Humana Market Product Guide 2027

Michigan

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Humana Market Product Guide 2027

Think of the Market Product Guide as a what's what and who's who as you build your strategy for selling Humana Medicare Advantage (MA) and prescription drug plans (PDPs) in the coming year. Here you'll find plan information, contact information for leaders who can help support you in your work, and maps of your markets in the District of Columbia and the 46 U.S. states Humana serves.

Humana puts people first

At Humana, we are committed to the people we serve. That means plans that deliver on what matters most to your clients and prospects, plus tools that make it easier for you to sell plans and serve your community.

Our product guide offers a more simplified way to offer plans, too. Peek inside to find tools and questions that can guide your conversations, helping you uncover the top priority your clients have in a plan so you can help match them with the one that's right for them.

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Table of contents

Market leadership

5 Broker relationship
6 Market contacts

Veteran engagement

8 Read more about how Humana supports veterans

Multicultural services

10 Learn about multicultural services at Humana

Service area overview

12 Plan details for your area

Consumer plan priorities

17 Discover a faster, more efficient way to pair consumers with their best-fit plan

MA/MAPD

Plans for building your book of business

20 Humana Gold Plus (HMO-POS): H8908-004-000
21 HumanaChoice - Diabetes and Heart (PPO C-SNP): H5216-375-000
22 Humana Full Access (PPO): H5216-011-000
23 Humana Full Access (PPO): H7617-052-000
24 Humana USAA Honor Giveback (PPO): H7617-054-000
25 Humana Full Access Giveback (PPO): H7617-058-000
26 Humana Value Plus (PPO): H5216-382-000

D-SNP

Plans for building your book of business

28 Humana Dual Integrated (HMO D-SNP): H0963-001-000
29 Humana Dual Select (PPO D-SNP): H5216-385-000
30 HumanaChoice SNP-DE (PPO D-SNP): H5216-388-000
31 Humana Gold Plus SNP-DE (HMO D-SNP): H8908-005-000
32 Humana Gold Plus SNP-DE (HMO D-SNP): H8908-007-000

PDP

Prescription drug plans

34 Humana Basic Rx Plan (PDP): Coming Soon
35 Humana Premier Rx Plan (PDP): Coming Soon
36 Humana Value Rx Plan (PDP): Coming Soon

Legacy plans

38 Humana Full Access (PPO): H5216-384-000
38 Humana Full Access Giveback (PPO): H5216-306-000
38 Humana USAA Honor Giveback (PPO): H5216-190-000
38 Humana Gold Choice (PFFS): H8145-006-000
38 Humana Full Access (Regional PPO): R0110-014-000
38 HumanaChoice (Regional PPO): R0110-013-000

Other products

40 Learn about Med Supp, dental and vision products from Humana

Resources

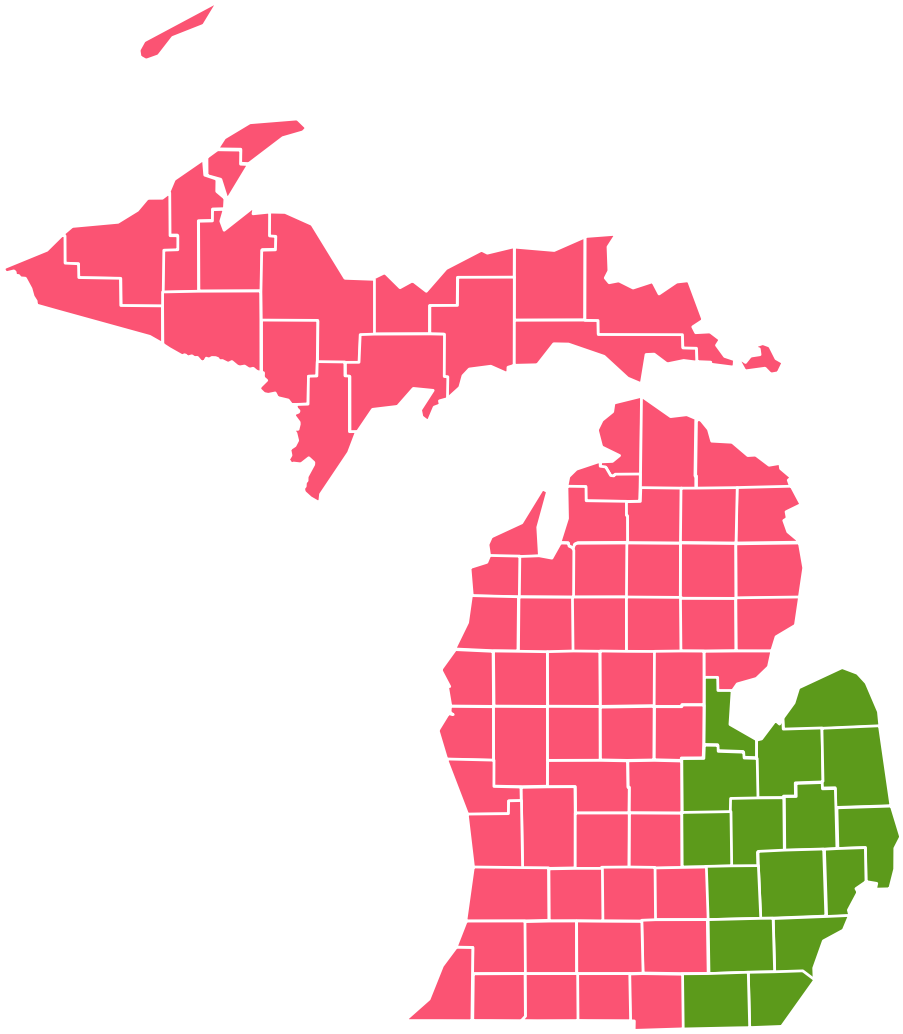
44 Resources and additional information for agents



Market leadership

Michigan

Broker relationship leaders



Regional Sales Director
Partner Sales Support



Ryan McGonegal
Region Sales Director
rmcgonegal@humana.com

Broker relationship executives (BREs)
Broker relationship managers (BRMs)

Jason Hasman
Broker Relationship Executive
502-313-7905
jhasman@humana.com



Anna Bohnet
Broker Relationship Manager
616-551-6602
abohnet@humana.com



Marissa Gonczar
Broker Relationship Manager
313-316-3141
MGonczar@humana.com

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Market contacts

Michigan contact information

If you need additional assistance, please contact agentsupport@humana.com.

Name	Title	Contact	Email
Jason Hasman	Broker Relationship Executive	**502-313-7905**	jhasman@humana.com
Anna Bohnet	Broker Relationship Manager	**616-551-6602**	abohnet@humana.com
Marissa Gonczar	Broker Relationship Manager	**313-316-3141**	MGonczar@humana.com
Ryan McGonegal	Region Sales Director		rmcgonegal@humana.com

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Veteran engagement

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Let's get veterans the coverage they deserve

USAA® RECOMMENDED

Serve veterans with Humana Medicare Advantage

The Humana USAA Honor Giveback plans are the nation's only Medicare Advantage (MA) plans designed in partnership with USAA. These plans support veterans' healthcare needs and are available to anyone eligible for Medicare. Veterans should consider all of their health plan options. USAA recommends the Humana Honor portfolio of plans. Plans may include:

- $0 premiums
- Part B Giveback*
- Freedom to get care close to home with access to doctors, pharmacies (on Rx plans) and hospitals outside the VA healthcare system
- $0 prescriptions and no deductibles on hundreds of medications†
- Dental, vision and hearing coverage
- Coverage that works alongside Veterans Administration (VA) healthcare‡
- $0 copays on in-network behavioral health visits
- $0 copays for in-network primary care visits



Proudly partnering with Veterans Service Organizations

Humana is the MA plan provider trusted by Veterans of Foreign Wars (VFW) and American Veterans (AMVETS). We are also a proud sponsor of Disabled American Veterans (DAV). Our collaboration ensures that veterans get a high standard of care.

Military Friendly® Employer

Humana was recognized at a gold destination in 2025 and a top employer for veterans and military families, reflecting its continued commitment to creating meaningful career opportunities.[1]

Source

1. Humana Recognized for Commitment to Veteran Employment by Military Times and Military Friendly®, 2024.

* The Part B Giveback benefit pays part of your Part B premium and the amount may change based on the amount you pay for Part B. It may take several months before the giveback appears in your social security check.

† Prescription drug coverage can vary across plans. $0 copay may be limited to specific tiers, coverage stages, 3-month supply and certain network pharmacies.

‡ Using a Medicare Advantage plan with TRICARE/ChampVA may result in a more complex experience. Discuss with a licensed sales agent so you can make an informed decision.

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Multicultural services

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Maximize multicultural outreach

Resources for non-English speakers and more

Humana can help you break down language barriers to help you build relationships with clients from Spanish backgrounds. We can ensure they feel comfortable and fully understand their options with a dedicated team who not only can speak in their preferred language, but can also understand how their health needs may vary.

Multilingual, multicultural member services

Your prospects and clients can get help from our interpreter line service or from one of our dedicated teams:

- Spanish: **800-606-1710**



Sales technology tools

Explore user-friendly tools in multiple languages, including:

- Humana Enrollment Platform (English and Spanish)
- **Find Care tool**
- Medicare dental benefits (English and Spanish)

Language-optimized resources

Find a variety of assets tailored to your clients' language preferences:

- In-language Spanish websites
- Digital Marketing Materials tool in Spanish
- Sales Enablement Library within AgentAdvantage University (AAU) in multiple languages
- Key pre-sale materials are available in Spanish

Visit AAU or search the AMH for in-language materials.

Embrace diversity and expand your outreach with Humana's variety of language tools, including in-language training and resources.

You can get additional support from our dedicated Agent Support Unit using the following numbers:

- English: **800-309-3136**
- Spanish: **800-309-3136 option 9**

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Service area overview

Michigan

Service area overview

Plan color key

MAPD MA D-SNP

Plans will be identified by the initials followed by the listing of all plans for that designation in brackets.

Example: MAPD: [H5216-321]; MA: [7315-001]

County	Plans
Alcona	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Alger	MA-PD: [H5216-382-000; H7617-058-000]; MA: [H7617-054-000]
Allegan	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Alpena	MA-PD: [H5216-011-000; H5216-382-000]; DSNP: [H5216-385-000; H5216-388-000]
Antrim	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Arenac	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Baraga	MA-PD: [H7617-058-000]; MA: [H7617-054-000]
Barry	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Bay	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000; H8908-005-000; H8908-007-000]
Benzie	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Berrien	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Branch	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]

County	Plans
Cass	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Charlevoix	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Cheboygan	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Chippewa	MA-PD: [H5216-011-000; H5216-382-000]
Clare	MA-PD: [H5216-011-000; H5216-375-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Clinton	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Crawford	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Delta	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Dickinson	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Eaton	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Emmet	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Genesee	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]

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County	Plans
Calhoun	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000]

County	Plans
Gladwin	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]

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Service area overview

Plan color key

MAPD MA D-SNP

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Example: MAPD: [H5216-321]; MA: [7315-001]

County	Plans
Gogebic	MA-PD: [H5216-011-000; H5216-382-000]
Grand Traverse	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Gratiot	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Hillsdale	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Houghton	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]
Huron	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000; H8908-005-000; H8908-007-000]
Ingham	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Ionia	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Iosco	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-388-000]
Iron	MA-PD: [H5216-382-000; H7617-058-000]; MA: [H7617-054-000]

County	Plans
Jackson	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Kalamazoo	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000]
Kalkaska	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Kent	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Keweenaw	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]
Lake	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Lapeer	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Leelanau	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Lenawee	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Livingston	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]

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County	Plans
Isabella	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]

County	Plans
Luce	MA-PD: [H7617-058-000]; MA: [H7617-054-000]

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Service area overview

Plan color key

MAPD MA D-SNP

Plans will be identified by the initials followed by the listing of all plans for that designation in brackets.

Example: MAPD: [H5216-321]; MA: [7315-001]

County	Plans
Macomb	MA-PD: [H5216-011-000; H5216-375-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H0963-001-000]
Manistee	MA-PD: [H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-388-000]
Marquette	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Mason	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000]; DSNP: [H5216-385-000; H5216-388-000]
Mecosta	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Menominee	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Midland	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Missaukee	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Monroe	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Montcalm	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Montmorency	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]

County	Plans
Newaygo	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Oakland	MA-PD: [H5216-011-000; H5216-375-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Oceana	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000]; DSNP: [H5216-385-000; H5216-388-000]
Ogemaw	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Ontonagon	MA-PD: [H5216-382-000; H7617-058-000]; MA: [H7617-054-000]
Osceola	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Oscoda	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Otsego	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Ottawa	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000]; DSNP: [H5216-385-000; H5216-388-000]
Presque Isle	MA-PD: [H5216-011-000; H5216-382-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Roscommon	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]

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County	Plans
Muskegon	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000]; DSNP: [H5216-385-000; H5216-388-000]

County	Plans
Saginaw	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]

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Service area overview

Plan color key

MAPD MA D-SNP

Plans will be identified by the initials followed by the listing of all plans for that designation in brackets.

Example: MAPD: [H5216-321]; MA: [7315-001]

County	Plans
Saint Clair	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Saint Joseph	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Sanilac	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Schoolcraft	MA-PD: [H7617-058-000]; MA: [H7617-054-000]
Shiawassee	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]
Tuscola	MA-PD: [H5216-375-000; H5216-382-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Van Buren	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]
Washtenaw	MA-PD: [H5216-011-000; H5216-375-000; H5216-382-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H8908-005-000; H8908-007-000]
Wayne	MA-PD: [H5216-011-000; H5216-375-000; H7617-052-000; H7617-058-000; H8908-004-000]; MA: [H7617-054-000]; DSNP: [H0963-001-000]
Wexford	MA-PD: [H5216-011-000; H5216-382-000; H7617-052-000; H7617-058-000]; MA: [H7617-054-000]; DSNP: [H5216-385-000; H5216-388-000]

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Consumer plan priorities

Michigan

Consumer Plan Priorities

Click here for our enhanced NEEDS analysis resource

Consumers' top priority for their Medicare plan	What it means	Key selling points
I want network flexibility and no doctor referrals	I want a plan where I can see out-of-network providers and don't need referrals to see specialists.	• Can see providers in and out of network • No referrals needed for specialists • Travel-friendly health coverage • Rx and dental coverage
I'm healthy, so I don't want to pay for extras I won't use	I just need routine care and coverage, but I do want flexibility and practical benefits like Part B Giveback.	• Coverage for medical needs and other essentials, like prescriptions and dental care • Flexibility with travel-friendly health coverage and no referral needed for specialists • Part B Giveback* that adds money back into my Social Security check • $0 or low premium plan offerings
Gives me quality benefits and in-network care	I want value and a wide range of benefits, and I'm ok staying in a great network to get it.	• $0 or low premiums, plus low or $0 copay doctor visits • Dental, vision and hearing included • Over-the-counter (OTC) benefits and Rx coverage†
Works with my Medicaid coverage (Dual eligible)	I want to get the most out of both my Medicaid and Medicare coverages.	• A monthly allowance to help pay for things like groceries and utilities† • $0 on hundreds of prescriptions, all year long‡ • Dental, vision and hearing included • $0 monthly plan premium**
I want access to care outside of my VA coverage	I want access to care outside of the VA, without disrupting my VA benefits.	• Keep more of your Social Security check each month with Part B Giveback* • $0 copays for in-network behavioral health visits (available to all plan members, including veterans) • Access to Humana Customer Care specialists, who collaborated with USAA to receive special training to better serve veterans • Access to doctors, pharmacies (on Rx plans) and hospitals outside the VA network • Dental benefits not provided by the VA

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Consumer Plan Priorities

Click here for our enhanced NEEDS analysis resource

Consumers' top priority for their Medicare plan	What it means	Key selling points
Supports my chronic conditions	I need affordable, ongoing care and support for my specific needs—without disruption.	• $0 or low premiums, plus $0 copays for in-network primary care visits • Save money by paying nothing out of pocket for select chronic condition-related prescriptions‡ • Programs and services to support chronic conditions like diabetes, heart disease and more
I want budget-friendly benefits with out-of-network options	I want my choice of doctors and coverage that works with my budget.	• $0 or low premiums • $0 or low copays for doctor visits • Ability to see out-of-network doctors if the unexpected happens • No referrals needed for specialists • Dental, vision and hearing included

* The Part B Giveback Benefit pays for your Part B premium and the amount may change based on the amount you pay for Part B. It may take several months before the giveback appears in your social security check.

† Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply. Merchant participation is subject to change and does not guarantee acceptance of the Human Spending Account Card. Some rent or utility companies may not accept this form of payment. This spending allowance is a special supplemental benefit program for members with specific chronic conditions who require intensive care coordination and are at a high risk of hospitalization or other adverse health outcomes. Qualifying conditions may include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two chronic conditions. See the plan's Evidence of Coverage/Member Handbook for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income. Contact your local HUD office with questions.

‡ Prescription drug coverage can vary across plans. $0 copay may be limited to specific tiers, coverage stages, 3-month supply and/or certain pharmacies.

** Dual Special Needs Plans have a $0 premium for members with Extra Help from Medicare (Low Income Subsidy). Members who don't qualify for Extra Help may have a premium in select markets.

Humana developed the Consumer Plan Priorities through extensive consumer research, identifying unique needs and preferences. The recommended plans align closely with these needs and should be considered starting points for discussions. Each consumer has unique stories and priorities, so a thorough NEEDS analysis is essential.

Benefits vary by plan. Plans may not be available in all states or counties.

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MA/MAPD

Michigan

Humana Gold Plus (HMO-POS): H8908-004-000

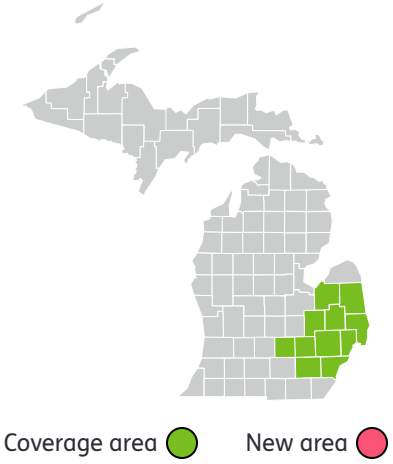
Premium - $0.00

Key selling points

- $0 Rx Copay on Tiers 1 and 2
- Includes Dental, Vision, and Hearing coverage
- Plan includes Transportation Benefit

Ideal for consumers who prioritize

Gives me quality benefits and in-network care: I want the most value and I'm ok staying in network to get it.:



Medical benefits	
MOOP	$4400 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	$0 copayment
Specialist copay	$40 copayment
Inpatient hospital	$450 per day, Days(1-6);
Skilled nursing	$10 per day, days (1-20)
Outpatient surgery	$400 copayment Ambulatory Surgical Center; $500 copayment Outpatient Hospital
Advanced imaging	$205 copayment; $345 copayment

Rx benefits	
Deductible	$700 Deductible for Tiers 4,5
Rx-retail 30-day supply	$0/$0/17%/50%/25%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	$2500 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, oral surgery, scaling for moderate inflammation, bridges, root canals. OON coverage available. DEN567
Vision	$0 copayment for annual exam and $400 allowance per year for eyewear or contact lenses including fittings at PLUS Provider
OTC	N/A
Hearing	$0 copay for annual exam, fitting and $575 copayment for Level 1 prescription hearing aid per ear per year and $750 copayment for Level 2 prescription hearing aid per ear per year
Transportation	Transportation 24 one way trip(s) per year, may not exceed 50 per trip

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HumanaChoice - Diabetes and Heart (PPO C-SNP): H5216-375-000

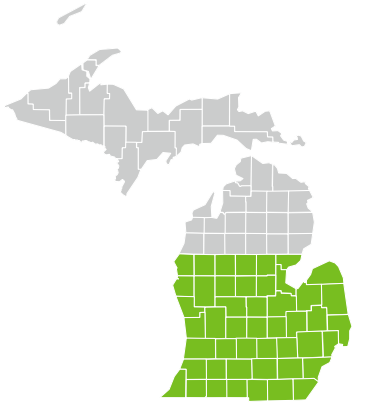
Premium - $0.00

Key selling points

- Healthy Options Allowance available with roll over
- $0 Rx Copay on Tiers 1 and 2
- Now available with Transportation

Ideal for consumers who prioritize

Supports my chronic conditions: I need affordable, ongoing care and support tailored to my specific needs—without disruption.:



Coverage area New area

Medical benefits	
MOOP	$6950 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	$0 copayment
Specialist copay	$40 copayment
Inpatient hospital	$530 per day, Days(1-5);
Skilled nursing	$10 per day, days (1-20)
Outpatient surgery	$430 copayment Ambulatory Surgical Center; $530 copayment Outpatient Hospital
Advanced imaging	$200 copayment; $335 copayment

Rx benefits	
Deductible	$400 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	$0/$0/17%/50%/29%/$0
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	$1000 annually; 0% coinsurance covers: exams, x-rays, cleanings, oral surgery, root canals; 30% coinsurance covers: fillings, scaling and root planing, dentures, scaling for moderate inflammation, root canals. OON coverage available. DENJ99
Vision	$75 allowance for annual exam and $100 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Humana Healthy Options Allowance ®	$30 monthly allowance with roll over on a prepaid spending card. All plan members receive this amount to buy approved OTC health and wellness products at participating retailers or approved OTC mail order vendor. Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.
Hearing	$0 copay for annual exam, fitting and $575 copayment for Level 1 prescription hearing aid per ear per year and $750 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	Transportation 24 one way trip(s) per year, may not exceed 25 per trip

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Humana Full Access (PPO): H5216-011-000

Premium - $41.00

Key selling points

- Reduced Specialist Copay

Ideal for consumers who prioritize

I want network flexibility and no doctor referrals: I want the freedom to see any doctor, in or out of network, who accepts Medicare.:



Medical benefits	
MOOP	$4800 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	$0 copayment
Specialist copay	$40 copayment
Inpatient hospital	$350 per day, Days(1-6);
Skilled nursing	$10 per day, days (1-20)
Outpatient surgery	$450 copayment Ambulatory Surgical Center; $550 copayment Outpatient Hospital
Advanced imaging	$205 copayment; $345 copayment

Rx benefits	
Deductible	$450 Deductible for Tiers 4,5
Rx-retail 30-day supply	$0/$5/17%/50%/28%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	$3000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, dentures, oral surgery, scaling for moderate inflammation, bridges, root canals. OON coverage available. DEN050
Vision	$40 allowance for annual exam and $300 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC Debit Card $50/Quarter
Hearing	$0 copay for annual exam, fitting and $399 copayment for Level 1 prescription hearing aid per ear per year and $675 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	N/A

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Humana Full Access (PPO): H7617-052-000

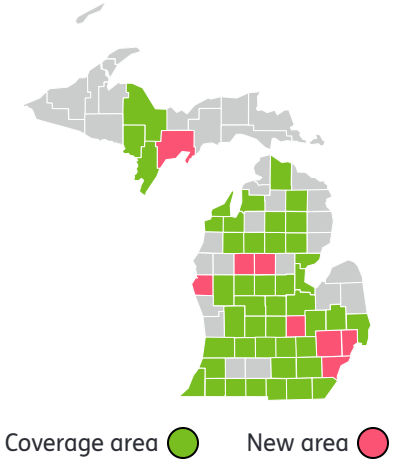
Premium - $0.00

Key selling points

- Same In and OON benefits
- Now available statewide
- Includes OTC Allowance
- Includes Dental, Vision, and Hearing coverage
- Plan includes Transportation Benefit

Ideal for consumers who prioritize

I want network flexibility and no doctor referrals: I want the freedom to see any doctor, in or out of network, who accepts Medicare.:



Medical benefits	
MOOP	$5200 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	$0 copayment
Specialist copay	$40 copayment
Inpatient hospital	$450 per day, Days(1-6);
Skilled nursing	$10 per day, days (1-20)
Outpatient surgery	$450 copayment Ambulatory Surgical Center; $550 copayment Outpatient Hospital
Advanced imaging	$205 copayment; $345 copayment

Rx benefits	
Deductible	$600 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	$0/$0/17%/46%/26%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	$1500 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, dentures, oral surgery, scaling for moderate inflammation, bridges, root canals. OON coverage available. DEN368
Vision	$75 allowance for annual exam and $100 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC Debit Card $55/Quarter
Hearing	$0 copay for annual exam, fitting and $575 copayment for Level 1 prescription hearing aid per ear per year and $750 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	Transportation 24 one way trip(s) per year, may not exceed 50 per trip

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Humana USAA Honor Giveback (PPO): H7617-054-000

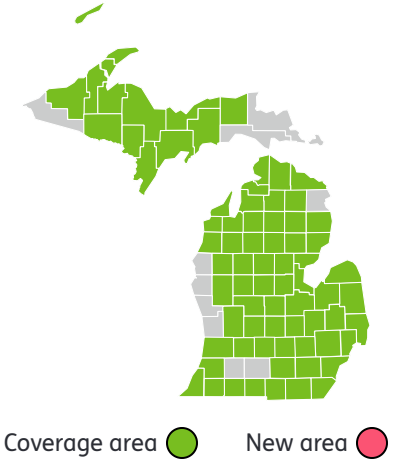
Premium - $0.00

Key selling points

- Increased Part B Giveback
- Improved Dental Coverage
- In partnership with USAA

Ideal for consumers who prioritize

I want access to care outside of my VA coverage: I want to be able to get care without barriers or disruption to my VA benefits.:



Medical benefits	
MOOP	$6550 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	$136
PCP copay	$0 copayment
Specialist copay	$45 copayment
Inpatient hospital	$295 per day, Days(1-7);
Skilled nursing	$10 per day, days (1-20)
Outpatient surgery	$450 copayment Ambulatory Surgical Center; $550 copayment Outpatient Hospital
Advanced imaging	$205 copayment; $345 copayment

Rx benefits	
Deductible	No Deductible
Rx-retail 30-day supply	N/A
90-day mail order	N/A

Supplemental benefits	
Dental	$4000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, oral surgery, scaling for moderate inflammation, bridges, root canals. OON coverage available. DEN406
Vision	$75 allowance for annual exam and $200 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC Debit Card $50/Quarter
Hearing	$0 copay for annual exam, fitting and $199 copayment for Level 1 prescription hearing aid per ear per year and $475 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	N/A

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Humana Full Access Giveback (PPO): H7617-058-000

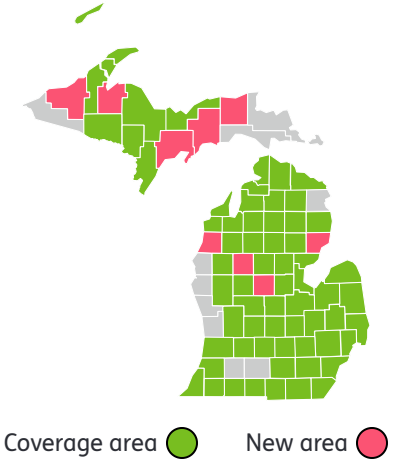
Premium - $0.00

Key selling points

- Includes Dental, Vision, and Hearing coverage

Ideal for consumers who prioritize

I want network flexibility and no doctor referrals: I want the freedom to see any doctor, in or out of network, who accepts Medicare.:



Medical benefits	
MOOP	$9850 IN
Deductible	$500Combined In and Out-of-Network
Part B deductible in medical benefits	N/A
Part B Giveback	$99
PCP copay	$0 copayment
Specialist copay	$50 copayment
Inpatient hospital	$450 per day, Days(1-5);
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	$450 copayment Ambulatory Surgical Center; $550 copayment Outpatient Hospital
Advanced imaging	$190 copayment; $300 copayment

Rx benefits	
Deductible	$150 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	$0/$0/17%/50%/31%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	$1000 annually; $0 copayment covers: exams, x-rays, cleanings, scaling and root planing, scaling for moderate inflammation. OON coverage available. DEN353
Vision	$75 allowance for annual exam and $100 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	$0 copay for annual exam, fitting and $575 copayment for Level 1 prescription hearing aid per ear per year and $750 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	N/A

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Humana Value Plus (PPO): H5216-382-000

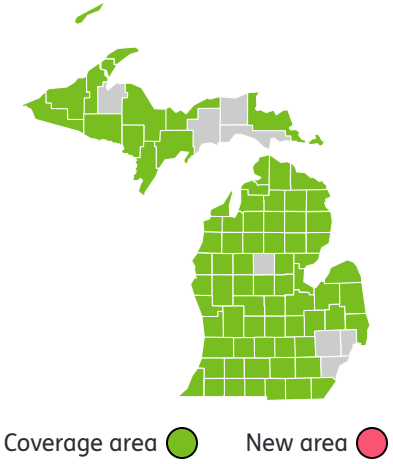
Premium - $0.00

Key selling points

- $0 Rx Copay on Tiers 1 and 2
- Includes Dental, Vision, and Hearing coverage
- Plan includes Transportation Benefit

Ideal for consumers who prioritize

I want budget-friendly benefits with OON options: I prefer low- or no-cost premiums and copays, and support and guidance when choosing a plan.:



Medical benefits	
MOOP	$9850 IN
Deductible	$283Combined In and Out-of-Network
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	$0 copayment
Specialist copay	20% coinsurance
Inpatient hospital	$2150 per admission
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	20% coinsurance; 20% coinsurance
Advanced imaging	$170 copayment; $325 copayment

Rx benefits	
Deductible	No Deductible
Rx-retail 30-day supply	$0/$0/17%/34%/33%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	$500 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, dentures, oral surgery, scaling for moderate inflammation, root canals. OON coverage available. DEND36
Vision	$75 allowance for annual exam and $100 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC Debit Card $35/Quarter
Hearing	$0 copay for annual exam, fitting and $0 copayment for Level 1 prescription hearing aid per ear per year. OON coverage available.
Transportation	Transportation 24 one way trip(s) per year, may not exceed 25 per trip

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D-SNP

Michigan

Humana Dual Integrated (HMO D-SNP): H0963-001-000

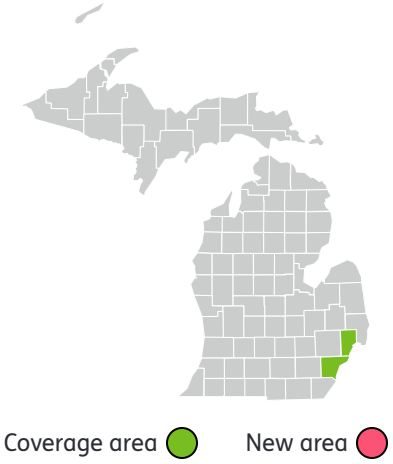
Premium - $0.00

Key selling points

- Healthy Options Allowance available with roll over
- CareEssentials Allowance with roll over
- Improved Dental Coverage

Ideal for consumers eligible for Medicare and Medicaid who prioritize

Works with my Medicaid coverage (Dual eligible): I want to get the most out of both Medicaid
and Medicare.:



Medical benefits	
Medicaid Levels	FBDE, QMB+, SLMB+ / HIDE AIP
MOOP	$0-$9850 IN
Deductible	$0-$283 IN
PCP copay	0%-20% coinsurance
Specialist copay	0%-20% coinsurance
Inpatient hospital	$0-$2241 per admission
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	0%-20% coinsurance; 0%-20% coinsurance
Advanced imaging	$0-$205 copayment; $0-$345 copayment

Rx benefits	
Deductible*	$700 Deductible for Tiers 4,5
Rx-retail 30-day supply*	$0/$0/17%/45%/25%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

* $0 for all Part D prescription drugs all year long for members who qualify for Extra Help

Supplemental benefits	
Dental	$0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation. DEN268
Vision	$0 copayment for annual exam and $200 allowance per year for eyewear or contact lenses including fittings
OTC	N/A
Humana Healthy Options Allowance ®	$240 monthly allowance with roll over on a prepaid spending card. All plan members receive this amount to buy approved OTC health and wellness products at participating retailers or approved OTC mail order vendor. Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.
Hearing	$0 copay for annual exam, fitting and $0 copayment for Level 2 prescription hearing aid per ear per year
Transportation	N/A

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Humana Dual Select (PPO D-SNP): H5216-385-000

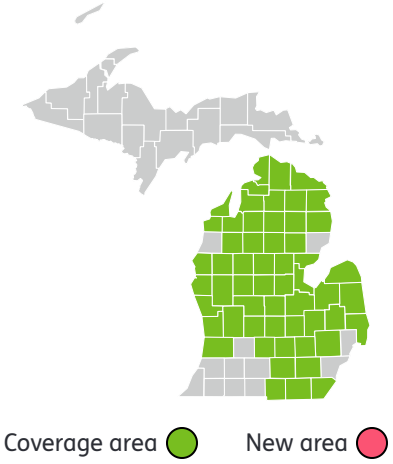
Premium - $0.00

Key selling points

- Includes Dental, Vision, and Hearing coverage

Ideal for consumers eligible for Medicare and Medicaid who prioritize

Works with my Medicaid coverage (Dual eligible): I want to get the most out of both Medicaid
and Medicare.:



Medical benefits	
Medicaid Levels	FBDE, QDWI, QI, QMB, QMB+, SLMB, SLMB+ / Coord Only
MOOP	$0-$9850 IN
Deductible	N/A
PCP copay	$0 copayment
Specialist copay	$0-$45 copayment
Inpatient hospital	$0-$595 per day, Days(1-4);
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	0%-20% coinsurance; 0%-20% coinsurance
Advanced imaging	$0-$205 copayment; $0-$345 copayment

Rx benefits	
Deductible*	No Deductible
Rx-retail 30-day supply*	$0/$0/25%/25%/33%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

* $0 for all Part D prescription drugs all year long for members who qualify for Extra Help

Supplemental benefits	
Dental	$2000 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, dentures, oral surgery, scaling for moderate inflammation, root canals. OON coverage available. DEN287
Vision	$40 allowance for annual exam and $350 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Humana Healthy Options Allowance ®	$100 monthly allowance with roll over on a prepaid spending card. All plan members receive this amount to buy approved OTC health and wellness products at participating retailers or approved OTC mail order vendor. Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.
Hearing	$0 copay for annual exam, fitting and $0 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	Transportation 48 one way trip(s) per year, may not exceed 50 per trip

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HumanaChoice SNP-DE (PPO D-SNP): H5216-388-000

Premium - $0.00

Key selling points

- Increased Healthy Options Allowance

Ideal for consumers eligible for Medicare and Medicaid who prioritize

Works with my Medicaid coverage (Dual eligible): I want to get the most out of both Medicaid
and Medicare.:



Medical benefits	
Medicaid Levels	FBDE, QMB+, SLMB+ / Coord Only
MOOP	$0-$9850 IN
Deductible	$0-$283 IN/OON
PCP copay	0%-20% coinsurance
Specialist copay	0%-20% coinsurance
Inpatient hospital	$0-$2241 per admission
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	0%-20% coinsurance; 0%-20% coinsurance
Advanced imaging	$0-$205 copayment; $0-$345 copayment

Rx benefits	
Deductible*	No Deductible
Rx-retail 30-day supply*	$0/$0/25%/25%/33%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

* $0 for all Part D prescription drugs all year long for members who qualify for Extra Help

Supplemental benefits	
Dental	$1500 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, oral surgery, scaling for moderate inflammation, bridges, root canals. OON coverage available. DEN245
Vision	$40 allowance for annual exam and $350 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Humana Healthy Options Allowance ®	$200 monthly allowance with roll over on a prepaid spending card. All plan members receive this amount to buy approved OTC health and wellness products at participating retailers or approved OTC mail order vendor. Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.
Hearing	$0 copay for annual exam, fitting and $0 copayment for Level 2 prescription hearing aid per ear per year. OON coverage available.
Transportation	N/A

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Humana Gold Plus SNP-DE (HMO D-SNP): H8908-005-000

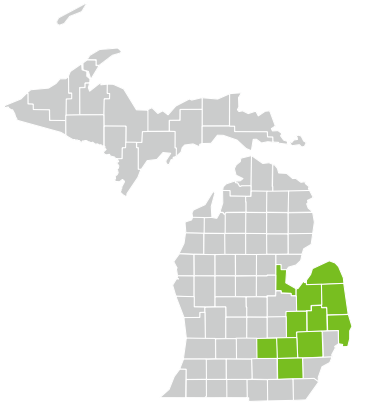
Premium - $0.00

Key selling points

- Healthy Options Allowance available with roll over

Ideal for consumers eligible for Medicare and Medicaid who prioritize

Works with my Medicaid coverage (Dual eligible): I want to get the most out of both Medicaid
and Medicare.:



Coverage area New area

Medical benefits	
Medicaid Levels	FBDE, QMB, QMB+, SLMB+ / Coord Only
MOOP	$0-$9850 IN
Deductible	$0-$283 IN
PCP copay	0%-20% coinsurance
Specialist copay	0%-20% coinsurance
Inpatient hospital	$0-$2241 per admission
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	0%-20% coinsurance; 0%-20% coinsurance
Advanced imaging	$0-$205 copayment; $0-$345 copayment

Rx benefits	
Deductible*	$700 Deductible for Tiers 4,5
Rx-retail 30-day supply*	$0/$0/17%/43%/25%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

* $0 for all Part D prescription drugs all year long for members who qualify for Extra Help

Supplemental benefits	
Dental	$2000 annually; $0 copayment covers: exams, x-rays, cleanings, scaling and root planing, scaling for moderate inflammation. DEN338
Vision	$0 copayment for annual exam and $150 allowance per year for eyewear or contact lenses including fittings at PLUS Provider
OTC	N/A
Humana Healthy Options Allowance ®	$230 monthly allowance with roll over on a prepaid spending card. All plan members receive this amount to buy approved OTC health and wellness products at participating retailers or approved OTC mail order vendor. Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.
Hearing	$0 copay for annual exam, fitting and $0 copayment for Level 2 prescription hearing aid per ear per year
Transportation	N/A

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Humana Gold Plus SNP-DE (HMO D-SNP): H8908-007-000

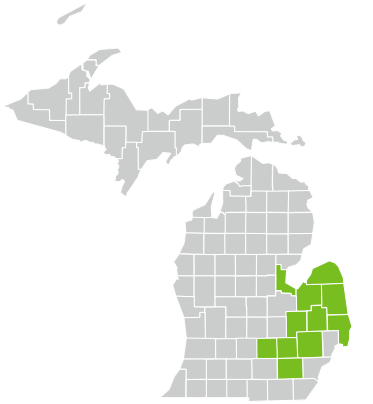
Premium - $0.00

Key selling points

- Healthy Options Allowance available with roll over
- Plan includes Transportation Benefit

Ideal for consumers eligible for Medicare and Medicaid who prioritize

Works with my Medicaid coverage (Dual eligible): I want to get the most out of both Medicaid
and Medicare.:



Coverage area New area

Medical benefits	
Medicaid Levels	FBDE, QMB+, SLMB+ / Coord Only
MOOP	$0-$9850 IN
Deductible	$0-$283 IN
PCP copay	0%-20% coinsurance
Specialist copay	0%-20% coinsurance
Inpatient hospital	$0-$2241 per admission
Skilled nursing	$0 per day, days (1-20)
Outpatient surgery	0%-20% coinsurance; 0%-20% coinsurance
Advanced imaging	$0-$205 copayment; $0-$345 copayment

Rx benefits	
Deductible*	$700 Deductible for Tiers 4,5
Rx-retail 30-day supply*	$0/$0/17%/40%/25%
100-day mail order	$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

* $0 for all Part D prescription drugs all year long for members who qualify for Extra Help

Supplemental benefits	
Dental	$1750 annually; $0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, dentures, oral surgery, scaling for moderate inflammation, root canals. DENE64
Vision	$0 copayment for annual exam and $400 allowance per year for eyewear or contact lenses including fittings at PLUS Provider
OTC	N/A
Humana Healthy Options Allowance ®	$150 monthly allowance with roll over on a prepaid spending card. All plan members receive this amount to buy approved OTC health and wellness products at participating retailers or approved OTC mail order vendor. Plus, members may also use this money for eligible groceries, utilities, rent, and more if they have certain qualifying chronic condition(s) and meet other program criteria.
Hearing	$0 copay for annual exam, fitting and $0 copayment for Level 2 prescription hearing aid per ear per year
Transportation	Transportation 24 one way trip(s) per year, may not exceed 100 per trip

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PDP

Michigan

Humana Basic Rx Plan (PDP): Coming Soon



Prescription drug plan	
Premium	
Rx deductible	
Preferred cost-sharing retail 30-day supply	
Standard retail 30-day supply	
Preferred cost-sharing mail 90-day supply	

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Humana Premier Rx Plan (PDP): Coming Soon



Prescription drug plan	
Premium	
Rx deductible	
Preferred cost-sharing retail 30-day supply	
Standard retail 30-day supply	
Preferred cost-sharing mail 90-day supply	

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Humana Value Rx Plan (PDP): Coming Soon



Prescription drug plan	
Premium	
Rx deductible	
Preferred cost-sharing retail 30-day supply	
Standard retail 30-day supply	
Preferred cost-sharing mail 90-day supply	

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Legacy plans
Michigan

Legacy Plans

"Legacy" plans are Medicare Advantage plans that Humana still offers in Michigan for 2027.

[Each county with a legacy plan will have other plans available with lower premiums or better benefits. Therefore, Humana is choosing not to actively market these existing legacy plans.

If a member is currently enrolled in a legacy plan that is also available in 2028, they will automatically renew in their existing plan unless they choose to enroll in a different plan offered in their service area.]

Contract/PBP	Plan name	Premium
H5216-384-000	Humana Full Access (PPO)	$0.00
H5216-306-000	Humana Full Access Giveback (PPO)	$0.00
H5216-190-000	Humana USAA Honor Giveback (PPO)	$0.00
H8145-006-000	Humana Gold Choice (PFFS)	$60.00
R0110-014-000	Humana Full Access (Regional PPO)	$89.00
R0110-013-000	HumanaChoice (Regional PPO)	$0.00

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Other products
Michigan

Humana Individual dental insurance

Humana Individual dental plans offer a range of affordable options for consumers of any age. Your clients can choose from budget-conscious, preventive-focused plans to comprehensive dental, vision and hearing plans, such as Humana Extend 5000.*

Individual dental plans provide a year-round selling opportunity and allow your clients to easily change plans at any time as their needs change. These plans are a great fit for:

- Medicare Advantage and Medicare Supplement members
- Entrepreneurs & small businesses
- Graduate students
- Veterans and their families
- Employees with no/limited group benefits
- Families seeking additional coverage; child-only coverage

Key features:*

- Affordable: plans as low as $18/month†
- Accessible: national network with 140,000+ dentists and specialists
- Savings: average of 40% off retail dental services
- Fast start: PPO plans effective in as little as 5 days
- Flexible: plans with no waiting periods and/or no annual maximum
- Smart features: including implants, bridges, crowns, teeth whitening and annual max up to $5000



Better for your clients and your business

Millions of Americans‡ are delaying critical dental care due to cost and are looking for a solution. Humana's Individual dental plans can be the right choice for your clients and help you grow your business today and tomorrow. Dental insurance can also open the door to future Medicare sales and referrals.

Learn more about Humana's whole-health solutions including **Individual Dental**, **Medicare Supplement**, **Prescription Drug**, and **Medicare Advantage** plans on AgentAdvantage University (AAU).

Source

1. "New data: Americans are still not getting the dental care they need," Dental Economics, last accessed May 21, 2025.

* Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

† Rate is for one person on the Preventive Value plan in New Mexico and is for illustrative purposes only; not based on age or gender.

‡ Humana network data as of Nov. 2025.

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Medicare Supplement insurance plans

An ideal choice for prospects and clients who value more freedom, flexibility and a more predictable healthcare experience.

For those eligible for Medicare, Medicare Advantage (MA) plans aren't the only option available. Medicare Supplement insurance (also referred to as Medigap or Med Supp) can help complement Original Medicare by reducing exposure to out-of-pocket costs, making healthcare expenses easier to anticipate and manage over time. And as an agent, it can help you broaden your portfolio to help you capitalize on more potential sales.

Why Med Supp?

For many Medicare beneficiaries, Med Supp presents the right combination of flexibility, predictability and coverage. Here are some other features that can appeal to consumers:

- Limits out-of-pocket exposure for medical expenses
- Guaranteed annual renewal as long as premium is paid
- A wide range of plans are available to fit most budgets and healthcare needs
- Freedom to see any provider that accepts Medicare patients
- No referrals required in most cases
- Can be offered to consumers year-round
- Competitive premiums in many markets
- Offers a variety of secure and convenient payment options



Additional resources

As with all Medicare plans, there are important details that you will want to share with your clients, which is why Humana provides you with extensive resources. We'll help you so you're ready to take members through the enrollment process, make the most of their benefits and answer any questions they may have. You'll find all the resources available on the **Med Supp overview page** within AgentAdvantage University (AAU), accessible through the **Vantage agent portal**.

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Humana Individual vision insurance

Millions of Americans use eyeglasses or contacts[1]—and in this digital age, more consumers than ever are finding that they need regular vision care. Increasingly, the cost of frames, prescription lenses and contacts is driving consumers to find options to reduce their out-of-pocket costs.

Humana's Individual vision plans are an affordable solution, allows comprehensive care that can be sold year-round to consumers of any age. These plans offer unique features including low/no-cost eye exams, designer frames, numerous lens options, medically necessary contacts and Lasik discounts. Consumers can add an Individual vision plan to any existing vision coverage they may have through an employer or Medicare Advantage plan, as well as complementing a Medicare Supplement plan.

Key features:*

- Affordable: plans starting at $12/month†
- Preventive-focused: low/no-cost annual eye exam
- Generous allowances and discounts: help members get prescription lenses, eyewear, sunglasses, and contacts within their budget
- Accessible: national network of 214,000+ access points including LensCrafters®, PearleVision®, as well as local, independent providers‡
- Fast start: no waiting periods



Help your clients live better

Comprehensive vision plans help your clients get the care they need, when they need it and reduce their cost of care. As a trusted advisor, Humana's Individual vision plans give you affordable, flexible and practical plans that help solve your client's healthcare challenges and increase their satisfaction with their coverage.

Learn more about Humana's whole-health solutions including **Individual vision**, **Medicare Supplement**, **Prescription Drug** and **Medicare Advantage** on AgentAdvantage University (AAU).

Source

1. Organizational Overview, The Vision Council, last accessed May 21, 2025.

* Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

† Rate is for one person on the Humana Vision PLUS plan in Maine and is for illustrative purposes only; not based on age or gender.

‡ Provider Access Points, Internal Reporting, Oct. 2025.

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Resources

Michigan

Resources

Helpful contacts

Name	Contact
Member Customer Service	**1-800-457-4808**
CenterWell Pharmacy	**1-800-379-0092**
CenterWell Specialty Pharmacy	**1-800-486-2668**
Agent Support Unit (ASU)	**1-800-309-3163**
Scope Of Appointment	**1-866-945-4471**
Paper Application Fax	**1-877-889-9936**
Dedicated DSNP Paper Application Fax	**1-877-889-9923**
Med Supp Underwriting	**1-800-825-7858**
Humana Medicaid Verification	**1-866-597-2675**
Humana Claims	**1-888-308-6294**
Humana Billing	**1-866-444-7631**
Go365	**1-877-320-1235**
Silver Sneakers	**1-888-423-4632**

Scope of Appointment

Scope of Appointment (SOA) is required before conducting an MAPD/PDP appointment. TELEPHONIC IVR: three-way call with member. Put confirmation number on the application.

TELEPHONIC IVR number: 800-903-5493

PAPER: Submit completed form to Humana. Humana will handle 10-year retention requirement if a Humana SOA is submitted, otherwise agent is responsible for 10-year retention.

For tracking purposes: The barcode number from the SOA should be put on your enrollment app and the barcode number from the enrollment app should be put on the SOA.

Medicare application submission

Online enrollment methods
(preferred)

Overnight mail
(not preferred):
Humana Medicare Enrollment
P.O. Box 14309
Lexington, KY 40512

Fax
(not preferred):
877-889-9936

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Using the Vantage portal

A comprehensive resource hub for agents

Discover Vantage's key features

Humana Vantage is a centralized portal that provides a wealth of resources and tools for agents.

Key features include:

- Licensing, certification and contracts management
- Personalized agent profile with SAN ID and NPN
- Delegated user account access
- MarketPoint University for agent certification and recertification
- Doctor and pharmacy locator for finding in-network providers
- Drug cost lookup for prescription coverage and costs

Sales, marketing and enrollment

Vantage offers a dedicated Sales & Marketing section that features:

- AgentAdvantage University (AAU)—agent product education portal
- Agent Marketing Hub (AMH)
- First Look
- Materials for Medicare Advantage (MA), Medicare Supplement, and dental and vision products
- D-SNP verification tool to check dual eligibility of prospects



Business management and support

Monitor your business performance with the MyHumana Business card and other tools. You'll be able to:

- See application statuses and active policies
- Create and track service inquiries
- Update member information
- Check your commission status
- Access compliance documents

Use Vantage to streamline your agent journey with Humana's comprehensive resource hub.

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Scope of Appointment (SOA)

Getting the most out of your sales appointments

The Scope of Appointment (SOA) is a documented agreement between the beneficiary and the agent that outlines the list of products you can discuss at a marketing appointment. Understanding and using the SOA will help you deliver thorough service to clients while improving your sales process.

When to use an SOA

An SOA is required for:

- Personal/individual marketing appointments, including scheduled, walk-in or telephonic or virtual presentations
- Each beneficiary being presented to, even if they live in the same residence
- SOA cannot be collected at educational events

When an SOA is not needed

An SOA is not required when presenting plans other than MA, MAPD or PDP.

SOA signature timing

A beneficiary must sign an SOA before a personal or individual marketing appointment begins. That way, there is no miscommunication and there are clear parameters for the meeting. Effective October 1, 2026, the 48-hour waiting period is no longer required.

Note: SOAs are valid for 12 months after signature.

Discussing additional health products

If the beneficiary or agent wants to discuss additional health products during the appointment, a new SOA must be executed with the original products and any new health-related products selected.

Methods of documentation

Humana offers various methods for documenting SOAs:

- Paper: barcoded forms ordered through the order management system, retained for 10 years
- Humana Enrollment Platform: Signed SOAs will be canceled 12 months + 1 day from the creation date of the SOA within the Humana Enrollment tool.

For more detailed trainings, search “Scope of Appointment” inside of AgentAdvantage University (AAU) on the Vantage Agent portal.

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Sales and marketing support

Your resources for maximizing enrollment

This information will help you navigate the Medicare enrollment journey, utilize Humana's Agent Marketing Hub (AMH), leverage the Digital Marketing Materials (DMM) tool and access the Sales Enablement Library within AgentAdvantage University (AAU) for a seamless sales experience. You can easily access AMH, DMM and AAU through Vantage.

Medicare sales journey

Our Medicare end-to-end sales journey flows from education and prospecting to point of sale:

1. Education/Medicare 101: **July–September**
2. Prospecting/Lead Generation: **Starts Oct. 1**
3. Point of Sale/Enrollment: **Oct. 15–Dec. 7**

AMH marketing resources

You can leverage pre-approved, customizable materials in AMH that can help enhance your Medicare sales journey. Inside, you will find:

- Educational materials including popular Medicare 101 assets as well as other event invites, ads and more
- Lead-generation materials like brochures, flyers, emails, social media, postcards and more



Post-sale tools and materials

Digital Marketing Materials

The DMM offers a virtual enrollment solution for clients with internet access who speak English or Spanish. This user-friendly tool allows:

- Sending personalized URLs to guidebooks with up to 3 plans
- Walking clients through materials in person, via video, or phone
- Monitoring clients' engagement and enrollment progress
- Enabling clients to self-enroll

Training for the DMM is available through Humana MarketPoint University.

Sales Enablement Library resources

1. Enrollment books for various plans, including Humana USAA Honor Giveback plans
2. MAPD/PDP and D-SNP sales presentations, like slide decks with interactive table of contents
3. Sales presentation videos specific to plan type (MA-only, HMO, PPO, PFFS, PDP and D-SNP)

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Over-the-counter allowance

Covering everything from first aid supplies to cough drops, this benefit gives members a regular allowance for health products. Humana's over-the-counter (OTC) allowance is an excellent way to help sell to prospects who have ongoing nonprescription needs.

How it works

Humana's OTC allowance offers members access to nonprescription medicines and wellness products. There are two types of OTC allowance benefits: OTC mail order or OTC allowance. Only one option is available on a given plan.

OTC mail-order allowance:

- Not loaded to the Humana Spending Account Card
- Mail orders are fulfilled by CenterWell Pharmacy®

OTC allowance:

- Loaded to the Humana Spending Account Card
- Can be used at retailers found by using the Store Finder at MyHumana.com

What it covers

The OTC allowance can be used at participating retailers to buy eligible products in the following categories:

- Cold and flu medicine
- Allergy and sinus medicine
- Dental and denture care items
- Digestive health products
- Eye and ear care items
- Pain relief medicine
- Supports, braces and wraps
- Vitamins and minerals
- First aid supplies



The Humana Spending Account Card advantage

With the Humana Spending Account Card*, your clients get access to an allowance-based benefit included in their Humana plan. They can enjoy the convenience of using their card at participating providers for eligible goods and services.

Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.

* Merchant participation is subject to change and does not guarantee acceptance of the spending account card.

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Health Risk Assessment

Help clients transition smoothly into their new plan

Looking out for your clients

Humana's Health Risk Assessment (HRA) is an optional, but highly encouraged, survey administered to Special Needs Plan (SNP) members after enrollment. The HRA helps Humana address our SNP members' needs and may make them eligible for Humana's Healthy Options Allowance® (HOA) benefit by confirming diagnosis of a qualifying condition.

The HRA asks SNP members about:

- Fall risk
- Financial security
- Hospitalizations
- Housing
- Loneliness
- Medical conditions
- Prescription adherence
- Transportation



Your role in the assessment

Depending on your role, the HRA is completed either by you or by an advocate as part of member activation. For agents administering the HRA themselves, you are the first step in helping Humana's SNP members receive the care and benefits they deserve. To get started, you'll complete both annual certification and model of care training through Humana MarketPoint University. This will give you access to the Humana Enrollment Platform and the HRA. Agents are encouraged to complete the HRA immediately after an SNP enrollment. When conducting the HRA, remember to ask each question and encourage honest responses from your client.

Additional information

Although many SNP members qualify for HOA benefits based on their HRA responses, those who don't immediately qualify may become eligible later based on Humana claims data or if their condition changes. **Agents should clearly communicate that HOA qualification is not guaranteed simply by completing the HRA.**

After your SNP member's plan effective date, they will be contacted by a member of Humana's Care Management Team to review their HRA responses and develop a Care Plan to ensure they receive the benefits and support they need to achieve their best health.

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Healthy Options allowance

Help with the cost of living on an easy-to-use card

Get a monthly allowance to help pay for covered over-the-counter (OTC) items like vitamins, pain relievers and first aid supplies. Plus, you can use this money for eligible groceries, utilities, rent and more if you have eligible chronic conditions that meet certain criteria. Whatever you don't spend carries over each month.*

Members of general enrollment plans and D-SNPs will need to qualify to spend their money on additional categories like groceries. C-SNP members qualify to use their allowance in these categories.

The Humana Spending Account Card advantage

With the Humana Spending Account Card†, your clients can easily access and use the Healthy Options allowance-based benefit included in their plan. The card comes pre-loaded with their spending money based on their plan for convenient use at participating providers for eligible goods and services.

This card is not available with plans that do not include the Healthy Options allowance, so be sure to check what's available to your prospective clients.

Allowance highlights

Key features of the Healthy Options allowance:

- Available on 99% of D-SNPs
- Unused funds roll over each month and expire upon disenrollment or at the end of the plan year

Expenses covered

Healthy Options allowance can be used at participating retailer locations to buy eligible products.

- **All enrollees** can use their allowance on OTC health and wellness items like vitamins, first aid supplies, pain relief medicine, incontinence supplies and more.
- **Enrollees with eligible chronic conditions** that meet certain criteria can use their allowance on:
  - Home supplies and household assistive devices
  - Groceries (produce, fruit, bread, meat, dairy, etc.)
  - Personal care items (toothpaste, shampoo, deodorant, etc.)
  - Pet supplies (pet food, pet litter, flea shampoo, etc.; excludes grooming services, veterinary bills, and pet prescriptions)
  - Non-medical transportation costs (public transportation, taxi, Uber, Lyft, etc.)
  - Pest control services
  - And more

Learn more about eligible items at **Humana.com/medicare/medicare-programs/healthy-options-allowance**

* Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply. Merchant participation is subject to change and does not guarantee acceptance of the Human Spending Account Card. Some rent or utility companies may not accept this form of payment. This spending allowance is a special supplemental benefit program for members with specific chronic conditions who require intensive care coordination and are at a high risk of hospitalization or other adverse health outcomes. Qualifying conditions may include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two chronic conditions. See the plan's Evidence of Coverage/Member Handbook for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income. Contact your local HUD office with questions.

† Merchant participation is subject to change and does not guarantee acceptance of the spending account card. (Some rent or utility companies may not accept this form of payment.)

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CenterWell

CenterWell®, a Humana company, offers primary care, pharmacy and home health services designed to improve health outcomes and enhance patient care for seniors.



CenterWell Senior Primary Care

CenterWell Senior Primary Care® is the largest provider of senior-focused primary care.[1] Our patients receive 50% more one-on-one time with their providers*, along with personalized support and preventive care to help them achieve their best health. This primary care model is thoughtfully designed to help patients feel heard and close gaps in care.

CenterWell Home Health

As one of the largest providers of home health care, CenterWell Home Health® helps patients manage chronic conditions and provides clinical support for injury, illness, surgery or hospitalization. Our nurses and therapists address the care needs of patients, with the goal of helping them feel more confident and independent in managing their health from home.

CenterWell Pharmacy

CenterWell Pharmacy® is Humana's preferred cost-sharing, mail-order pharmacy included on most plans that could help members save on prescriptions. A team of skilled pharmacists and support staff work together to answer medication questions, provide care and safely ship customers' prescriptions right to their door.

Source

1. Humana Newsroom, CenterWell Senior Primary Care Opening Propels Primary Care Network to 250 Centers, June 9, 2023. https://news.humana.com/news/articles/centerwell-senior-primary-care-opening-network-to-250-centers

* Comparison based on a study published by the Oxford Academic in June 2023 stating that the average primary care exam was approximately 21 minutes. Times vary based on services performed.

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Humana Market
Product Guide 2027

Michigan

FirstLook.Humana.com

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Humana®

