

Humana Medicare Employer Plan

Plans that go the extra mile



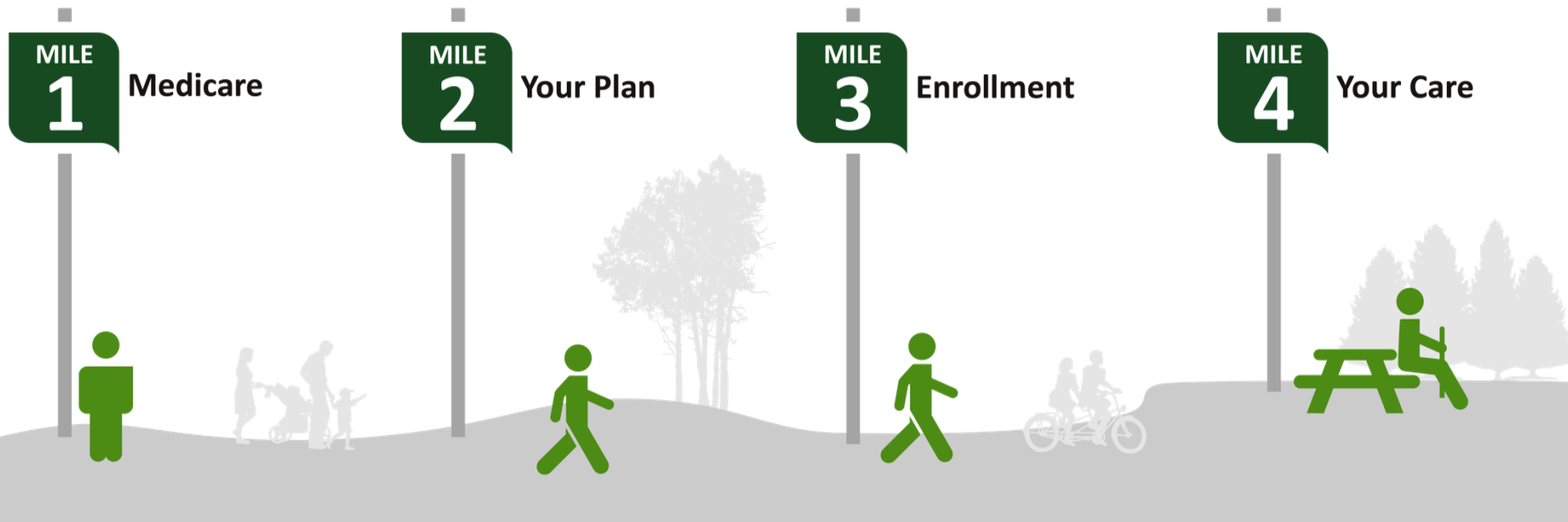
Humana®

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Making Healthcare Decisions: What You Need to Know

What We Will Discuss Today:



How does Medicare work, and how is it different from Medicare Advantage?

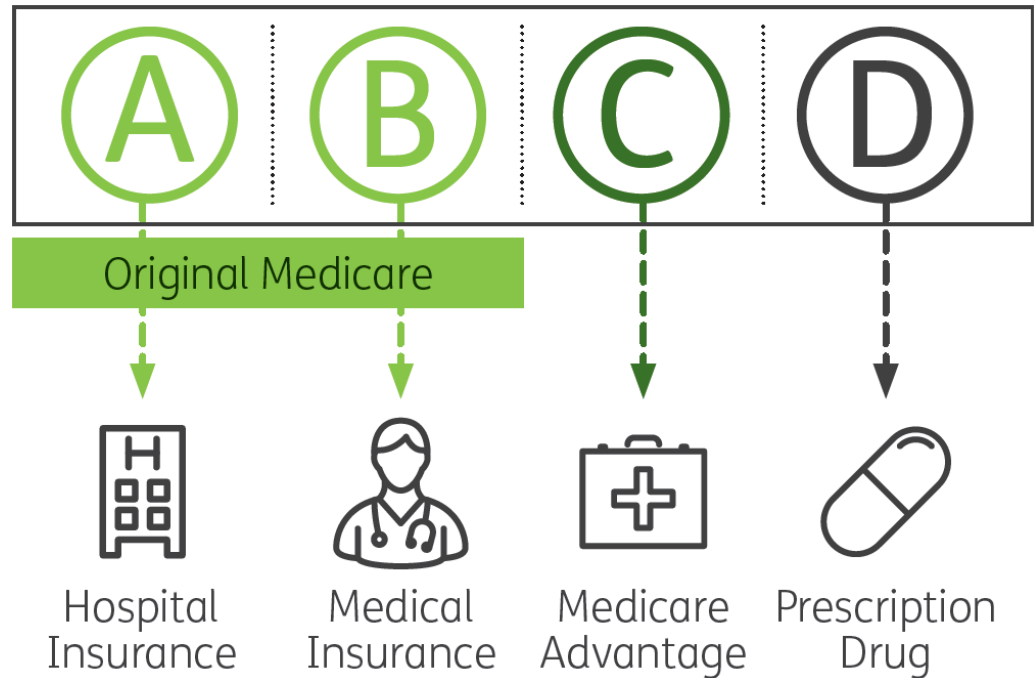
What is our plan, and how does it work for me?

How do I enroll?

What happens after I enroll?

Humana

Medicare 101



Medicare Part C covers everything parts A and B cover, including hospital and medical services. You still have Medicare if you elect Medicare part C coverage.

Medicare and Medicare Advantage

Original Medicare
(Primary)

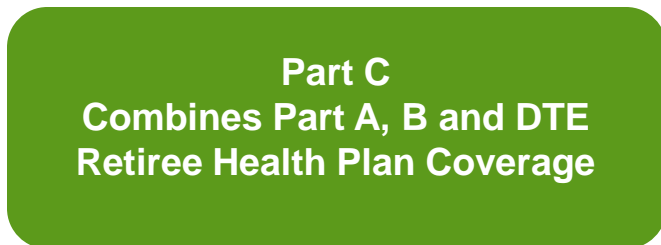


Supplemental
(Secondary)

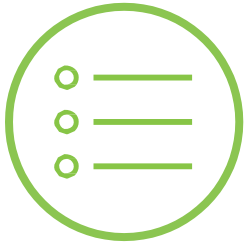


- Members with Original Medicare often choose to get a Medicare Supplement plan to get additional-coverage.
- Possibility to have up to 3 different cards

Humana Medicare Employer PPO



- No need for Medicare Supplemental Coverage
- You are still required to pay your Part B premium



Humana Medicare Advantage

At Humana, we help you understand the many aspects of Medicare and try to make your options easy to select, enroll in and use.

About Humana:



Dedicated to communities around the country for **more than 30 years**



Over 8.3 million Medicare members just like you, across **all 50 states**¹



Providing Medicare plans to beneficiaries **since 1987**

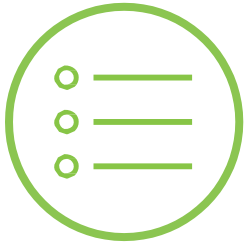


Easily find a provider with our **nationwide network of providers**

“I have been on the Humana MA PPO since 2010, and it is the best insurance I’ve had. Their customer service is second to none.”

***– Edwin C. Louisville, KY
Humana MA PPO plan***

¹Humana Inc. 2016 Annual Report, February 2017



Who is eligible for Humana Medicare Employer Plan?

You and your covered dependent(s) age 65 or older on or before Jan. 1, 2019.

Non-Represented

- DTE Electric—Retired prior to 4/1/1994
- DTE Gas—Retired prior to 1/1/1992

Local 223 Electric

- Retired prior to 4/1/1994
- Hired prior to 6/7/2010 and retired 4/1/1994–8/2/2013

Local 223 Gas and T&SO

- Retired prior to 1/1/1992
- Hired prior to 6/7/2010 and retired 1/1/1992–8/2/2013

Local 17

- Retired prior to 4/1/1994
- Hired prior to 9/24/2012 and retired 4/1/1994–11/5/2012

Greater Michigan

(Local 70, Local 132, Local 799 Northern)

- Retired prior to 1/1/1992
- Hired prior to 6/5/2011 and retired 1/1/1992–8/2/2013

Local 799 TS&O

- Retired prior to 1/1/1992
- Hired prior to 10/10/2010 and retired 1/1/1992–8/2/2013



What is a PPO?

Humana's Preferred Provider Organization (PPO)



Humana


Humana.
Humana Medicare (Employer PPO)
 A Medicare Health Plan

CARD ISSUED: MM/DD/YYYY




MEMBER NAME
Member ID: HXXXXXXXXX
 Plan (80840) 9140461101

DTE ENERGY
 Group: XXXXX

Copayments
 OFFICE VISIT: \$0
 SPECIALIST: \$0
 HOSPITAL EMERGENCY: \$0

 **DTE Energy**

CMS XXXXX XXX

-  No Copayment for certain Preventive Care
-  Out-Of-Pocket Maximum
-  Worldwide Emergency Coverage

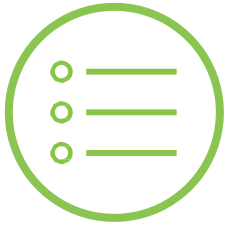
- One Humana ID Card for medical coverage. An additional ID Card for prescription coverage with Express Scripts



Your PPO Benefits

With your PPO plan, you will pay the same amount whether you go in-network or out-of-network for care.

Your PPO plan	
Annual Deductible	\$0
Annual Maximum Out of Pocket	\$0
Hospital Care	
Outpatient Hospital Visits	\$0
Inpatient Hospital	\$0
Physician and Facility Services	
Primary Care Physician	\$0
Specialist	\$0
Outpatient Ambulatory Surgical Center	\$0
Durable Medical Equipment	\$0
Emergency Services	
Emergency Room Care	\$0
Urgent Care	\$0



Your Prescription Benefits

With your PPO plan, your prescription coverage will be administered by Express Scripts with a separate ID card.

Moving from...	Prescription Administrator	Prescription Copays
PPO / Traditional	Express Scripts	Same as the current prescription copays offered under the Retiree Medical PPO/Traditional option
HMO	Express Scripts	Same as the current prescription copays offered under the Retiree Medical PPO option

A brochure titled “Introducing your new retiree medical program...Humana Medicare Employer Preferred Provider Organization (PPO) Program” was mailed to your home and page 5 compares your current prescription copays to the prescription copays tied to enrollment in Humana Medicare Employer PPO.



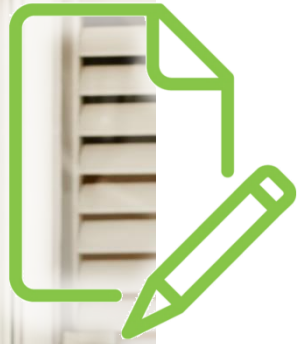
How to Enroll

Enroll with the option(s) available to you.

- ▶ **Current PPO Retirees:** DTE will get your information and automatically enroll you in the Humana plan.
- ▶ **Current HMO Retirees:** Select Humana during DTE's annual enrollment period **October 22nd – November 2nd**.
 - Log on to ybr.com/dteenergy or call YBR at 866-899-4DTE (4383)



Your enrollment kit is an important tool. The packet includes information on your healthcare coverage along with extra services included in your Humana plan.



What to expect after you enroll



Enrollment confirmation
Early December



Humana member ID card
Mid December



Health Survey
Late December/early January



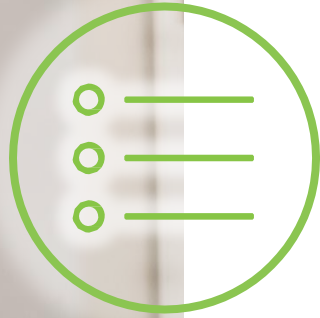
Evidence of Coverage (EOC)
January



Building Healthy Relationships

Benefits of having a Primary Care Physician (PCP)

- Your PCP can get to know your overall health history
- You can build a trusting, long-term relationship
- Your plan doesn't require referrals to see other providers
- Your PCP will help take care of you when you're sick and help you stay healthy with preventive care



Physician Finder

Humana's online provider directory

With Physician Finder you can:

- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name
- Find out if provider is accepting new patients

Find a doctor or pharmacy

Quickly locate a doctor, hospital, dentist, vision provider or pharmacy.

Search



You can locate the Physician Finder tool on the home page at [Humana.com](https://www.humana.com) or MyHumana mobile app once you are a member.



Extra Benefits and Resources



A total health and physical activity program at no extra cost.

silversneakers.com



A wellness program just for Humana members at no extra cost.

Go365.com



Extra Benefits and Resources

Humana

At Home

If you are eligible, Your care manager can help you:

- Understand your doctor's advice
- Learn about and find ways to help you afford your medicine
- Make arrangements to get to medical appointments
- Make your home a safer place to live
- Provide ways to help you get meals and groceries



Extra Benefits and Resources

Virtual Visits – Medical and Behavioral Health

Visit with a doctor, practitioner or mental health professional via phone and/or video for non-emergency medical and behavioral health conditions.

- Talk with a doctor or mental health professional from the comfort of your home
- Private, secure and confidential
- Common conditions treated: allergies, cold and flu, urinary tract infections, diarrhea and fever, depression, anxiety, stress

Three ways to talk to a doctor

- MDLIVE.com/yourbenefit
- 1-888-673-1992 (TTY:711)
- Download the MDLIVE mobile app from the App Store® or Google Play™



Download the MDLIVE mobile app from the App Store® or Google Play™ - Internet access required and data fees may apply. Additional behavioral health virtual visit providers may be available. Contact your plan administrator or call the number on the back of your Humana ID card.



Extra Benefits and Resources

HumanaFirst[®] Nurse Advice Line

Advice at no extra cost from a registered nurse 24 hours a day, seven days a week.

Questions about an immediate, non-emergency health concern, or questions about a particular medical condition or general information about a Humana health resource.

A registered nurse will help you determine if you can manage your care at home or need the attention of a medical professional. Call anytime, day or night, to speak with a registered nurse about illnesses or injuries.

After you seek medical care. Call when:

- You need a "refresher course" in changing your bandage after a recent surgery
- You've been diagnosed with a health condition like diabetes or cancer
- You just want to talk with a healthcare professional or find out what help is available

1-800-622-9529 (TTY: 711), 24 hours a day, seven days a week.

This service isn't intended for emergencies. In case of emergency, dial 911.



Extra Benefits and Resources

Humana Well Dine

After your overnight inpatient stay in a hospital or skilled nursing facility, you're eligible for 10 nutritious, precooked frozen meals delivered to your door at no additional cost to you.



Extra Benefits and Resources

My **Humana**.

Whether you prefer using a desktop, laptop or smartphone, you can access your healthcare information in one convenient place.

- View your plan and coverage details
- Check the status of your claims
- View electronic versions of letters sent to you
- Track your healthcare spending
- Find providers in your network
- Get tips for staying healthy



SmartSummary

An overview of your health benefits and health spending, throughout the year.

- Stay informed
- Clear and detailed financials
- Information you can share with your provider

SmartSummaryRx[®]

Your personal prescription benefits statement

This summary is your "Explanation of Benefits" (EOB) for your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. **THIS IS NOT A BILL.**

Where you are in your plan as of April 30, 2015

You are here
You pay copayments/coinsurance. During this stage, you (or others on your behalf) pay the full cost of your drugs. You begin in this payment stage when you fill out your first prescription of the calendar year.

Stage 1
You pay copayments/coinsurance.

Stage 2
You pay coinsurance.

Stage 3
You pay copayments/coinsurance.

Stage 4
You pay copayments/coinsurance.

Firstname A Lastname

Member ID: H12345678
Plan name: Humana Enhanced Plan
Rx PCH or Rx Group Number: 01230000

Statement date: April 1-30, 2015

This summary includes: Sections 1-6

- 1: Which "cost payment stage" are you in?
- 2: Your prescriptions during the past month
- 3: Your "out-of-pocket costs" and "total drug costs" (amounts and definitions)
- 4: Updates to the plan's Drug List that will affect drugs you take
- 5: If you see mistakes on this summary or have questions, what should you do?
- 6: Important things to know about your drug coverage and your rights

Sections 1-4 include: hospital claims, Limits, Benefits, and a brief description of benefits. To protect the plan, benefits, and coinsurance may change each year.

Call us at 1-866-255-7451 Monday-Sunday, 8 a.m. - 8 p.m. and holidays your call is handled by our automated phone system. We are available for free in other languages. Our Customer Care at Home Care also has free services available for non-English speakers.

Responsible for costs on your behalf: Humana. For more information, call Humana Customer Care at 1-866-255-7451. For Spanish services, call Humana Servicio al Cliente al 1-866-255-7451. For Chinese services, call Humana Servicio al Cliente en chino al 1-866-255-7451.

Numbers to watch

	This month	This year
Total drug costs	\$121.77	\$121.77
Out-of-pocket costs	\$28.00	\$28.00

(Adjustment amount due to updated information on your previous Part D coverage as of April 16, 2015.)

Total drug costs	\$100.00
Out-of-pocket costs	\$50.00

Contact Us
If you have questions or need help, contact us free of charge.

Benefit questions
Visit Humana.com or call 1-800-261-6919 (TTY: 711).

Hours of operation
Monday - Sunday, 8 a.m. - 8 p.m. (Saturdays, Sundays and holidays, your call may be handled by our automated phone system.)

For large print or another format
To get this material in other formats, or ask for language translation services, call Humana Customer Care at the number on this page.

Humana

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Y0042_08H1502ES
CMS Approved MMIC#3333

U.S. 123 456 STREET
ANYWHERE, OK 12345-6789

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Stay Connected With Humana

You will have a dedicated customer care team to help you with anything related to your Humana plan.

1-866-396-8810

(TTY:711)

Monday – Friday

8:00 a.m. – 9:00 p.m.

*My*Humana®

Use *MyHumana* as an online tool to access your benefits information anytime. Or use the *MyHumana* app.



Thanks
for your time and
attention

Questions?

For more information:

- Refer to your enrollment kit
- Visit [Humana.com](https://www.humana.com)
- Call Group Medicare customer care



Thank You

Humana is a Medicare Advantage HMO, PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Call 1-866-396-8810 (TTY: 711) for more information.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

MDLive: Limitations on healthcare and prescription services delivered via remote access technology and communications options vary by state. Remote access technology services are not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.

Discrimination is Against the Law

Humana Inc. and its subsidiaries (“Humana”) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Humana does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion.

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.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-877-320-1235 or if you use a TTY, call 711.

If you believe that Humana has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Discrimination Grievances
P.O. Box 14618
Lexington, KY 40512 - 4618

If you need help filing a grievance, call 1-877-320-1235 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 the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-866-396-8810 (TTY: 711).

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-396-8810 (TTY: 711).

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-396-8810 (TTY: 711)。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-396-8810 (TTY: 711).

한국어 (Korean): 주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-396-8810 (TTY: 711) 번으로 전화해 주십시오.

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-396-8810 (TTY: 711).

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-396-8810 (телетайп: 711).

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-396-8810 (TTY: 711).

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-396-8810 (ATS : 711).

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-396-8810 (TTY: 711).

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-396-8810 (TTY: 711).

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-396-8810 (TTY: 711).

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-396-8810 (TTY: 711).

日本語 (Japanese): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-396-8810 (TTY: 711) まで、お電話にてご連絡ください。

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-866-396-8810 (TTY: 711) تماس بگیرید.

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, kojí' hódíłnih 1-866-396-8810 (TTY: 711).

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-866-396-8810 (رقم هاتف الصم والبكم: 711).

YouTube Videos

Marlene "Starts With Healthy" with Her Medicare Advantage Plan

Key words: Mammogram; Care manager calls

Time: 0:57 <https://www.youtube.com/watch?v=WEdFxl6wPs>

Frank Discusses His Medicare Advantage Plan

Key words: SilverSneakers; Care Mgr/nurse calls; provider list

Time: 1:03 <https://www.youtube.com/watch?v=3MNcykF1Nt4>

Adrienne Talks About Her Medicare Advantage Plan

Key words: SilverSneakers; Type 2 diabetes; loves PCP

Time: 1:13 <https://www.youtube.com/watch?v=fbGZmYzimmE>

Patricia Shares Her Experiences as a Medicare Advantage Member

Key words: SilverSneakers; Exercise

Time: 1:01

<https://www.youtube.com/watch?v=APNvffNf7zQ&index=6&list=PLFOFFED835C423020>

Senior Athlete Pat Fujii: Runner, Role Model, Game Changer

Key words: exercise; health; start with healthy; gym

Time: 2:18 <https://www.youtube.com/watch?v=ng8zB4jq90U>

Donald Celebrates His 90th Birthday With His Humana At Home Care Manager

Key words: Heart surgery; safety in home; medication mgmt, provider; frequent hospital visits

Time: 4:31 <https://www.youtube.com/watch?v=cMzYem8eg1Q>

Pickleball: A Fun Way for Seniors to Get Active

Keywords: Exercise; Start with Healthy

Time: 2:05 <https://www.youtube.com/watch?v=PeBMSRiC4Qs>

Bold Goal

Keywords: Community; 20% healthier

Time: 1:48

<https://www.youtube.com/watch?v=tKrVHDnIsFI&feature=youtu.be>

New Account Setup with HumanaPharmacy.com

Key words: Simple, register

Time: 0:25 <https://www.youtube.com/watch?v=dilK8dIScbw>

Quick Refill Feature on HumanaPharmacy.com

Key words: One easy step

Time: 0:27 <https://www.youtube.com/watch?v=msUGPI6kJUU>

Humana Health Coaching

Key words: health coaching, wellness

Time: 1:38 <https://www.youtube.com/watch?v=ROfDuf-v39Q>