

Metropolitan Water Reclamation District of Greater Chicago

2026 Benefits Presentation

Humana®



Humana Group Medicare Advantage

About Humana:

- Dedicated to communities around the country for more than 30 years
- Over 8.7 million Medicare members just like you, across all 50 states¹
- Nationwide network of providers
- 2024 Best Overall Medicare Advantage Plan Company and Best Company for Member Experience²
- Providing Medicare plans to beneficiaries since 1987

¹Humana Inc. 2024 Annual Report, February 2025

²U.S. News Announces the 2024 Best Insurance Companies for Medicare Advantage, Press Room, U.S. News (usnews.com)



What is Medicare?

Different “parts” of Medicare pay for different types of coverage.



Medicare Part A

Hospital insurance

It helps cover medically necessary inpatient care in a hospital or skilled nursing facility. It also helps cover some home healthcare and hospice care.



Medicare Part B

Medical insurance

It helps cover medically necessary providers' services, outpatient care and other medical services and supplies. Part B also helps cover some preventive services.



Medicare Part C

Medicare Advantage plans

These are available through private insurance companies, such as Humana. Medicare Part C helps cover everything medically necessary that Part A and Part B cover, including hospital and medical services. You still have Medicare if you elect Medicare Part C coverage. You must be entitled to Medicare Part A and enrolled in Part B to be eligible for a Medicare Part C plan.



Medicare Part D

Prescription drug coverage

It helps pay for the medications your provider prescribes and is available in a stand-alone prescription drug plan or included in a Medicare Advantage prescription drug plan. Like Part C Medicare Advantage plans, Part D is only available through private companies, such as Humana. Many Part C Medicare Advantage plans include Medicare Part D prescription drug coverage.

Medicare Health Insurance

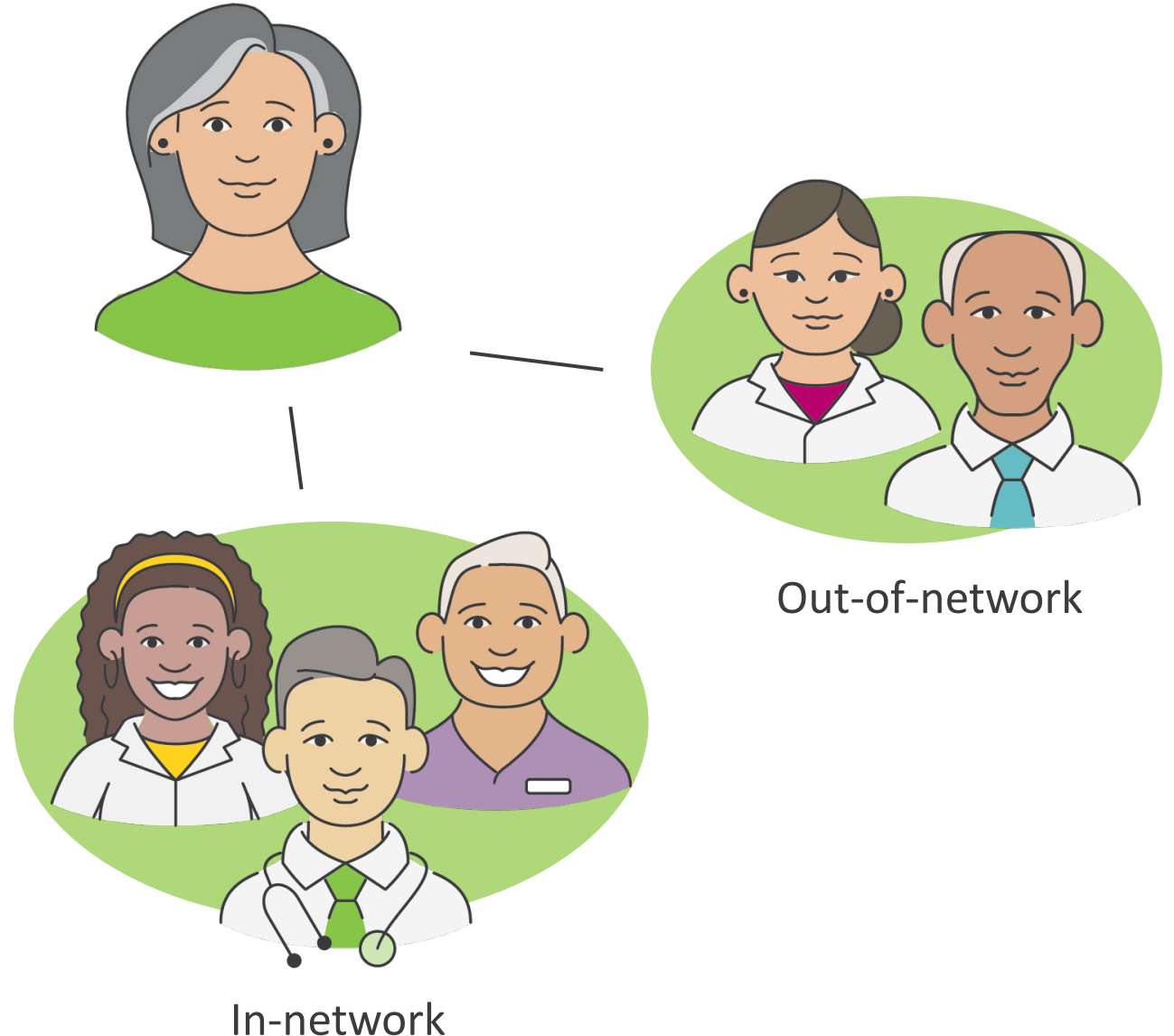


Medicare Part C

Medicare Advantage plan

Preferred Provider Organization

- Your choice of an in-network primary care physician (PCP)
- No referrals required
- Most preventative care is covered at 100%
- Nationwide emergency coverage
- **Benefit level is the same** for care from both in- and out-of-network providers



Your PPO benefits

Your PPO plan

Annual deductible	\$350
Annual maximum out-of-pocket	\$1,500

Hospital care

Outpatient services	15% of the cost
Inpatient hospital	15% of the cost per stay

Physician and facility services

Primary care provider	15% of the cost
Specialist	15% of the cost
Durable medical equipment	15% of the cost

Emergency services

Emergency room care*	\$75 copay for Medicare-covered emergency room visit(s)
Urgent care*	15% of the cost

*Does not apply toward deductible

Additional benefits included in your PPO plan

Your PPO plan

Annual deductible	\$350
Annual maximum out-of-pocket	\$1,500

Routine Hearing (TruHearing)*

Exam	Covered 100%; one per year
Hearing Aids	\$500 benefit up to 2 every 3 years; includes 80 batteries per aid and 3-year warranty

Routine Vision (EyeMed)*

Exam	Covered 100%; one per year
Hardware	\$100 benefit per year

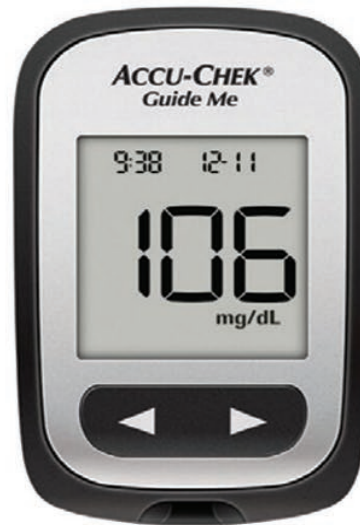
Routine Podiatry

Office visits	15% of the cost after deductible; limited to 15 visits per year
---------------	---

*Does not apply toward deductible or maximum out-of-pocket

Continuous glucose monitors and diabetic supplies

- Covered under your Humana Group Medicare Part B medical benefit
- Obtained from a participating retail pharmacy or a durable medical equipment (DME) provider that accepts Medicare and will bill your insurance

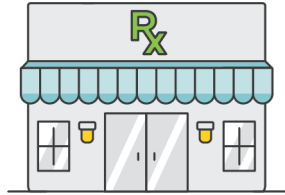


Your Part D benefits

Humana’s Part D coverage is spread among four groupings based on the drug type—also called “tiers”.

Annual deductible		\$0
Annual maximum out-of-pocket		\$2,100
Tiers	Standard retail (30-day supply)	Standard retail & mail order (90-day supply)
Tier 1 Generic/preferred generic	\$10 copay	\$20 copay
Tier 2 Preferred brand	\$30 copay	\$60 copay
Tier 3 Non-preferred drug	\$50 copay	\$100 copay
Tier 4 Specialty	\$100 copay	N/A

Pharmacy options

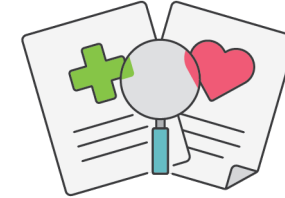


Retail pharmacy network

- Robust network
- Flexibility and convenience



- Patient assistance program
- Clinical support
- Specially-trained associates



- Comprehensive pharmacy services
- Convenient mail-order solutions
- Safe and secure delivery



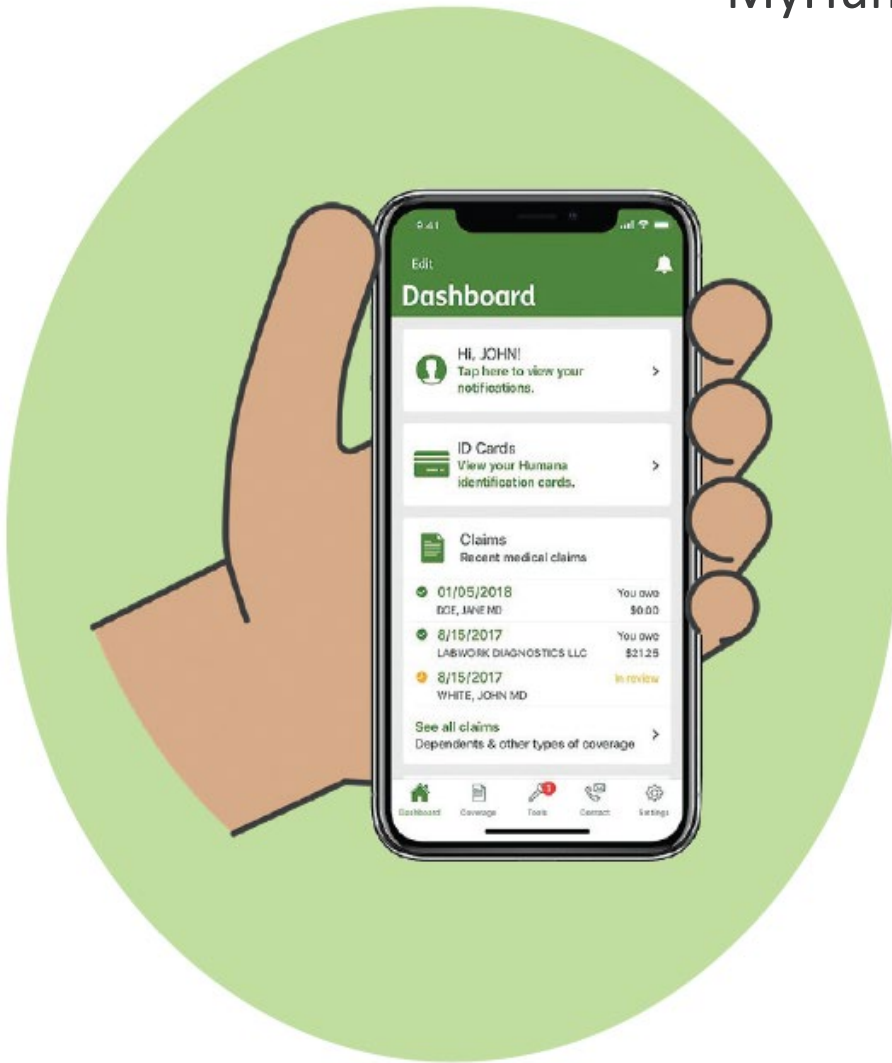
Other pharmacies are available in the Humana network.

Manage your Humana account online

MyHumana is a secure online portal with tools to manage your plan.



[Humana.com/registration](https://www.humana.com/registration)



Get your personalized health information on MyHumana

- Explore coverage and benefit details the moment you need them
- Get Humana member ID cards and add them to your phone's wallet
- Estimate drug prices and check for alternatives before you even leave your doctor's office
- Find care close to you and get directions on your phone's map app* Standard data rates may apply

SmartSummary

Your personalized benefits statement

- Comprehensive overview of your health benefits and healthcare spending
- Statement sent each month after you've had a claim
- View statements anytime on MyHumana
- Go Green via MyHumana if you prefer electronic delivery



SmartSummary®

Your Pharmacy, Medical, and Hospital claims processed in August 2026

THIS IS NOT A BILL

This summary is your "Explanation of Benefits" (EOB) and claim payments for your medical, hospital and your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. **This is not a bill.**

OVERVIEW OF YOUR FEBRUARY CLAIMS

Medical, hospital and Part B pharmacy (see page 3)

Total billed charges this month	\$90.01
Humana discounts	- \$0.01
Benefit exclusions	- \$0.00
Other insurance	- \$0.00
Amount Humana paid	- \$90.00
Your share	\$0.00

Part D prescription drug claims (see page 9)

Total cost this month	\$1,452.09
Other payments	- \$0.00
Amount Humana paid	- \$1,146.09
Your share	\$306.00

Humana.

JOHN DOE
Member ID: H12345678
Plan name: Humana Group Medicare LPPD
Rx PCN or Rx Group number: 03200000

You are currently in **Stage Two** of your Part D Drug Payment Plan. (see page 6)

CONTACT US IF YOU HAVE QUESTIONS OR NEED HELP.
Questions
Log in to MyHumana at [Humana.com](https://www.humana.com) to see

The Humana Difference

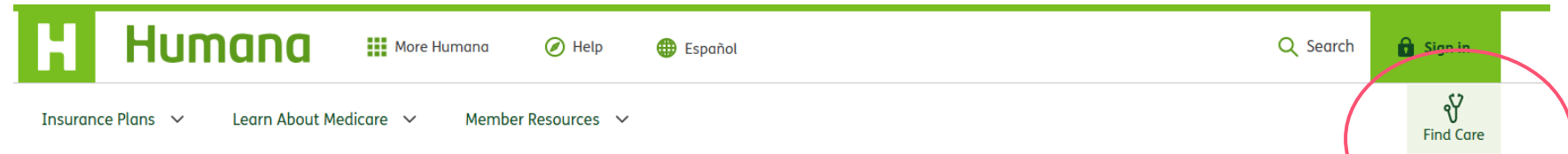
Medicare Advantage provides additional support, included in your plan



Find Care

You can use Humana's Find Care tool to search for an in-network provider near you.

Humana.com/FindCare



Find Care

Search in-network doctors, dentists, pharmacies, and more.

Already a Humana plan member?

[Sign in →](#)

Don't have an account?

[Sign in using your member ID →](#)



Search as a guest

Enter your location and network to search near you

Your location

[Address, city, county, or ZIP code](#)

[Get started →](#)

The Humana Difference

Medicare Advantage provides additional support, included in your plan

No Deductible Applies

Virtual Care Coverage	
Primary Care Physician	\$0
Specialist	15%
Behavioral Health and Substance Abuse	\$0
Urgently Needed Care	\$0



Telehealth

Telehealth visits allow you to connect with your provider online from the comfort and safety of your own home.

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Clinical support

- In-home wellness assessments
- Education and resource support
- Care management for eligible members
- Primary care

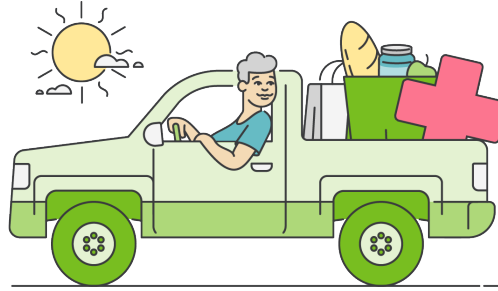


Post-hospitalization support

- Post-discharge personal home care
 - Up to 8 hrs of support with clinical care
- Post-discharge transportation
 - 12 one-way trips, up to 50 miles per trip
- Post-discharge meal program
 - 2 per day for 14 days

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Non-emergency Medical Transportation

- Improves access to essential medical care while addressing the increasing costs associated with non-emergent ambulance claims.
- Members who are diagnosed with Chronic Kidney Disease (CKD), End Stage Renal Disease (ESRD), or Cancer
- Rideshare, car, van, or wheelchair accessible vehicle
- \$0 cost share on unlimited rides for qualifying members; up to 50 miles per trip

SafeRide Health

The Humana Difference

Medicare Advantage provides additional support, included in your plan



Go365 by Humana®

Your wellness program that rewards you
for making healthier choices

Go365.com



SilverSneakers®

A fitness program to improve your health, gain
confidence and connect with your community

SilverSneakers.com

What to expect after you enroll

- **Enrollment confirmation**
Review enrollment information in kit.
- **Humana member ID card**
Once you receive your ID card, create a MyHumana profile.
- **Access to Evidence of Coverage (EOC)**
Read this document to learn about the plan's coverage and services.
- **Health and Well-being Assessment (HWA)**
An annual detailed health review conducted in your home.

Humana.

HUMANA MEDICARE (EMPLOYER PPO)

A Medicare Health Plan with Prescription Drug Coverage

CARD ISSUED: MM/DD/YYYY

MEMBER NAME

Member ID: HXXXXXXXXX

Plan (80840) 9140461101

METRO WATER REC DIST

RxBIN: 015581

RxPCN: 03200000

RxGRP: XXXXX



Metropolitan Water
Reclamation District
of Greater Chicago

Copayments

HOSPITAL EMERGENCY: \$75

MedicareRx
Prescription Drug Coverage
CMS XXXXX XXX



Member/Provider Services: 866-396-8810 (TTY:711)

Pharmacist/Physician Rx Inquiries: 800-865-8715

Claims, PO Box 14601, Lexington, KY 40512-4601

Medicare limiting charges apply

Please visit us at **Humana.com**

Additional Benefits: VISXXX HERXXX

Humana.

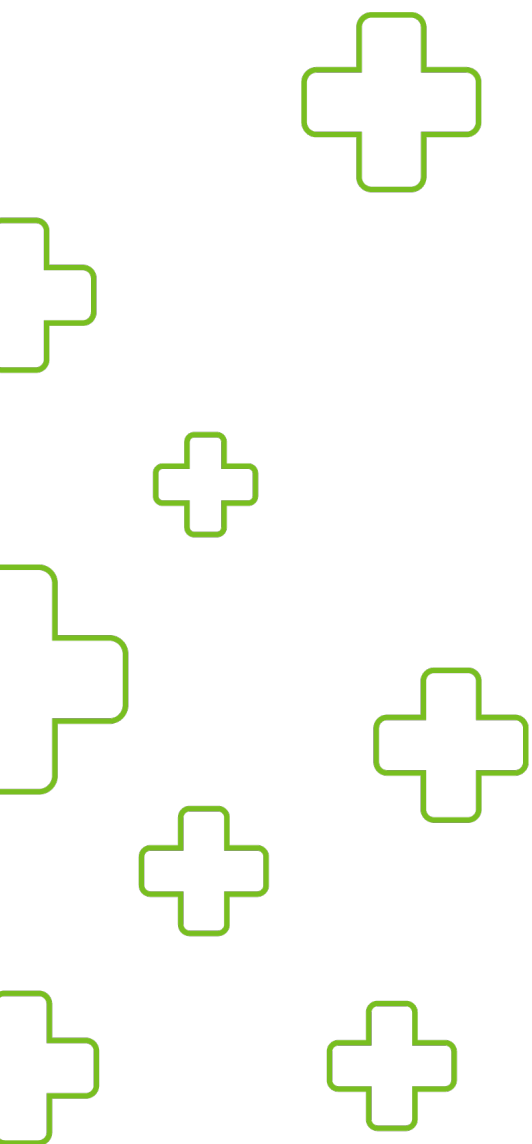


Thanks for your time
and attention, stay
connected with
Humana

For more information:

Call Humana Group Medicare
Customer Care
team for anything related to
your Humana plan
at **866-396-8810 (TTY: 711)**,
Monday – Friday, 7 a.m. – 8
p.m., Central time.





Humana is a Medicare Advantage PPO organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Call **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 Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

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 is 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.

All product names, logos, brands and trademarks are property of their respective owners, and any use does not imply endorsement.

Other pharmacies are available in our network.

Humana®

Humana®