

Benefits for your needs today—and tomorrow

At Humana, our commitment to veterans includes getting to know you and your goals, learning what matters most to you and giving you the confidence to choose the right plan for you—the whole you.

That's just part of what we call human care.

How to speak Medicare

Medicare: Health insurance for people 65 or over, under 65 with certain disabilities and any age with end-stage renal disease (ESRD).

Special Needs Plan (SNP): Plans designed to meet the needs of people with Original Medicare and at least one of the following:

- A chronic condition
- Medicaid assistance from the state
- A need for nursing care, at home or in a facility like a nursing home

Medicare Supplement insurance plans (Medigap): Plans that help pay certain costs not covered by Original Medicare.

Formulary (Drug List): A list of drugs covered by your plan, often divided into tiers based on cost.

Medicare Advantage plans

Health maintenance organization (HMO): Generally, a primary care physician arranges your healthcare in the plan's network.

Preferred provider organization (PPO): Allows you to choose any provider, though you may pay less for in-network providers.

Private-fee-for-service (PFFS): May offer more freedom to choose providers, but a network arrangement may still apply. Providers must accept Medicare and agree to bill the PFFS plan per its terms and conditions.



To learn more about how you can enhance your Original Medicare coverage, visit www.medicare.gov.



Answers at your fingertips

Here are important Medicare resources to help you make an informed choice.

Medicare Advantage

Search for Medicare Part C in the “Medicare & You” handbook at www.medicare.gov.

US Department of Veterans Affairs

Visit www.va.gov.

CHAMPVA

Visit www.va.gov/health-care/family-caregiver-benefits/champva.

TRICARE

Visit www.tricare.mil.

Financial assistance for limited incomes

See if you qualify by contacting your state Medicaid office or calling the Social Security Administration at 1-800-772-1213.

If you use a TTY, call 1-800-325-0778, Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

Medicare Supplement plans are not connected with or endorsed by the U.S. Government or the federal Medicare program. Other mail-delivery pharmacies are available in network. Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

At Humana, it is important you are treated fairly. Humana Inc. and its subsidiaries 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, gender identity, ancestry, marital status or religion. **English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235 (TTY: 711)**. **Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235 (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 **1-877-320-1235 (TTY : 711)**。



Supporting veterans' health and everything about who you are

Are you Medicare-eligible?
Explore plans that may work with VA
and other coverage you may have.



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Plan choice considerations	
COST	How much will you pay for premiums, deductibles, coinsurance and copayments?
BENEFITS	Does the plan include prescription drug coverage or other additional benefits?
OTHER COVERAGE	How does the plan affect other coverage you may have, such as VA or TRICARE?
CONVENIENCE	Are you required to submit claim forms and other paperwork? Can you get prescriptions by mail?
HEALTH HISTORY	How often have you needed care in recent years? Do you have a chronic condition requiring ongoing care?
HEALTH FUTURE	Your health may change. Consider what your future medical needs may be.



Make sure you're Medicare eligible

Visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. If you use a TTY, call **1-877-486-2048**.



Choosing a Medicare plan starts with understanding your options

Are you newly or soon-to-be eligible for Medicare? Do you have questions about how Medicare works with VA healthcare, TRICARE for Life and CHAMPVA? We're committed to helping you enjoy your best possible physical, emotional and social health, and we've got the information you need to make an informed decision.

MA and VA—the reason for both

Medicare Advantage and VA healthcare are both offered through the federal government, but they are separate plans with separate benefits. When you have both, you have more flexibility, more coverage and more care options—which add up to more peace of mind.¹

You may save money with Medicare Advantage

Many Medicare Advantage plans have a \$0 monthly premium. Plus, you may get valuable extra benefits and you can receive care—including emergency services—outside of the VA.



To learn more about how you can enhance your Original Medicare and VA coverage, visit www.medicare.gov.

Call a licensed independent sales agent



Brian Benedict

765-277-2770 (TTY: 711)

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Humana

You may be eligible for Parts A and B if:



You are turning or have turned 65 (even if you still work)



You have a disability or end-stage renal disease (ESRD)



Current Medicare members:



Enroll in Medicare Advantage



Change or renew your Medicare Advantage plan

You may do so during the Medicare Advantage and Prescription Drug Plan Annual Election Period (AEP), from **October 15 to December 7**.

Other enrollment periods

Special Enrollment Period (SEP): You can change your plan due to special circumstances, like moving or leaving a group plan.

ORIGINAL MEDICARE



Medicare Parts A and B (Original Medicare) and VA healthcare

- Medicare Part A helps cover hospital, skilled nursing, home health and hospice care.
- Medicare Part B helps cover doctor visits, outpatient and preventive care as well as some other services not covered by Part A.
- Original Medicare covers services at non-VA facilities.
- It's important to enroll in Part B when first eligible. If you don't and have to sign up later, you'll pay a penalty that increases each year you delay—and that you'll have to pay for the rest of your life.¹
- VA healthcare covers services at VA facilities and with VA-contracted providers.¹



Medicare Parts A and B (Original Medicare) with TRICARE for Life and CHAMPVA

- Coordination of billing of TRICARE for Life and CHAMPVA is not required with Original Medicare
- You have the flexibility to see any provider that accepts Original Medicare.

MEDICARE ADVANTAGE



Medicare Part C (Medicare Advantage) and VA healthcare

- Medicare Advantage covers everything Original Medicare covers, and may include prescription drug coverage and extra benefits and services.
- Enrolling in a Medicare Advantage plan will not take away your VA healthcare.¹
- Your VA health plan covers services at VA facilities, while Medicare Advantage may cover services at non-VA providers—including emergency care.¹
- VA and Medicare Advantage plans are separate—and they will not bill each other for services.²



Medicare Part C (Medicare Advantage) and TRICARE for Life, CHAMPVA

- TRICARE for Life and CHAMPVA may help cover copays for in-network providers, but unlike Original Medicare, coordination of billing of TRICARE for Life and CHAMPVA will need to be coordinated by you and your providers.
- If you decide to enroll in a MA plan, the MA plan will become your primary coverage, and you must see providers in-network for that MA plan.³
- Accordingly, TRICARE for Life and CHAMPVA beneficiaries may only want to consider enrolling in a MA or MAPD plan if they can coordinate billing and plan to stay within network for their provider.

PRESCRIPTION DRUG PLAN



Medicare Part D, TRICARE for Life, CHAMPVA and VA healthcare

- Prescription drug plans (PDP) are offered by private companies like Humana.
- If you have VA healthcare, then you already have creditable prescription medication coverage.⁴
- If you choose to not sign up for a PDP and you have VA healthcare, you can enroll later in a PDP without paying a penalty.
- TRICARE for Life and CHAMPVA drug coverage does not have a coverage gap and can normally provide a more comprehensive alternative compared to a PDP or MAPD plan.

MEDICARE SUPPLEMENT



Medicare Supplement plans

- You may be able to customize a Medicare Supplement plan with optional supplemental benefits like dental, hearing and vision.

¹<https://www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance>

²<https://www.va.gov/VISN5/patients/billing.asp>

³https://tricare.mil/-/media/Files/TRICARE/Publications/Handbooks/TFL_HBK.pdf?la=en&hash=5B2A99B3203B233D320A46A5662D59744721920A68591933408553D483BC8305 (Page 6 of the TFL handbook references Medicare Advantage)

⁴<https://www.va.gov/healtheligibility/costs/medicarenotice.pdf>