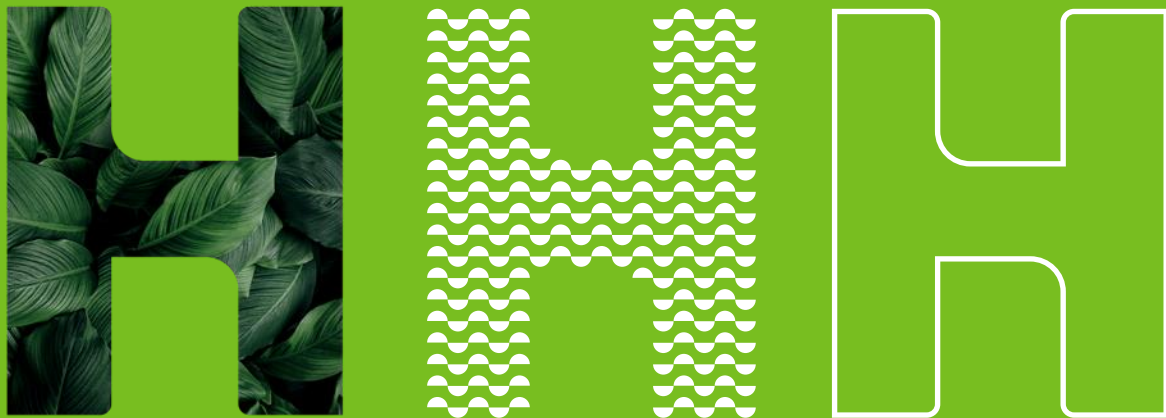
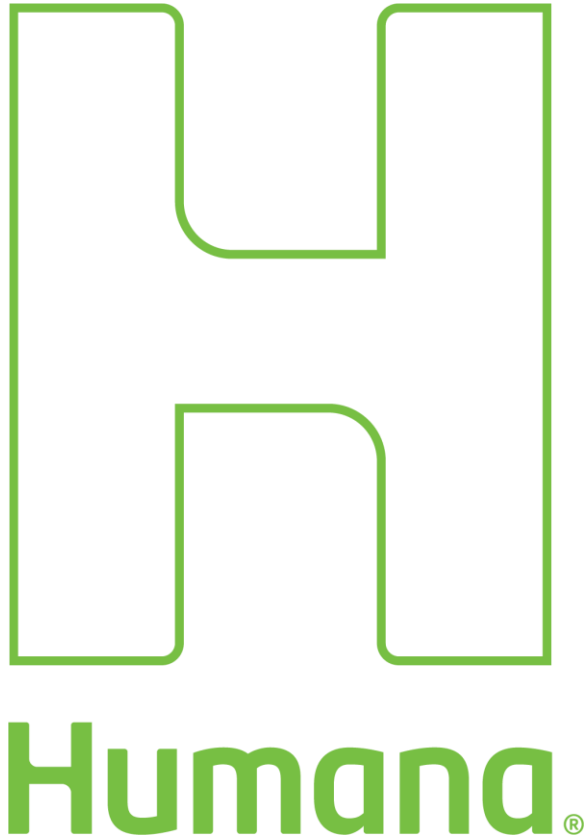


Humana®

Your guide to 2024 plans in Michigan



Team Michigan



Lisa Ward, Director

Kevin Cooper, Senior Sales Manager
kcooper1@humana.com - 248.885.2671

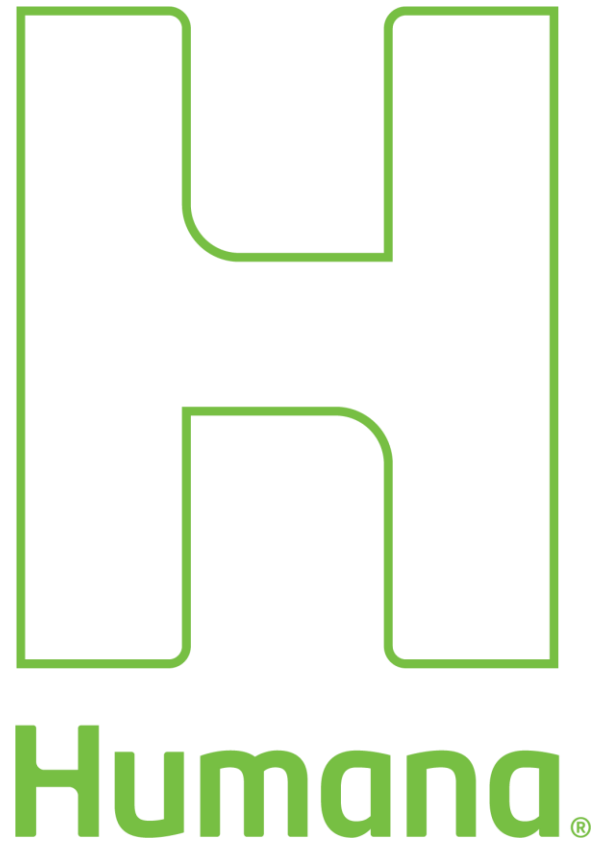
Joe Urka, Senior Sales Manager
jurka1@humana.com - 269.783.6386

**Amanda Allen, DSNP Community
Engagement Executive**
aallen63@humana.com – 810.701.2909

Anna Bohnet, Broker Relations Manager
abohnet@humana.com – 616.551.6602

Marissa Gonczar, Broker Relations Manager
mgonczar@humana.com -313.316.3141

Jason Hasman, Broker Relations Executive
jhasman@humana.com - 502.313.7905



Remember: The communication or dissemination of 2024 plan or benefit information prior to October 1, 2023, is strictly prohibited.



2024 Plan Details

Up to three allowances in one easy-to-use card

Flexibility + convenience



Activate, use or track



1-855-396-0691
(TTY: 711)



HealthyBenefitsPlus.com/
Humana



Healthy Benefits Plus app

2023 Plan

HumanaChoice (PPO)

H8087-004-000

Humana Value Plus
(PPO)

H8087-002-000

HumanaChoice SNP-
DE (PPO D-SNP)

H8087-003-000

FBDE, QMB, QMB+, SLMB+



2024 Plan

HumanaChoice (PPO) New!

H5216-384-000

HumanaChoice (PPO) New!

H5216-382-000

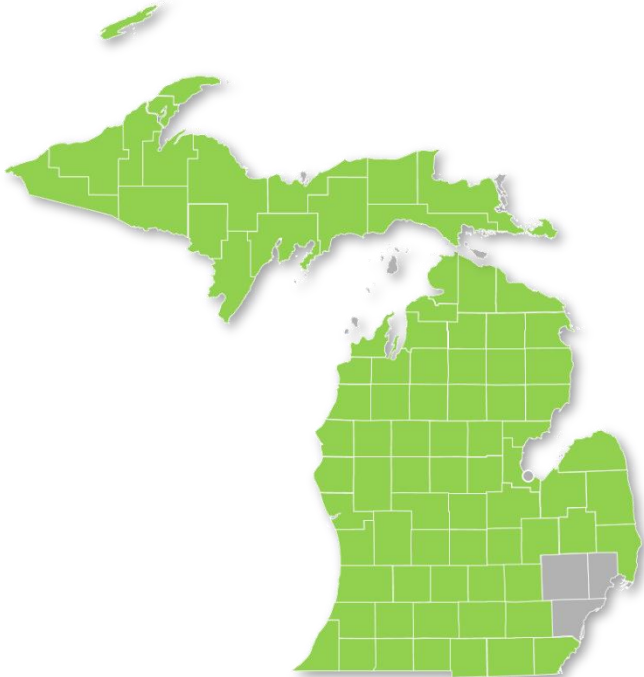
HumanaChoice SNP-
DE (PPO D-SNP) New!

H5216-385-000

FBDE, QDWI, QI, QMB,
QMB+, SLMB, SLMB+

Humana[®]

2024 PPO & HMO Plan Details



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

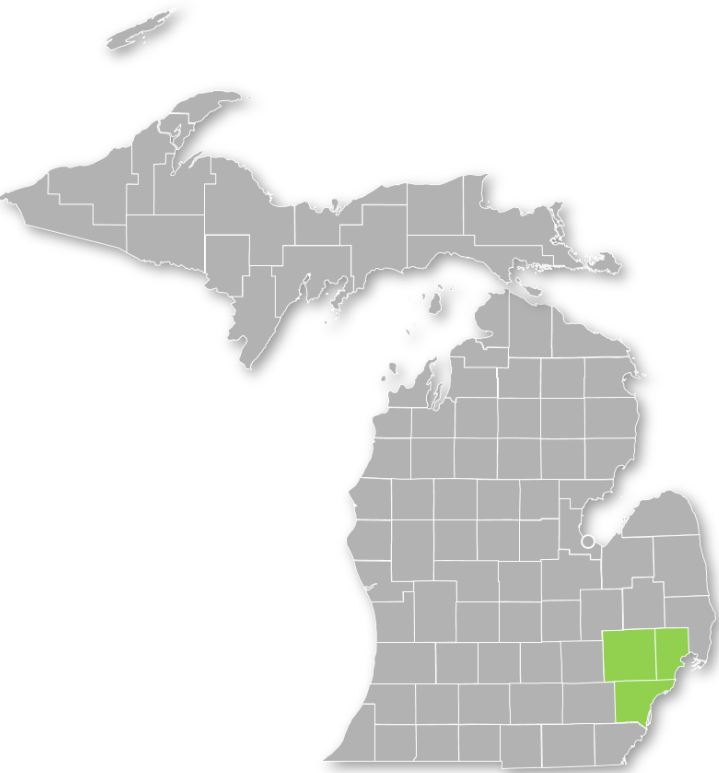
HumanaChoice PPO	
H8087-004 automatically moving to H5216-384	
Premium	\$0
Part B Giveback	N/A
Max Out-of-Pocket	\$5,300 In-Network/OON
PCP	\$0
Specialist	\$40
Referrals Required	NO
Inpatient Hospital	\$350 per day(Days 1-6); \$0 per day(Days 7-90)
Rx Deductible	\$0
Rx - Retail 30-day Supply	\$0/\$5/\$47/\$100/33%
OTC	OTC Debit Card \$75 per quarter
Key Extra Benefits	Silver Sneakers, Go365
Hearing/Vision	Included
Dental	\$2,000 annually; 0% coinsurance 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, root canals, anesthesia. OON coverage available



Service Area:

Genesee, Ingham, Lapeer, Livingston, Macomb, Oakland, Washtenaw, Wayne, **Sanilac**, St Clair, **Tuscola**, Wayne

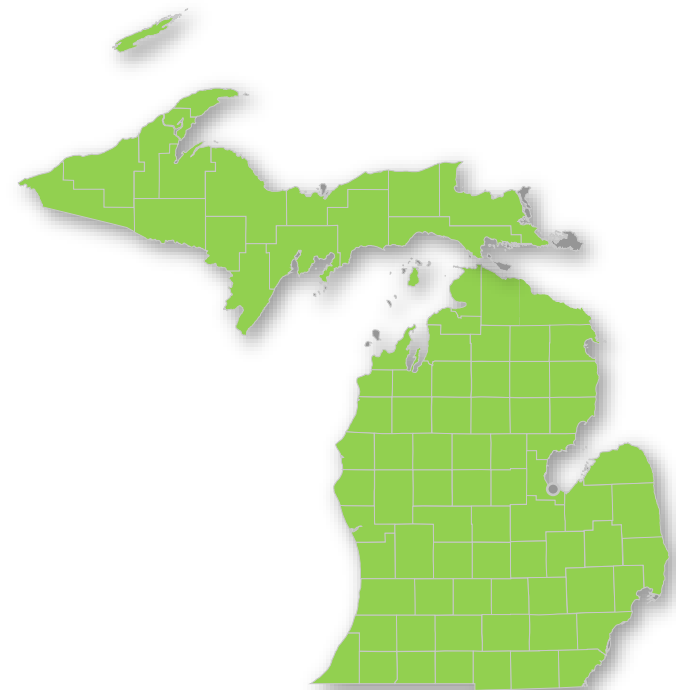
Gold Plus HMO H8908-004	
Premium	\$0
Part B Giveback	N/A
Max Out-of-Pocket	\$4,500 In-Network
PCP	\$0
Specialist	\$35
Referrals Required	NO
Inpatient Hospital	\$350 per day(Days 1-6); \$0 per day(Days 7-90)
Rx Deductible	No Deductible
Rx - Retail 30-day Supply	\$0/\$0/\$47/\$100/33%
OTC	OTC Debit Card \$100/Quarter
Key Extra Benefits	\$500 Flex Card (D,V,H), Silver Sneakers, Go365
Transportation	60 one-way trips annually
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.



Service Area:

Macomb, Oakland and Wayne

HumanaChoice PPO H5216-287	
Premium	\$0
Part B Giveback	\$14
Max Out-of-Pocket	\$4,900 In-Network/OON
PCP	\$0
Specialist	\$40
Referrals Required	NO
Inpatient Hospital	\$375 per day(Days 1-6); \$0 per day(Days 7-90)
Rx Deductible	No Deductible
Rx - Retail 30-day Supply	\$0/\$0/\$47/\$100/33%
OTC	OTC Debit Card \$50/Quarter
Transportation	No coverage
Hearing/Vision	Included
Dental	\$2,000 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, restoration implant, root canals, anesthesia. OON coverage available.



Service Area: **Statewide**

HumanaChoice PPO H5216-306	
Premium	\$0
Part B Giveback	\$102 monthly
Max Out-of-Pocket Medical deductible	\$7,550 in-network \$525 Medical deductible does not include: PCP, Specialist, Preventive Care, ER, Urgent Care, Ambulance, etc
PCP	\$0
Specialist	\$40
Referrals Required	NO
Inpatient Hospital	\$400 per day(Days 1-5); \$0 per day(Days 5-90) after deductible is met
Rx Deductible	\$545 Deductible for Tiers 3,4,5
Rx - Retail 30-day Supply	\$0/\$5/\$47/\$100/25%
OTC	OTC Debit Card \$50/Quarter
Key Extra Benefits	Silver Sneakers, Go365
Hearing/Vision	Included
Dental	\$1,000 annually ; \$0 copayment covers: exams, x-rays, fluoride 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.

Humana®

2023 Honors PPO Plan Details

Serving those who have served: Humana's commitment to veterans

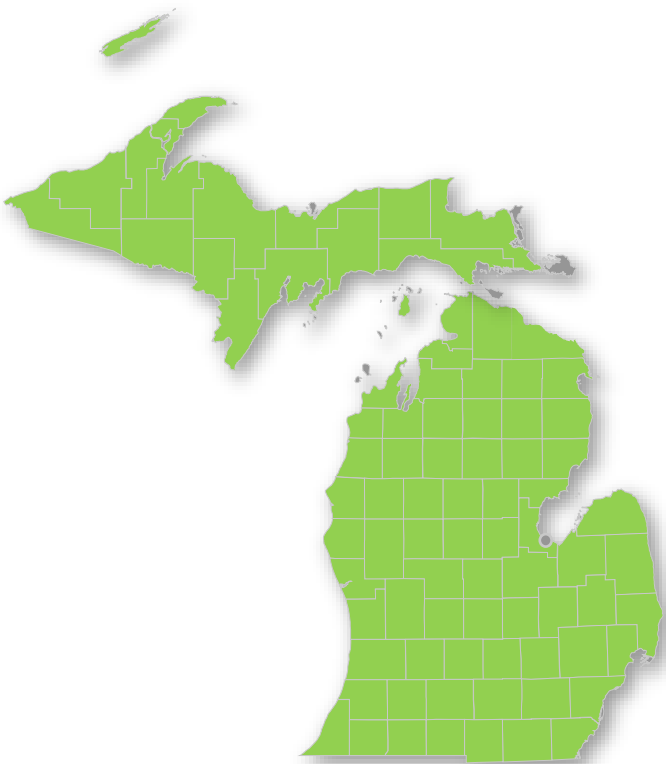
Exclusive national Medicare Advantage sponsor with 3 Veteran Service Organizations (VSOs):



Honor Plans*, including Humana
USAA† Honor with Rx plan

*All Medicare beneficiaries are eligible to enroll in a Humana Honor Plan, where available, and Medicare-eligible veterans can enroll in any Medicare plan.

†Humana Insurance Company pays royalty fees to USAA for the use of its intellectual property. USAA means United Services Automobile Association and its affiliates. Use of the term "USAA member" or "USAA membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. USAA and the USAA Logo are registered trademarks of the United Services Automobile Association. All rights reserved. No Department of Defense or government agency endorsement.



Service Area: **Statewide**

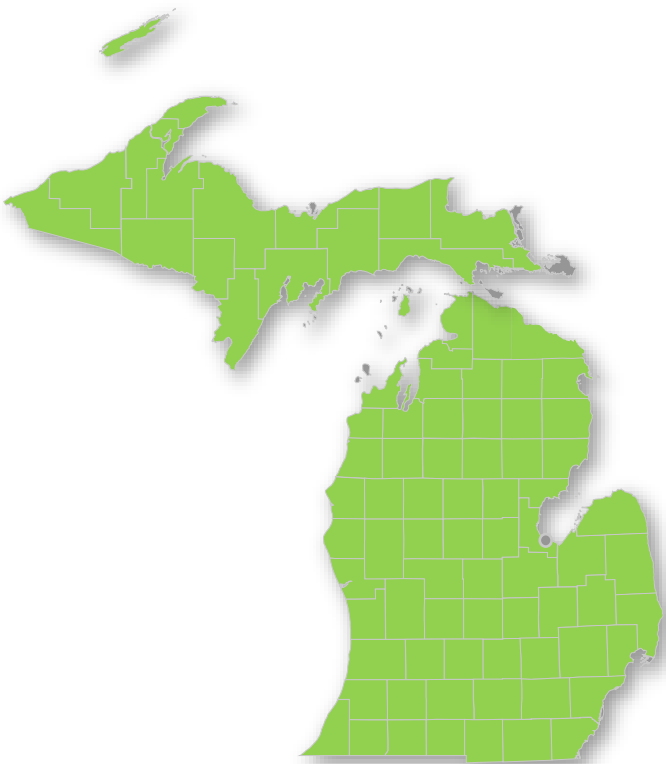
***Not just for veterans. Available to all.**

Humana[®]
Confidential for agent use only!



USAA Honor with Rx PPO H5216-305

Premium	\$0
Part B Giveback	\$70
Max Out-of-Pocket Medical Deductible	\$8,850 IN, \$13,300 IN & OON No medical deductible
PCP	\$0
Specialist	\$45
Referrals Required	NO
Inpatient Hospital	\$425 per day(Days 1-5); \$0 per day(Days 6-90)
Rx Deductible	\$350 Tiers 3,4,5
Rx - Retail 30-day Supply	\$0/\$5/\$47/\$100/27%
OTC	OTC Debit Card \$50/Quarter
Key Extra Benefits	Silver Sneakers, Go365
Hearing/Vision	Included
Dental	\$3,000 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	\$100
Max Out-of-Pocket	\$5,500
PCP	\$10
Specialist	\$45
Referrals Required	NO
Inpatient Hospital	\$295 per day(Days 1-7); \$0 per day(Days 8-90)
Rx Deductible	No Coverage
Rx - Retail 30-day Supply	No Coverage
OTC	OTC Debit Card \$125/Quarter
Key Extra Benefits	Silver Sneakers, Go365
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. No OSB add-on.



2024 Dual Eligible (DSNP) & C-SNP Plan Details

DSNP Eligibility Verification Tool in Vantage

Quote & Enroll

Medicare

Enter Fastapp

Enter Enrollment Hub

Download Enrollment Hub

Digital Marketing Materials

Application Status

Scope of Appointment

Upload Paper Applications

Eligibility Verification

< Eligibility Verification

Which Eligibility verification would you like to complete today?

☐ Medicare Eligibility ☒ 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, Humana

Ask Applicant: Do I have your permission to look up your Medicaid status to determine if you are eligible for our D

Plan Year *

State *

First Name *

Last Name *

Date of Birth *

Gender * ☐ Male

☐ Female

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

Humana Healthy Options



Healthy Home Supplies

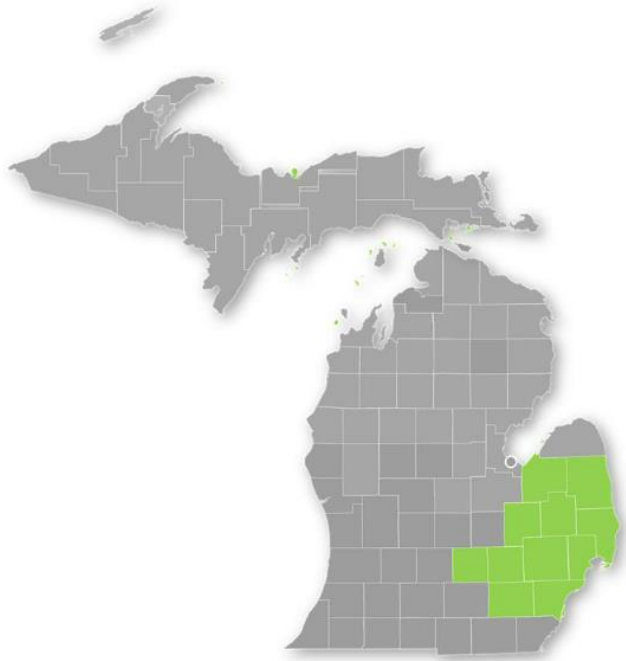
Paper products
Cleaning Supplies
Personal Hygiene
Air and water filtration

Aging Support and Assistive Devices

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

Bill Pay & Other Services

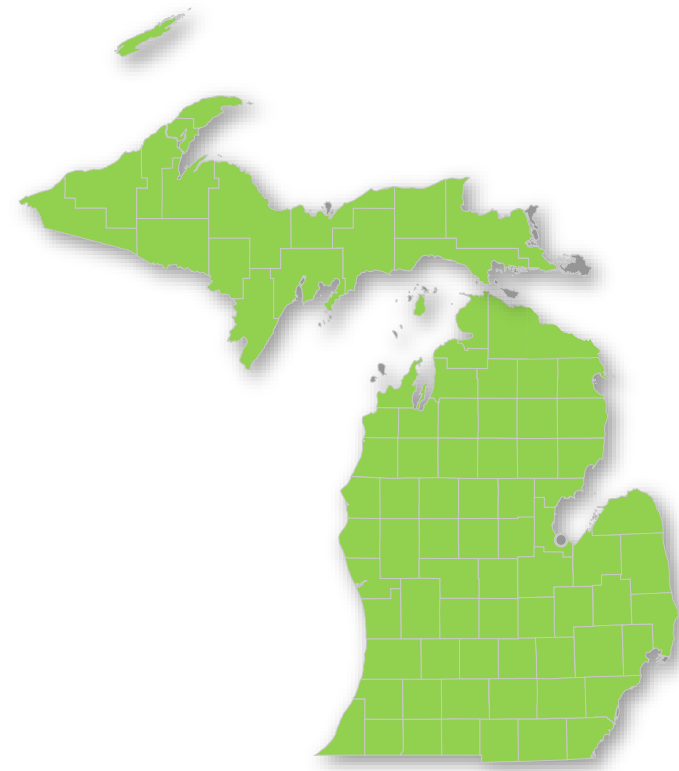
Rent, mortgage
Gas, water, electric
Home internet
Cell phone
Exterminator or pest
control services



Service Area: Genesee, Ingham, Lapeer, Livingston, Macomb, Oakland, Washtenaw, Wayne, **Sanilac**, St Clair, **Tuscola**, Wayne

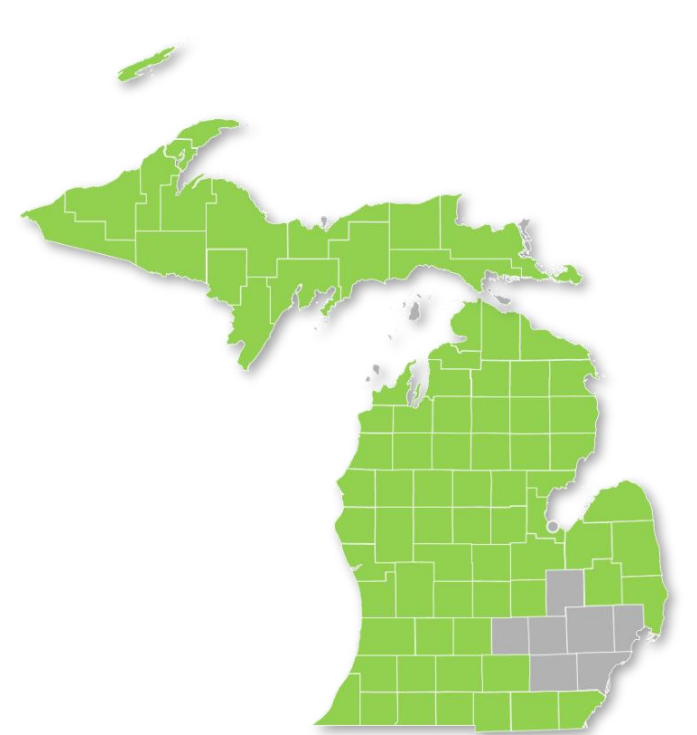


Gold Plus HMO DSNP H8908-005	
Premium	\$0
Part B Giveback	N/A
Medicaid Levels	FBDE, QMB, QMB+, SLMB+
PCP / Specialist	\$0 / \$0
Hospital	\$0
RX	\$0 / \$0 / \$0 / \$0 / \$0
Silver Sneakers	Included
Transportation	\$0 Copay for 100 One Way Trips up to 50 Miles
Hearing	\$0 Copay for Exam and Advance Hearing Aid
Vision	\$550 for eyewear at PLUS provider
Dental	\$3,000 (dentures included)
Healthy Options	\$175 / month, does rollover
Notes:	<p>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.</p> <p>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.</p> <p>PLUS providers are part of the Humana Medicare Insight Network</p>



Service Area: Statewide

HumanaChoice PPO DSNP	
H8087-003 automatically moving to H5216-385	
Premium	\$0
Part B Giveback	N/A
Medicaid Levels	FBDE, QMB, QMB+, SLMB+, QDWI, QI, SLMB (spend down still applies)
PCP / Specialist	\$0 / \$0
Hospital	\$0
RX	\$0 / \$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	\$300 for eyewear, \$350 at PLUS provider
Dental	\$2,000 (dentures included)
Healthy Options	\$120 / month, does rollover
Notes:	<p>Members will receive \$120 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.</p> <p>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.</p> <p>PLUS providers are part of the Humana Medicare Insight Network</p>



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, 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, Schoolcraft, Shiawassee, St. Joseph, Van Buren, Wexford

Humana
Confidential for agent use only!

New Plan! HumanaChoice PPO DSNP H5216-388	
Premium	\$0
Part B Giveback	N/A
Medicaid Levels	FBDE, QMB+, SLMB+,
PCP / Specialist	\$0 / \$0
Hospital	\$0
RX	\$0 / \$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	\$300 for eyewear, \$350 at a PLUS provider
Dental	\$2,000 (dentures included)
Healthy Options	\$190 / month, does rollover
Notes:	<p>Members will receive \$190 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.</p> <p>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.</p> <p>PLUS providers are part of the Humana Medicare Insight Network</p>



Service Area: Allegan, Arenac, Barry, Bay, Berrien, Branch, Calhoun, Cass, Clare, Clinton, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Isabella, Jackson, Kalamazoo, Kent, Lake, Lapeer, Lenawee, Livingston, Macomb, Mason, Mecosta, Midland, Monroe, Montcalm, Muskegon, Newaygo, Oakland, Oceana, Osceola, Ottawa, Saginaw, Sanilac, Shiawassee, St. Clair, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne.

Cardiovascular Disorders,
Chronic Heart Failure, and/or
Diabetes Mellitus



New Plan! PPO C-SNP H5216-375	
Premium	\$0
Part B Giveback	N/A
Max Out-of-Pocket	\$5,900 In-Network/OON
PCP	\$0
Specialist	\$35
Referrals Required	NO
Inpatient Hospital	\$350 per day(Days 1-5); \$0 per day(Days 6-90)
Rx Deductible	\$150 tiers 4 & 5
Rx - Retail 30-day Supply	\$0 / \$5 / \$47 / \$100 / 30% / \$0
OTC	Health Options Spending Card \$50 / month
Key Extra Benefits	Silver Sneakers, Go365, Transportation 48 one-way at 75 miles
Hearing/Vision	Included
Dental	<p>\$2,000 annually; 0% coinsurance 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, root canals, anesthesia. OON coverage available</p> <p>Pre-enrollment form at app time & VCC form in first 30 days</p>

Chronic Condition SNP - Enrollment Process Overview

Applicant must be diagnosed with the condition by a physician and complete the following forms:

Prequalification Form

- **Completed at time of sale**
- Includes disease-specific questions
- Must be received with the application to process enrollment

Verification of Chronic Condition (VCC) Form

- **Sent to member as attachment to the acknowledgement of enrollment letter (ME1804)**
- Must be completed and signed by physician or physician's office staff
- May be signed by member (not required)
- Must be received within the first month of enrollment
- Blank VCC form **can** be provided to member at time of sale, if it makes sense to do so

Plans are required to verify condition within the first month of enrollment. However, if VCC form is received within the second month of enrollment, it can be considered valid and the CSNP plan can remain active. Member receives a VAT call as a reminder, if they have not submitted VCC by the 15th of their effective month.

More stuff you
need to know...



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.



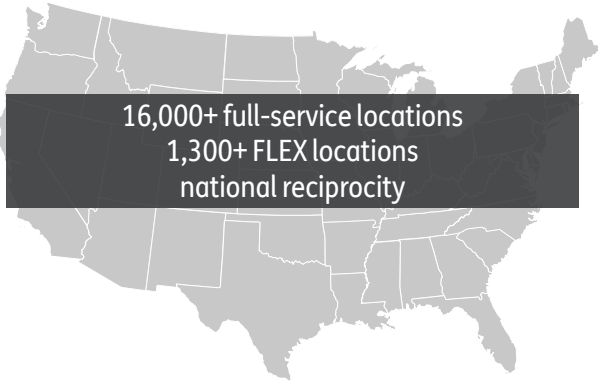
Get moving with thousands of other members from the comfort of your home with our LIVE online classes and workshops.



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.





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



Members are already enrolled in Go365 and can get started by activating their account at MyHumana.com or by calling the number on the back of their Humana ID card.



Members can participate in the offline (or paper-based) experience by calling the number on the back of their Humana ID card or filling out the information card in the Humana Welcome Packet.



Rewards must be redeemed by Dec. 31st or they will be forfeited.

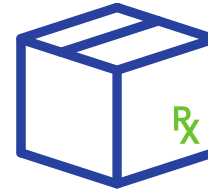


CenterWell Pharmacy and CenterWell Specialty Pharmacy



Dedicated support, always within reach

- Talk to a pharmacist or free, live chat service during business hours:
 - Monday–Friday, 8 a.m.–8 p.m., EST
 - Saturday, 8 a.m.–4:30 p.m., EST
- For urgent matters, pharmacists are available 24 hours a day, 7 days a week.
- Personalized and coordinated care to manage complex specialty conditions.



Safe and reliable mail-delivery

- 2 pharmacists review medications for safety and accuracy.
- Discreet, tamper-resistant packaging.
- Enhanced real-time tracking capabilities.

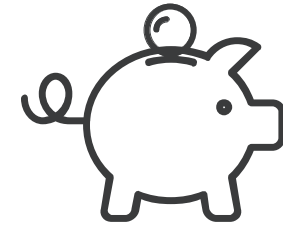
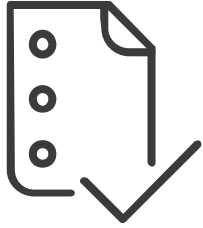


Pharmacy experience built for members

- Simplified medication ordering:
 - Phone
 - Text
 - Web
 - Mobile app
- Easy auto refills of certain maintenance prescriptions.

Agents may only discuss this information if CenterWell Pharmacy is a preferred cost-sharing, mail-order pharmacy on the plan and the beneficiary has questions regarding CenterWell Pharmacy. Agents cannot steer clients to use any provider or pharmacy and should show clients all in-network pharmacy options.

Health Survey



Available on all new to Humana only 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.



\$60 per applicant and can be done at time of enrollment.

Propel your career forward

Earn points to move up tiers and unlock amazing benefits.

Rewards	Bronze	Silver	Gold	Platinum	Ambassador	Elite Ambassador
MRC credits earned	\$50	Additional \$50	Additional \$100	Additional \$200	Additional \$400	Additional \$200
Premium agent customer service support			✓	✓	✓	✓
AHIP certification subsidy (1x/year)				✓	✓	✓
Agent roundtables					✓	✓
Community engagement kit					✓	✓

www.HumanaReachRewards.com
ReachUs@Humana.com

Recertification and Enrollment Books

These are the plans you should be ordering for 2024

Detroit-Lansing-Flint market:

H8908-005 is the HMO DSNP

H5216-385 is the PPO DSNP now available state-wide

H5216-384 is the \$0 PPO, statewide

H5216-287 is the \$0 PPO in Detroit market with \$15 Part B Giveback

H5216-306 is the \$0 PPO that has \$102 Part B Giveback Statewide

H8908-004 is the \$0 HMO in greater Detroit market

H5216-305 is the USAA sponsored MAPD PPO has \$70 Part B Giveback

H5216-190 Honor Plan MA Only \$0 PPO has \$100 Part B Giveback statewide

H5216-375 is the C-SNP

Statewide:

H5216-385 is the PPO DSNP now available statewide

H5216-388 is the PPO DSNP available outside of the tri-county area

H5216-384 is the \$0 PPO, statewide

H5216-306 is the \$0 PPO that has \$102 Part B Giveback Statewide

H5216-305 is the USAA sponsored MAPD PPO has \$70 Part B Giveback

H5216-190 Honor Plan MA Only \$0 PPO has \$100 Part B Giveback statewide

H5216-375 is the C-SNP

Recap - New for Michigan 2024

- Existing PPO DSNP that is NOW open to ALL levels of Medicaid in EVERY county in Michigan
- New PPO DSNP plan available outside of the tri-county area that has \$190/mo Healthy Options Card
- Cobranded USAA MAPD PPO plan with \$70 monthly part B giveback is now available statewide
- Honors Plan will have \$100 monthly part B giveback
- The \$0 PPO in the tri-county area has added a \$15/mo part B giveback and added dentures
- \$0 PPO with \$102 giveback has reduced the medical deductible
- C-SNP plan introduced to the Michigan market



Thank you!

Humana®