Humana Medical

Highlights for your comprehensive medical plan

Open Season dates

November 14 - December 12, 2022
Midnight, Eastern time

Virtual Benefit Fairs/Chat Days

Tuesday, November 15
Tuesday, November 22
Thursday, December 1
Thursday, December 8

Register to attend a benefit fair at **feds.humana.com**

Check out dental benefits available to Humana health plan enrollees and family members.

MDLIVE® available to all members. Learn more about virtual visits from the safety of your home on page 14.

Enroll at www.employeeexpress.gov | Coverage details at **feds.humana.com**

Questions about enrolling or coverage, call our Open Season hotline **800-314-3121**

Humana®

GCHLQMLEN 0922

Relationships are built on trust. Respect for an individual's privacy goes a long way toward building trust. Humana values our relationship with you, and we take your personal privacy seriously. Humana's Notice of Privacy Practices outlines how Humana may use or disclose your personal and health information. It also tells how we protect this information. The notice provides an explanation of your rights concerning your information, including how you can access this information and how to limit access to your information. In addition, it provides instructions on how to file a privacy complaint with Humana or to exercise any of your rights regarding your information.

If you'd like a copy of Humana's Notice of Privacy Practices, you can request a copy by:

- Visiting **Humana.com** and clicking the "Privacy Practices" link at the bottom of the homepage
- Emailing us at **privacyoffice@humana.com**
- Sending a written request to:
  Humana Privacy Office
  P.O. Box 1438
  Louisville, KY 40202

Understand your benefits

and achieve your best health

Medical plan highlights – Visit **feds.humana.com** for information

Maximize your plan benefits and minimize your out-of-pocket expenses by using in-network medical services.

Benefit	Services directed by your participating primary care physician (PCP)	Member copays for services accessed directly (no referrals required)	
		In-network	Out-of-network
Deductible	None	None	Self only = $100 Self plus one = $300 Self plus family = $300
Office visit copays – referrals required	$5 copay (referrals required)	$10 copay (no referrals required)	$10 copay
Preventive care	100%	100%	100%
Emergency room	$50 copay	$50 copay	$50 copay
Inpatient	100%	$50 copay	$50 copay
Rx coverage – retail copay	Tier 1 = $5 Tier 2 = $15 Tier 3 = $25 Tier 4 = 25%	Tier 1 = $5 Tier 2 = $15 Tier 3 = $25 Tier 4 = 25%	Not covered
Out-of-pocket maximum	Self only = $5,000 Self plus one = $10,000 Self plus family = $10,000	Self only = $5,000 Self plus one = $10,000 Self plus family = $10,000	Self only = $5,000 Self plus one = $10,000 Self plus family = $10,000
		Best value	

This is a summary of the features of the Humana point of service (POS) plan. Before making a final decision, please read the plan's Federal Brochure (RI 73-820). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal Brochure.

Dental plan highlights – Visit **feds.humana.com** for information

A non-federal benefit. These benefits are neither offered nor guaranteed under contract with the FEHB Program.

*Dental benefits are available to all enrollees and family members who become members of Humana Health Plans of Puerto Rico, Inc.

No additional premium required; no application to complete.

Dental benefits

Services	You pay
Diagnostics	$0
Preventive	$0
Restorative	25%
Periodontics	50% ($800 annual maximum)
Orthodontics	50% ($1,000 per year)

Please see dental benefits section for details.

*Visit **feds.humana.com** to view links to your plan brochure and Summary of Benefits and Coverage (SBC).

Federal Flexible Spending Account Program (FSAFEDS)

Federal Flexible Spending Account Program (FSAFEDS)

When you sign up for a Health Care FSA (HCFSA) you have money available to pay for eligible healthcare expenses on the first day your health plan goes into effect.

FSAFEDS offers paperless reimbursement for your FSA through your plan. This means that when you or your provider files claims with your FEHB plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

Learn more about this great program at www.fsafeds.com/support/faq.

Dental benefits

A non-federal benefit

These benefits are neither offered nor guaranteed under contract with the Federal Employee Health Benefits (FEHB) Program, but are made available to all enrollees and family members who become members of Humana Health Plans of Puerto Rico, Inc.

Take advantage of exams, X-rays and preventive care at no additional premium. You don't have to complete an additional application and benefits are immediately available on your plan's effective date.

Refer to the chart below for your dental coverage.

Diagnostic and preventive	You pay
Initial oral examination, one per policy year	0%
Periodic oral examination, every six (6) months	0%
Emergency oral examination, every six (6) months	0%
Complete series of radiographs (FMX), one set every three (3) years	0%
Intraoral periapical X-rays, one initial and five additional, per policy year	0%
Bitewings, one or two films; every two (2) years	0%
Panoramic film, one every three (3) years	0%
Adult (over 14 years) prophylaxis, every six (6) months	0%
Children (under 14 years) prophylaxis, every six (6) months	0%
Topical application of fluoride for children (under 19 years), limited to one (1) every six (6) months	0%
Sealant per tooth, per insured tooth per lifetime	0%
Space maintainer, one per area per insured per lifetime	0%

Restorative	You pay
Amalgam restorations and/or resin restorations	25%
Endodontics: includes canal treatment and canal filling for anteriors, bicuspids and molars	25%
Extractions and oral surgery, including post operatory care and local anesthesia	25%
Pallative treatment	25%
Stainless steel crowns in primary teeth	25%

Prosthesis	$800 annual maximum
Crowns	50%
Partial and complete dentures, including repair adjustments	50%
Removable bridge	50%
Fixed brige	50%

The above services will be covered only if they are medically necessary.

Dental benefits

A non-federal benefit

Periodontic ..... **$800 annual maximum**

Periodontics exams	50%
Gingivectomy and gingivoplasty	50%
Root planting	50%
Gum disease and the bone that holds the teeth	50%

Orthodontics ..... **$1,000 per year**

Braces and treatment, up to a maximum of $600	50%
Monthy visits, up to a maximum of $100	50%
Retainers, up to a maximum of $300	50%

The above services will be covered only if they are medically necessary.

General exclusions

- Services related to cosmetic procedures
- Services performed prior to the effective date of policy
- Accidents or illnesses covered on related to the State Insurance Fund Law or Affordable Care Act (ACA)
- Any benefit or service not specified on the basic dental coverage of the policyholder
- Services on past policy year aren't accumulated for the next year

No additional premium required; no application to complete.
Call **800-314-3121** option 1, then option 2 to find out more about your benefits.

Vision plan 453

A non-federal benefit – $44 allowance plan

These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Humana Health Plans of Puerto Rico, Inc.

Vision coverage

This plan provides coverage for one vision exam and one pair of eyeglasses or contact lenses every 12 months for each covered member.

In addition to the plan benefits, Humana members also receive discounts for many vision services and materials. Some of these discounts and discounted fees are outlined below. Additional information can be obtained through **Humana.com**. (Please note: Discounts are a feature of Humana membership and not considered as insurance.)

For a complete participating optical provider listing, call **888-289-0595**, or you can visit www.eyemedvisioncare.com or **Humana.com**.

Services	Plan pays at participating providers	Plan pays at non-participating providers
Vision examination		
Exam with dilation as necessary	100%	up to $35
Standard plastic lenses		
Single vision	100% after $10 copayment	up to $25
Bifocal	100% after $10 copayment	up to $40
Trifocal	100% after $10 copayment	up to $55
Lenticular	100% after $10 copayment	up to $55
Frames		
Any frame available at provider location	$44 allowance for any frame, plus member receives a 20% discount off balance over $44	up to $25
Contact lenses (material only)		
Conventional	$50 allowance, plus member receives a 15% discount off balance over $50	up to $40
Disposable	$50 allowance	up to $40
Medically necessary	$50 allowance	up to $40
Lens option discount		
UV coating	$15	N/A
Tint (solid or gradient)	$15	N/A
Standard scratch-resistance	$15	N/A
Standard polycarbonate	$40	N/A
Standard progressive (add-on to bifocal)	$65	N/A
Standard anti-reflective	$45	N/A
Other add-ons and services	20% discount	N/A

Vision plan

Limitations and exclusions

No benefit is provided for:

1. Any vision service received more than once per 12-month period
2. Contact lenses, if not in lieu of glasses
3. Replacement of lost or damaged lenses, frames or contact lenses
4. No-line bifocals
5. Safety lenses and frames
6. Nonprescription glasses or vision devices
7. Two pairs of eyeglasses in lieu of bifocals
8. Medical or surgical treatment of the eyes
9. Vision services provided as a result of any workers' compensation law or similar legislation, or obtained through or required by any government agency or program, whether federal, state or any subdivision thereof
10. Orthoptics, vision training or vision therapy
11. Acute emergency eye care

Participating provider benefits apply only when services are obtained from an EyeMed® participating optical provider.

Non-participating provider benefits apply only when services are obtained at a non-participating optical facility. To obtain reimbursement for services at a non-participating optical facility, you must submit a Reimbursement Form. You will be reimbursed according to Humana's benefit allowance schedule.

Reimbursement Forms must include an itemized receipt containing your name, Social Security number, date of service, description of services received and the type of benefit received. To obtain a Reimbursement Form, call **888-289-0595**.

Participating primary care and specialist physicians and other providers in Humana's networks are not the agents, employees or partners of Humana or any of its affiliates or subsidiaries. They are independent contractors. Humana is not a provider of medical services. Humana does not endorse or control the clinical judgment or treatment recommendations made by the physicians or other providers listed in network directories or otherwise selected by you.

To request a Reimbursement Form and for processing information, contact our Customer Care department at the phone number listed on your Humana member ID card.

Member will receive a 20% discount on remaining balance beyond plan coverage at participating providers, which may not be combined with any other discounts or promotional offers. The additional discount does not apply to EyeMed providers' professional services or contact lenses. Retail prices vary by location.

Please refer to your plan brochure for more information on the company providing your benefits.

Humana Discount Select Vision program offered by EyeMed

A non-federal benefit

These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Humana Health Plans of Puerto Rico, Inc.

As a Humana member, you receive the EyeMed vision discount program at no cost to you. EyeMed offers access to more than 70,000 eye doctors in more than 24,000 locations including LensCrafters®, Pearle Vision®, Target Optical® and many other private practitioners.

When speaking with a provider or a Humana agent, be sure to reference:

- Discount plan name: **Humana Discount Select**
- Discount plan code: **9242587**

When speaking with a provider, be prepared to also share your Humana member ID card information.

How to use the program

Not all providers on the network must accept discount programs. For the best experience, contact your preferred provider to confirm they accept the discount plan name and code listed above.

Here are the ways you can find a network provider:

- **Search using the online provider locator:** Go to **Humana.com** > Shop for Plans > choose option: Find an eye doctor (under Individual & Family) > choose option: EyeMed plan (Optimum, Focus, Advantage). Confirm the provider's discount-plan participation by contacting them directly.
- **By phone:** Call Humana's toll-free locator service at **866-995-9316**
  - When prompted, say the word "discount."
  - When prompted, press 2 to indicate you're not using a mobile phone (even if you are).
  - Tell the representative that you are looking for a provider associated with the discount plan name and code listed above.
  - Confirm the provider's discount-plan participation by contacting them directly.
- **Lasik and PRK providers by phone:** Call **844-608-2020** and confirm the provider's discount-plan participation by contacting them directly.

Vision discount program (retail prices may vary by location)

Exams	Discount
Routine exam	$5 off
Contact lens exam	$5 off

Standard plastic lenses	You pay
Single vision	$50
Bifocal	$70
Trifocal	$105

Lens options	You pay
UV coating	$15
Tint (solid and gradient)	$15
Standard scratch resistant	$15
Standard polycarbonate	$40
Standard progressive (add-on to bifocal)	$65
Standard anti-reflective coating	$45
Other add-ons and services	20% discount

Frames

Discount available—40% off retail price—on all frames except when prohibited by the manufacturer.

Contact lenses

Conventional lenses are 15% off retail price. Discount applied to materials only (excludes disposable).

Laser vision correction*

Lasik or PRK from U.S. Laser Network is 15% off retail price or 5% off promotional price.

Service	Frequency
Examination	unlimited
Frames	unlimited
Lenses	unlimited
Contact lenses	unlimited

*Because Lasik or PRK vision correction is an elective procedure performed by specially trained providers, this discount may not always be available from a provider in your immediate location. For a location near you and the discount authorization, please call **844-608-2020**.

Discount only – not insurance - Discounts are only available at participating providers. Not all providers participate in every plan or offer all services, and discounts on non-covered services may not be available through all providers, or in all states. Please verify with the provider that the discount will be accepted prior to use. The range of discounts will vary based upon the participating provider chosen to provide services. Retail prices may vary by location. Humana does not make payment for these services. You are obligated to pay for all services received, and you will receive a discount from the participating provider. These discount programs are not part of your insurance product. Service providers are solely responsible for the provision of products and services. Humana and its affiliates are not liable for product defects, provider negligence or other errors in the delivery of discount products or services.

You may receive a 20% discount on items purchased at participating providers that are not specifically covered by this discount design. The 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed providers' professional services or contact lenses. Members may contact their participating provider to determine if any discounts are available on non-covered services. Retail prices may vary by location.

For Texas members: To file a complaint, please call the Texas Department of Licensing and Regulation toll-free (in Texas) at **800-803-9202** or Relay Texas at **800-735-2989.**

Limitations/exclusions

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan
- Services provided as a result of any workers' compensation law
- Discount not available on frames when the manufacturer prohibits a discount
- Providers not required to accept discounts on non-covered services

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.

EyeMed is a third party vendor. Humana's contract with EyeMed does not release a member of any obligations under the policy or change the terms of the policy. Participation in the EyeMed program is voluntary. All representations and warranties contained in this marketing material are made solely by EyeMed, not Humana. Humana and EyeMed, including each party's respective affiliates and subsidiaries, are independent, nonaffiliated entities. Humana, its parent and affiliates are not liable to members for the negligent provision of services by EyeMed.

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 non-emergency situations.

Virtual visits (telemedicine)

Try virtual visits with board-certified doctors, for non-emergency conditions, 24/7 with MDLIVE.* 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.† MDLIVE also provides non-emergency psychiatric and therapy services and treatment for anxiety, depression, grief, addictions and other mental health conditions. **Mental health visits are by scheduled appointment only.**

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.

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.

Humana | MDLIVE

Professional care that's virtually there

Register today for Humana virtual visits powered by MDLIVE

You don't have to be at your doctor's office to receive quality professional healthcare. **Get non-emergency medical attention—anywhere, anytime.**

Simply use your phone, tablet or laptop to reach a U.S.-based, board-certified doctor **24 hours a day, 7 days a week.** Mental health virtual visits are available by appointment only, but you can **schedule a visit at a time that's convenient for you.**

When your doctor is not available, use **virtual visits** to get help with things like allergies, skin irritation, flu-like symptoms, managing a chronic condition like high blood pressure or arthritis and much more.

Virtual visits are a convenient way to **access care** when you are **at home** or **on the go**.

Get started in one of these ways:

1. Download the **MDLIVE mobile** app from the App Store® or Google Play®
2. Visit the following website: **MDLIVE.com/Humanapr**
3. Call **888-921-0314 (TTY: 711)**
4. Text **Humanapr to MDLIVE (635483)**

To help you achieve lifelong well-being

Learn more about programs and tools to help optimize your benefits

Tobacco cessation

Don't give up on quitting. You can get help to break the tobacco habit. Tobacco use is a serious and complicated addiction. With the right support, you can quit.

Know the e-cigarette risks:

- Most e-cigarettes contain nicotine
- Nicotine is highly addictive and can harm adolescent brain development
- E-cigarettes can contain other harmful substances besides nicotine
- Young people who use e-cigarettes may be more likely to smoke cigarettes in the future

For additional cessation programs, please visit www.smokefree.gov or call **800-QUIT-NOW.** For members under 18, please visit www.teen.smokefree.gov for age-appropriate quit methods and tools.

APS Healthcare

Humana Puerto Rico provides tobacco cessation counseling through our Managed Behavioral Health Organization, APS Healthcare, and will give you the assistance you need. The program consists of telephonic interventions with the member and the member will need to answer two questionnaires that will help the case manager to define their treatment plan.

- Motivational level to quit smoking
- Nicotine dependence level

For additional information, please contact APS Clinics at **888-323-1464** or **787-641-9133** or access the link: www.apshealth.com/english/aps-clinics/.

The Cessation Line "Dejalo Ya"

Humana members can receive counseling, education materials and member outreach when accessing the state sponsored quit line services. The program is known as "Dejalo Ya." The Puerto Rico Health Department, Quit Line Service number is **877-335-2567**, available Monday – Friday, 9 a.m. – 9 p.m., and on Saturday, Sunday and holidays, 9 a.m. – 6 p.m.

This telephone counseling line is available to all residents of Puerto Rico who wish to quit smoking. It is a free service that supports the participant to create a personalized plan, which includes 12 follow-up calls for one year, and sends support material by mail and motivational text messages.

The calls offer guidance to the participant on different ways to quit smoking, pharmacological alternatives, and nicotine replacement therapy, among other issues related to tobacco withdrawal. For additional information, you can access the link: dejaloyapr.salud.gov.pr/.

To help you achieve lifelong well-being

Learn more about programs and tools to help optimize your benefits

Wellness benefits

Your health plan covers an annual Health Assessment and biometric screening.

A Health Assessment is more than just a questionnaire and a biometric screening is more than just a test. These are the best ways to catch potential health issues early.

Benefits of Health Assessments—now available online at **feds.humana.com/health-wellness**

The Health Assessment provides a benchmark to measure progress and covers the key areas that relate to an individual's overall well-being, including: medical history, weight, blood pressure and other personal measurements, tobacco and alcohol use, eating habits, fitness and exercise, lifestyle habits and mental well-being.

Complete your Health Assessment by visiting **feds.humana.com/health-wellness**.

Benefits of biometric/wellness screening

It's easy to complete and gives you an accurate picture of your health. You'll not only know your numbers, but you'll be able to understand them, so you can make healthier choices. The biometric screening measures a range of health indicators, such as waist circumference, body mass index (BMI), blood pressure, cholesterol, triglycerides and blood sugar. Screenings are coordinated on-site with a local point person and by request to EducationandPreventionRequest@humana.com.

Visit **feds.humana.com/health-wellness** to learn more.

Pharmacy

It's easy to start using your pharmacy plan. When your doctor prescribes a medicine, take your prescription and Humana member ID card to a pharmacy in the Humana Pharmacy Solutions® network. The Rx4 prescription drug benefit places drugs in four tiers. Each tier has a different copay. Check your pharmacy and drug coverage details at **MyHumana.com**.

CenterWell Pharmacy

Humana's mail-delivery pharmacy, CenterWell Pharmacy™, lets you order up to a three-month supply of your medicines sent directly to your home. You can learn more at **CenterWellPharmacy.com**.

Other pharmacies may be available in our network. You can locate network pharmacies by visiting **Humana.com/finder/pharmacy**.

Maintenance medications

Your benefit includes a 90-day supply at 2 times Rx copay for mail order and 2.5 times Rx copay at retail.

What if my drug is not on the Drug List?

If your drug isn't included on this list of covered drugs, you should visit **Humana.com** to see if your drug is covered. You can use the drug search tool by signing in to MyHumana to view alternatives for your drug. If your drug is not on our Drug List, your doctor can ask Humana to make an exception to cover your drug.

To help you achieve lifelong well-being

Learn more about programs and tools to help optimize your benefits

Personal Nurse

Personal Nurse® is a phone-based service where you work one-on-one with a nurse, who is dedicated to helping you with your health. You can talk with your nurse about serious health issues, chronic conditions, medications and your overall well-being. You talk with the same nurse every time. For further information, do not hesitate to call toll-free **866-488-5992.**

What does your Personal Nurse do?

- Helps you understand and manage your health conditions. The nurse will help you identify health goals, explore treatment options with you and guide you to resources so you can make informed decisions and take control of your health.
- Collaborates with you and your doctors as part of your care team. The Personal Nurse service doesn't replace your doctor. Instead, your nurse will work with you to support you in following your doctor's treatment plan.

Calidad Humana

If you or any member of your family has any health condition such as asthma, congestive heart failure, arterial coronary disease, chronic obstructive pulmonary disease, diabetes, hyperlipidemia or obesity, this program is for you. A nursing professional will follow up with you over the phone to provide guidance and support. You can become more knowledgeable about your condition and start acting on the recommendations offered by a health professional. For more information, call **877-589-2819.**

HumanaBeginnings

During pregnancy, many questions come up about this very special period. The prenatal program is ideal for support during and after pregnancy. HumanaBeginnings® has professionals at hand, trained in prenatal education, breastfeeding and postpartum care.

Call **866-488-5992** to participate in the program and enjoy its benefits. Ask about the delivery and breastfeeding workshops near your area.

Online resources

feds.humana.com

Online tools include:

- Newly hired employees can easily navigate their plan choices
- Ability to view benefits, rates and in-network doctors and hospitals available to you based on service area ZIP code
- Learn "What's new" about enhanced medical plan benefits, dental offerings and wellness discounts
- Enroll in medical plans online
- Educate yourself about Humana's health and wellness programs
- Search Humana's Drug List for prescription drugs and their estimated retail prices

MyHumana

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.**

Once you receive your Humana member ID card, you can register for immediate access to MyHumana, your secure online account with Humana. Here, you can:

- Access all your plans
- View, print and email ID cards
- Check your claim status
- Review deductibles, coverage levels and limits
- Find a doctor near you
- Chat with a representative with questions about your plan

Use MyHumana anywhere

Download the MyHumana mobile app from your app store. You can also sign up for text message alerts* at **Humana.com**. Register for MyHumana today to stay connected to your health benefits anytime you need them.

*Message and data rates may apply.

How to enroll

Choose your plan

- Visit **feds.humana.com** for a complete list of plans available to you and your family
- Be sure to select your enrollment code for the enrollment type that works best for you

Two easy ways to enroll

Online

You may be able to enroll online at www.employeeexpress.gov (view a listing of participating agencies at www.opm.gov).

Paper

Complete the Standard Form (SF) 2809 by visiting your human resources office.

For more information, visit the Office of Personnel Management (OPM) website at www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/.

This brochure is intended to provide a high-level overview of Humana plans and benefits. It is not intended to provide detailed information on state-specific benefits, limitations, waiting periods or exclusions. Product availability, options, benefits and riders vary by state. Products may not be approved in all states.

Offered by Humana Health Plans of Puerto Rico, Inc.

GCHLQMLEN 0922

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): Wódahí béésh bee hani'í bee wolta'ígíí bich'į' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'dę́ę́ niká'adoowoł.
العربية (Arabic)
الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Notes

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2023 rate information for Humana Health Plans of Puerto Rico, Inc.

Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of enrollment	Enrollment code	Biweekly Your share (enrollee)	Monthly Your share (enrollee)
Puerto Rico			
High option self only	ZJ1	$56.86	$123.20
High option self plus one	ZJ3	$122.25	$264.87
High option self plus one	ZJ2	$127.93	$277.19

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