



## City of Mobile Retiree-Only Health Plan – Medicare Eligible Medicare Advantage Plan with Part D Prescription Drug Coverage (MAPD)

8/12/2015

A Medicare Advantage Plan combines all of the benefits of original Medicare, Part A and Part B, in a single plan. The Humana Medicare Advantage plan includes an integrated Part D prescription drug plan (PDP), which eliminates the need for a free-standing pharmacy benefit. The Humana MAPD includes additional benefits such as wellness programs and case management services. The Humana MAPD does not include dental benefits.

The MAPD sponsored by the City of Mobile will cover all of the benefits currently offered under Medicare.

Some of the advantages of using a Group MAPD over the current Medicare supplemental coverage are:

- 1) Benefits are richer than available through the individual market;
- 2) One benefit schedule and group rate for all participants regardless of age;
- 3) Lower cost based on Medicare advantage plan benefits and federal subsidies;
- 4) Lower trend rate due to lower inflation;
- 5) Reduced GASB liability based on fully-insured product;
- 6) MAPD Benefits were customized to be very similar to the current offering (see chart);
- 7) Retired Members eligible for Medicare due to ESRD may enroll in the MAPD plan;
- 8) The MAPD offers enhanced coverage.

### Humana Enhanced Benefits

- The Humana plan will allow members to pay only their coinsurance/copayment at the pharmacy (point of sale) rather than the full brand name cost and wait to be reimbursed. This is a major advantage over the current plan of benefits.
- The out-of-pocket limit is greater with Humana **but it includes all copayment/coinsurance amounts where the current plan includes only the \$250 calendar year deductible.**
- Clinical Programs/Disease Management – These programs are explained in detail in the Humana proposal:
  - Case Management
  - Chronic Condition Management
  - Transplant Management
  - Bariatric Management
  - Humana Achieve
- Humana Vitality – wellness program
- Silver Sneakers Fitness Program
- Humana Active Outlook – health education
- QuitNet Smoking Cessation
- Personal Health Coaching – wellness coaching
- Humana First Nurse Advice Line
- Vision, Dental and Hearing Discount
- Nurtrisystem Silver Discount
- LifeCard Plus - Life Fitness - Lifeline Program
- Vitality Health Food
- Meal Program – 10 nutritious, precooked frozen meals delivered to your door at no cost
- The Biggest Loser Resort – Members save 25% at certain Biggest Loser Resort locations

### Individual Not Medicare Eligible

Some retirees may have a family unit with one individual eligible for Medicare and one not eligible for Medicare. In such a case the individual not eligible for Medicare will remain on the City's Health Plan until reaching eligibility for Medicare at which time that individual will transfer to the Medicare Advantage Plan. In this situation the retiree's monthly premium amount will remain the same with the retiree paying the cost of family coverage, no additional cost.

- Complimentary and Alternative Medicine Discounts
- Seattle Sutton’s Healthy Eating
- RightSource – Humana-owned mail order pharmacy
- Personal MyHumana website
  - Benefit Summary, claim history, explanation of benefits (EOB’s), personalized monthly SmartSummary statement, request replacement ID cards and many other services
- Dedicated Group Medicare Customer Service – Our Customer Care Representatives only serve our Group Medicare customers. They are dedicated to understanding and helping you with your needs.

**Brief Summary (2015)\*\*\***

<b>Member Pays →</b>	<b>Current Plan **</b>	<b>Humana MAPD</b>
<b>Medical Benefit</b>	<b>PPO</b> (PPO with a 30% Non-PPO penalty)	<b>Passive PPO</b> (In-Network benefits match Out-of-Network benefits – No Non-PPO benefit reduction)
Calendar Year Deductible	\$250	None
Inpatient Acute Hospital	\$125 per admission	\$125 per admission
Skilled Nursing	\$250 then 100% (60 day limit)	\$0 Copayment (100 day limit)
Physician	\$25 copay	\$25 copay
Specialist	\$50 copay	\$50 copay
Outpatient Surgery	\$125 copay	\$125 copay
Emergency Room	\$125 copay	\$50 copay
Ambulance Service	20% after calendar year deductible plus excess over allowed amount	None
Maximum Out-of-Pocket	\$1,250 (does <b>not</b> include the \$125 hospital inpatient and outpatient copay, the \$25 and \$50 office visit copay and any non-covered services)	\$3,000 (does <b>not</b> include pharmacy and any non-covered services)
<b>Pharmacy Benefit</b>	<b>Current Plan</b>	<b>Humana Medicare Part D</b>
<b>Deductible</b>	Generic paid at 100% no deductible	Generic paid at 100% no deductible
Tier 1 – Generic	Paid at 80% up to the out-of-pocket maximum of \$1,500 which includes the \$250 calendar year deductible	Paid at 80% up to the out-of-pocket maximum of \$1,500 which includes the \$250 calendar year deductible
Tier 2 – Preferred Brand		
Tier 3 – Non-Preferred Brand		
Tier 4 – Specialty	Member pays 100% at the point of sale and is then reimbursed after claim filing with claim authorization number	Member pays only the 20% copayment amount at the point of sale up to the maximum out-of-pocket

\*\*The current plan information was not added/input by Humana; the comparison is provided by the City of Mobile.

\*\*\*If a discrepancy arises between this information and the actual Evidence of Coverage (EOC), the EOC will prevail in all instances.

**Network**

Passive PPO Medicare Advantage plan allows the members to access care with providers in our network and outside of our network that accept Medicare and are willing to bill Humana on the member’s behalf. The member will pay the same co-payment/co-insurance for in-network and out-of-network care.

Humana provides coverage for individuals outside of our MAPD PPO service area under the MAPD PPO Expansion Waiver with the Centers for Medicare & Medicaid Services (CMS). This waiver permits Humana to provide passive MAPD PPO benefits to those members outside of the network: results in 100% of all members being provided a single, uniform, national plan of benefits.