All SilverSneakers classes are led by our supportive instructors.







Whether you live too far away from a gym or prefer the comfort of a familiar place, join others with instructor-led SilverSneakers FLEX Community. Welcome Packet.

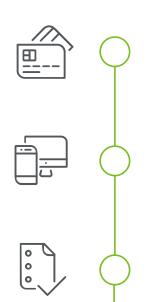


It's never too late to start living a longer, healthier life.

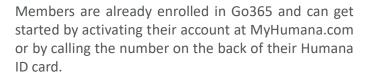


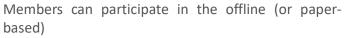


Humana 9365



Members can earn up to \$260 in redeemable gift cards* for completing eligible activities





experience by calling the number on the back of their Humana ID card or filling out the information card in the Humana Welcome Packet.







Centerwell Pharmacy











Savings on 90-Day supply of medications, including diabetic supplies



Refill
Reminders
&
\$0 Copay T1/T2 for 90
day supplies
&

LIS Cost share waivers under \$9.20

No driving to the Pharmacy or waiting in lines!



Centerwell Pharmacy Consent



Opt in online

Enrollment Hub: Get your client's approval and select "Yes" on Centerwell Pharmacy.

Electronic Enrollments: Remind clients that they can check the Centerwell Pharmacy box when self-enrolling if they would like

box when self-enrolling if they would like to be contacted by Centerwell Pharmacy.

Go the paper route

Download the consent form from the Marketing Resource Center. Or your client can fax the completed form to 1-800-379-7617. Not feeling the fax? Scan the

form as a PDF and send it electronically using a fax-to-email platform. Or, if you prefer to put your stamp on it, you can mail the form to:

P.O. Box 745099 Cincinnati, OH 45274

Pick up the phone

Existing members can call 1-855-310-5799 if they would like to learn more about Centerwell Pharmacy.



Insulin Savings Program 🚿













Available on our core HMOs, Premium PDP & in 2023 our core PPOs!

There is no deductible for select insulins as part of the Insulin Savings Program. During the Deductible stage, initial coverage stage, and coverage gap

Pay no more than \$35 for a one-month supply for select insulins.



Humana Welldine Meal Delivery





Humana 2023 Dual Eligible (DSNP) Plan Details



<u>Service Area:</u> Genesee, Ingham, Lapeer, Livingston, Macomb, Oakland, Washtenaw, Wayne, **St Clair**



HMO DSNP H8908-005 \$0 Premium N/A Part B Giveback FBDE, QMB, QMB+, SLMB+ **Medicaid Levels** \$0 / \$0 PCP / Specialist \$0 Hospital \$0 / \$0 / \$0 / \$0 / \$0 RX **Silver Sneakers** Included \$0 Copay for 100 One Way Trips up to 50 Miles **Transportation** Hearing \$0 Copay for Exam and Advance Hearing Aid Vision \$0 Copay for Exam & \$500 for Headwear \$3,000 (dentures included) Dental \$175 / month **Healthy Options** Members will receive \$175 loaded on a prepaid card every month to use toward the purchase of food, home supplies, and over-the-counter (OTC) products from a national network of retailers. Notes: The card may also be used to pay for non-medical transportation, general supports for living (rent assistance, internet, and utilities), social needs, aging support and assistive devices,

pest control, and pet care and supplies.



Service Area: Alcona, Alger, Allegan, Alpena, Antrim, Arenac, Baraga, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Cheboygan, Chippewa, Clare, Clinton, Crawford, Delta, Dickinson, Eaton, Emmet, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Houghton, Huron, Ionia, Iosco, Iron, Isabella, Jackson, Kalamazoo, Kalkaska, Kent, Keweenaw, Lake, Lapeer, Leelanau, Lenawee, Luce, Mackinac, Manistee, Marquette, Mason, Mecosta, Menominee, Midland, Missaukee, Monroe, Montcalm, Montmorency, Muskegon, Newaygo, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Schoolcraft, Shiawassee, St. Clair, St. Joseph, Tuscola, Van Buren, Wexford



PPO DSNP H8087-003 (Open/Passive)

Premium	\$0			
Part B Giveback	N/A			
Medicaid Levels	FBDE, QMB, QMB+, SLMB+			
PCP / Specialist	\$0 / \$0			
Hospital	\$0			
RX	\$0 / \$0 / \$0 / \$0			
Silver Sneakers	Included			
Transportation	\$0 Copay for 100 One Way Trips up to 75 Miles			
Hearing	\$0 Copay for Exam and Advance Hearing Aid			
Vision	\$0 Copay for Exam & \$300 for Headwear			
Dental	\$2,000 (dentures included)			
Healthy Options	\$125 / month			
Notes:	Members will receive \$125 loaded on a prepaid card every month to use toward the purchase of food, home supplies, and over-the-counter (OTC) products from a national network of retailers. The card may also be used to pay for non-medical transportation, general supports for living (rent assistance, internet, and utilities), social needs, aging support and assistive devices, pest control, and pet care and supplies.			

Humana Healthy Options









Healthy Home Supplies

Paper products
Cleaning Supplies
Personal Hygiene
Air and water filtration

Aging Support and Assistive Devices

Robotic pets
Speech generating
devices
Weighted mugs, utensils
Non-Medical
Transportation

Bill Pay & Other Services

Rent, mortgage
Gas, water, electric
Home internet
Cell phone
Exterminator or pest
control services



Why sell Humana's DSNPs?



A onetime-per-calendar-quarter SEP between January through September. This coverage is effective the first of the upcoming month.

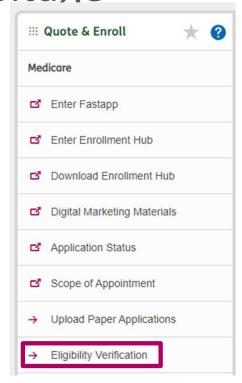
This SEP may NOT be used during the fourth quarter of the year (Oct-Dec).

\$0 Copays when members are Medicare and state cost share protected as well as robust Dental, Vision, Hearing, Overthe-counter, Life-Line, Wigs & Healthy Food Card. If member loses coverage Humana offers a 6 Month grace period where member would retain coverage. Easy to verify benefits through Humana Vantage Portals DE-SNP Verification Tool.



DSNP Eligibility Verification Tool in

Vantage





Eligibility Verification Which Eligibility verification would you like to complete today? Medicare Eligibility O DSNP Eligibility Dual Special Needs Plan eligibility verification tool does not validate agent licensing. Please be advised that agent appropriate licensing and lines of authority for the products they intend to market and sell. All Medicaid eligibility is based on information provided today and is subject to change. As required by CMS, Humi Ask Applicant: Do I have your permission to look up your Medicaid status to determine if you are eligible for our Di Plan Year * State * Select 2021 First Name * Last Name * Date of Birth * MM/DD/YYYY Gender * Male Please enter prospective members Social Security Number or Medicaid ID/Medicaid Member ID (or both) Social Security Number Medicaid ID/Medicaid Member ID Medicare ID



Why Humana Honors?









Why ask "Are you a Veteran on every appointment?

Veterans are concerned about Emergency Care Coverage!

Gain Access to our robust National PPO Network! Perfect for 2nd Options! \$75 Part B Give Back offers \$900 savings per year off their part B premium!



Humana is the National Exclusive Medicare Advantage Sponsor for:

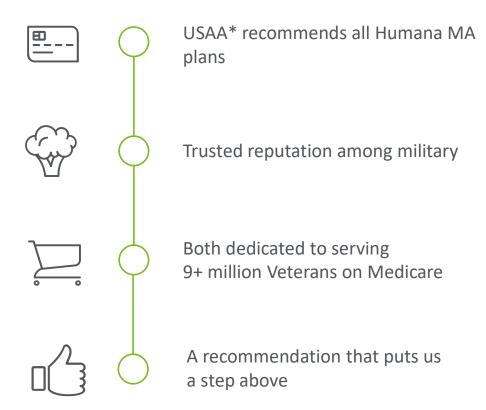








National Partnerships with USAA







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¹https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-43.pdf; https://www.cms.gov/research-statistics-data-systems/cms-fast-facts/cms-fast-facts-mobile-site





<u>Service Area:</u> Genesee, Ingham, Lapeer, Livingston, Macomb, Oakland, St. Clair, Washtenaw, Wayne (overlaps '23 expanded HMO service area)

*Not just for veterans. Available to all.



New Plan! USAA Honor with Rx PPO H5216-305

Premium	\$0
Part B Giveback	\$75
Max Out-of-Pocket	\$6,550
РСР	\$15
Specialist	\$45
Referrals Required	NO
Inpatient Hospital	\$375 per day(Days 1-4); \$0 per day(Days 5-90)
Rx Deductible	\$350 Tiers 3,4,5
Rx - Retail 30-day Supply	\$0/\$5/\$47/\$100/27%
отс	OTC Debit Card \$50/Quarter
Key Extra Benefits	\$250 Flex card (D,V,H), Fitness, Insulin Savings Program
Hearing/Vision	Included
Dental	\$1500 annually; 0% coinsurance covers: exams, x-rays, flouride treatment, cleanings, periodontal maintenance, anesthesia; 50% coinsurance covers: crowns, oral surgery, bridges, root canals; \$25 copayment for extractions, fillings, recementation, scaling and root planing, scaling for moderate inflammation, emergency treatment for pain. OON coverage available.



Service Area: Statewide

*Not just for veterans. Available to all.



Humana Honor PPO H5216-190

Premium	\$0			
Part B Giveback	\$75			
Max Out-of-Pocket	\$5,500			
РСР	\$10			
Specialist	\$45			
Referrals Required	NO			
Inpatient Hospital	\$295 per day(Days 1-7); \$0 per day(Days 8-90)			
Rx Deductible	No Deductible			
Rx - Retail 30-day Supply	No Coverage			
отс	OTC Debit Card \$125/Quarter			
Key Extra Benefits	Fitness			
Hearing/Vision	Included			
Dental	\$2500 annually; \$0 copayment covers: exams, x-rays, flouride treatment, cleanings, periodontal maintenance, extractions, fillings, crowns, recementation, scaling and root planing, scaling for moderate inflammation, emergency treatment for pain, dentures, oral surgery, bridges, root canals, anesthesia. OON coverage available.			





Service Area: Alcona, Alger, Allegan, Alpena, Antrim, Arenac, Baraga, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Cheboygan, Chippewa, Clare, Clinton, Crawford, Delta, Dickinson, Eaton, Emmet, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Houghton, Huron, Ingham, Ionia, Iosco, Iron, Isabella, Jackson, Kalamazoo, Kalkaska, Kent, Keweenaw, Lake, Lapeer, Leelanau, Lenawee, Livingston, Luce, Mackinac, Manistee, Marquette, Mason, Mecosta, Menominee, Midland, Missaukee, Monroe, Montcalm, Montmorency, Muskegon, Newaygo, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Schoolcraft, Shiawassee, St. Clair, St. Joseph, Tuscola, Van Buren, Washtenaw, Wexford



HumanaChoice PPO H8087-004						
Premium	\$0					
Part B Giveback	N/A					
Max Out-of-Pocket	\$5000 In-Network/OON					
РСР	\$0					
Specialist	\$45					
Referrals Required	NO					
Inpatient Hospital	\$350 per day(Days 1-5); \$0 per day(Days 6-90)					
Rx Deductible	\$0					
Rx - Retail 30-day Supply	\$0/ \$0 /\$47/\$100/33%					
отс	OTC Debit Card \$75 per quarter					
Key Extra Benefits	Fitness, Insulin Savings Program					
Hearing/Vision	Included					
Dental	\$2000 annually; 0% coinsurance covers: exams, x-rays, flouride treatment, cleanings, periodontal maintenance, anesthesia; 50% coinsurance covers: crowns, oral surgery, bridges, root canals; \$25 copayment for extractions, fillings, recementation, scaling and root planing, scaling for moderate inflammation, emergency treatment for pain. OON coverage available.					



Service Area:

Macomb, Oakland and Wayne



HumanaChoice PPO H5216-287

Premium	\$0	
Part B Giveback	N/A	
Max Out-of-Pocket	\$4900 In-Network/OON	
РСР	\$0	
Specialist	\$40	
Referrals Required	NO	
Inpatient Hospital	\$350 per day(Days 1-5); \$0 per day(Days 6-90)	
Rx Deductible	No Deductible	
Rx - Retail 30-day Supply	\$0 <mark>/\$0</mark> /\$47/\$100/33%	
отс	OTC Debit Card \$50/Quarter	
Key Extra Benefits	Fitness, Insulin Savings Program, Papa Pal	
Hearing/Vision	Included	
Dental	\$2000 annually; \$0 copayment covers: exams, x-rays, flouride treatment, cleanings, periodontal maintenance, extractions, fillings, crowns, recementation, scaling and root planing, scaling for moderate inflammation, emergency treatment for pain, oral surgery, bridges, root canals, anesthesia. OON coverage available.	



Service Area: Statewide



New Plan! HumanaChoice PPO H5216-306

Premium	\$0			
Part B Giveback	\$102 monthly			
Max Out-of-Pocket Medical deductible	\$6500 \$675 Medical deductible does not include Preventive Care, ER, Urgent Care, or Ambulance			
РСР	\$0			
Specialist	\$45			
Referrals Required	NO			
Inpatient Hospital	\$375 per day(Days 1-4); \$0 per day(Days 5-90)			
Rx Deductible	\$350 Deductible for Tiers 3,4,5			
Rx - Retail 30-day Supply	\$0/\$5/\$47/\$100/27%			
отс	OTC Debit Card \$50/Quarter for select health and wellness products			
Key Extra Benefits	Fitness, Insulin Savings Program			
Hearing/Vision	Included			
Dental	\$1000 annually; \$0 copayment covers: exams, x-rays, flouride treatment, cleanings, periodontal maintenance, extractions, fillings, crowns, recementation, scaling and root planing, scaling for moderate inflammation, emergency treatment for pain, oral surgery, bridges, root canals, anesthesia. OON coverage available.			

What is the Humana PPO Passive Benefit?



The PPO Passive/Open benefit allows customers to access providers nationwide in AND out of network for the SAME copay!







Service Area:

Genesee, Ingham, Lapeer, Livingston, Macomb, Oakland, Washtenaw, Wayne, St Clair



Gold Plus HMO H8908-004

Premium	\$0				
Part B Giveback	N/A				
Max Out-of-Pocket	\$4,500 In-Network				
РСР	\$0				
Specialist	\$30				
Referrals Required	NO				
Inpatient Hospital	\$325 per day(Days 1-6); \$0 per day(Days 7-90)				
Rx Deductible	No Deductible				
Rx - Retail 30-day Supply	\$0/\$ <mark>0</mark> /\$47/\$100/33%				
отс	OTC Debit Card \$100/Quarter				
Key Extra Benefits	\$1,000 Flex Card (D,V,H), Papa Pal, Fitness, Insulin Savings Program				
Hearing/Vision	Included				
Dental	\$2,500 annually; \$0 copayment covers: exams, x-rays, flouride treatment, cleanings, periodontal maintenance, extractions, fillings, crowns, recementation, scaling and root planing, scaling for moderate inflammation, emergency treatment for pain, oral surgery, bridges, root canals, anesthesia. OON coverage available.				

What is the Humana HMO Travel Benefit?



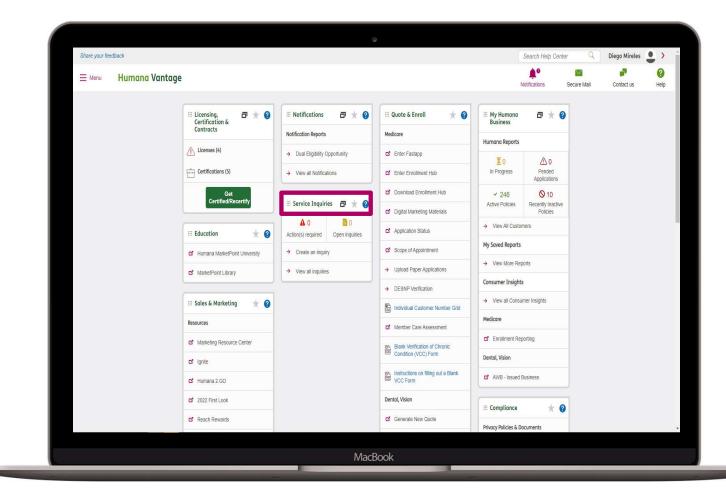
The travel benefit allows customers to access physicians across the country for emergency, urgently needed care AND routine care. They can locate participating providers on physician finder by using the National Medicare HMO Network!



Humana

Agent Tools, Reach Rewards & MCA

Service Inquiries





Create an Inquiry

Please select inquiry type:

- Application Error (Medicare Advantage ASEC)
 Medicare Advantage Agent Statement for Enrollment Correction
- Application Error (Medicare Supplement ASEC)
 Medicare Supplement Agent Statement for Enrollment Correction
- Claims
 Claims status, claims filing, pended and processed claims questions
- Demographics
 Update or confirm demographic changes
- Benefits
 Verification, cost of service, coordination, benefit accumulators and benefit rewards

- PCP Change Request new PCP/PCD changes
- Billing
 Payment status inquiries and payment arrangements
- Fulfillment Order ID card, ANOC and Member Welcome Kit
- General Inquiry/Other
 All other inquiries



Member Care Assessment











Available on all new to **Humana only in 2023** MA/MAPD applications regardless of how apps are submitted.

Designed to reward you for having your members complete a brief survey that can help improve their health outcomes.

\$50 per applicant and can be done at time of enrollment.



Humana Reach Rewards















100 Points

75 Points

50 Points

30 Points

25 Points

20 Points

10 Points



New MA, MAPD, and Medicare Supplement Enrollment Plan to Plan MA, MAPD, and Med Supp Plan to Plan Enrollment. New PDP Enrollment & New Dental Vision & OSB Enrollment E-Enrollment (Bonus) & Humana In-field

In-field training events and virtual Experiences

& MRC order placement (Limit 150pts/Mo)

Plan to Plan PDP enrollment

& Humana survey completion

Educational webinars

MRC material download (Limit 50pts/Mo)



www.HumanaReachRewards.co

M REWARD	MEMBER	BRONZE 500 POINTS	SILVER 1,500 POINTS	GOLD 3,500 POINTS	PLATINUM 6,000 POINTS	AMBASSADOR 12,000 POINTS
MRC Credits	N/A	\$50	Additional \$100	Additional \$150	Additional \$200	Additional \$500
Program Kickstarter: 'Best of" materials and resources	/	/	✓	/	✓	✓
Access to exclusive Kaplan professional development courses: Offerings in the areas of digital marketing and prospecting, sales and goal-setting, and public speaking/presentation			✓	✓	~	✓
Caplan Continuing Education credits: Includes access to Life and Health CE Library and courses				✓	✓	✓
Premium Agent customer service support: Exclusive phone number and email for priority support on pre- and post-enrollment questions				✓	✓	✓
AHIP certification subsidy (one/year) Covers the cost of certification taken through Humana					/	✓
Ambassador plaque: Showcase your achievement with a custom-engraved plaque.						✓



Marketing Resource Center

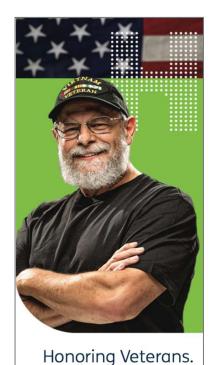












Serving Veterans.

Humana.



Humana





DE LA COMODIDAD DE LAS CONSULTAS VIRTUALES

¿Necesita consultar a un profesional de la salud del comportamiento? Pruebe una consulta virtual. Humana se ha asociado con MDLIVE® para

proporcionar a los afiliados de determinados planes cuidado de la salud

profesional que no sea de emergencia, en cualquier lugar y en cualquier

computadora portátil es una manera conveniente de obtener ayuda de un médico especialista certificado residente en los EE. UU., las 24 horas

del día, los siete días de la semana**, o de un médico clínico de la salud

del comportamiento mediante cita, y podría ser menos costoso que un

*Las consultas de salud del comportamiento son citas programadas para una fecha y hora futuras. **Se requiere acceso a Internet. Es posible que se apliquen cargos por

datos. No está disponible en todos los planes. Consulte su Resumen de beneficios y cobertura para obtener más información. Consultas

telefónicas no disponibles en Idaho y New York; las consultas en estos estados son solamente por video.

comportamiento.* Una consulta virtual desde su teléfono, tableta o

¿No puede consultar a su médico habitual de inmediato?

momento. Esto incluye cuidado médico y de la salud del

PROPORCIONADAS POR MDLIVE Comience de una de las

DE HUMANA

- tres maneras siguientes: Descargue la aplicación móvil MDLIVE desde la App Store® o desde la tienda Google Play®
- MDI IVF com/HumanaMedicare Llame al 1-888-673-1992

Humana.

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viaje a un centro de cuidado de urgencia.

MDLIVE

MDLIVE.com/HumanaMedicare

Recertification and Enrollment Books

This is a reminder that you cannot order 2023 Sales Materials until you complete the 2023 Medicare Recertification.

If you have not completed the 2023 Certification, please complete the recertification as soon as possible, so that you can receive your sales materials as early as possible. Instructions for certification are outlined further down in this email.

If you have already completed the 2023 Certification and placed an order, and you require a large volume of paper sales materials – consider submitting additional orders now, so that you receive them prior to 10/1

Here are the deadlines for when you can expect to receive your materials delivered:

- · Orders submitted from 7/20 to 8/25, delivered by 10/1/2022
- · Orders submitted from 8/26 to 9/15, delivered by 10/15/2022
- · Orders submitted from 9/16 to 10/1, delivered by 10/30/2022
- · Orders submitted after 10/2 to be delivered by 11/1/2022

Recertification and Enrollment Books

These are the plans you should be ordering for 2023

Detroit-Lansing-Flint market:

H5216-287 is the \$0 PPO in Detroit market
NEW PLAN H5216-305 USAA sponsored MAPD PPO has \$75 Part B Giveback
H8908-004 HMO
H8908-005 is the HMO DSNP

Statewide:

NEW PLAN **H5216-306** MAPD **PPO** has \$102 Part B Giveback in ALL counties in Michigan **H5216-190** Honor Plan <u>MA Only</u> \$0 **PPO** has \$75 Part B Giveback in ALL counties in Michigan **H8087-003** is the **PPO** <u>DSNP</u> outside of Detroit only **H8087-004** is the \$0 **PPO** outside of Detroit only

Confidential/For Agent Use Only

Recap - New for Michigan 2023

- New MAPD with \$0 premium, \$102 Part B giveback PPO plan available statewide
- New cobranded USAA MAPD PPO plan in Detroit area with \$75 monthly part B giveback
- Honors Plan will have \$75 monthly part B giveback
- Insulin Savings Program expanded from just HMO: now on the PPO plans as well
- Reduced MOOP's
- Expansion of Dental services covered, as well as increased annual maximums
- Papa Pals added to some plans
- OTC is now retail on the Humana Spending Account card
- DSNP plans now have the ALL IN ONE Humana Spending Account card
 - This comprehensive benefit includes Healthy Foods, new Healthy Options, and over-the-counter (OTC) benefit, to provide a single combined allowance that gives members the flexibility to pay for even more essentials like utilities or rent.

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