



Sheet Metal Workers' National Health Fund 2017 Retiree Health Benefit Options

Benefit	Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 1)	Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 2)	SMW+ Carve-out (Medicare Supplement)
Annual Deductible¹⁾	\$147	\$147	\$147
Out of Pocket Maximum			
Inpatient Hospital Coinsurance	Covered at 100%	Covered at 100%	Covered at 100%
Skilled Nursing Copayment	Covered at 100% up to 100 days	Covered at 100% up to 100 days	Covered at 100% up to 100 days
PCP (Office Visit) Copayment	Covered at 100% after annual deductible	Covered at 100% after annual deductible	Covered at 100% after annual deductible
Specialist (Office Visit) Copayment	Covered at 100% after annual deductible	Covered at 100% after annual deductible	Covered at 100% after annual deductible
Outpatient Surgical Copayment	Covered at 100% after annual deductible	Covered at 100% after annual deductible	Covered at 100% after annual deductible
Ambulance Copayment	Covered at 100% after annual deductible	Covered at 100% after annual deductible	Covered at 100% after annual deductible
Emergency Room Copayment	Covered at 100% after annual deductible	Covered at 100% after annual deductible	Covered at 100% after annual deductible
Urgent Care Visit Copayment	Covered at 100% after annual deductible	Covered at 100% after annual deductible	Covered at 100% after annual deductible
Hearing Aid	Hearing exam covered at 100% up to a \$50 maximum once every 24 months. \$3,000 allowance for hearing aids every 36 months	Hearing exam covered at 100% up to a \$50 maximum once every 24 months. \$3,000 allowance for hearing aids every 36 months	n/a



Prescription Drug Benefit					
	Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 1)		Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 2)		SMW+ Carve-out (Medicare Supplement)
	RETAIL 30 Day Supply	RightSource® Mail-order, 90 Day Supply	RETAIL 30 Day Supply	RightSource® Mail-order, 90 Day Supply	
Initial Coverage	\$5/\$20/\$50/\$80	\$0/\$40/\$100	\$5/\$30/\$60/33% (\$300 maximum out-of-pocket per Specialty prescription)	\$0/\$60/\$120	n/a
Coverage Gap	\$5/\$20/\$50/\$80	\$0/\$40/\$100	\$5/95%/95%/95%	\$0/95%/95%	n/a
Catastrophic	Greater of \$3.30 for generic/multiple source drugs (\$8.25 for all others) or 5% coinsurance (\$80 maximum out-of-pocket per prescription)	Greater of \$3.30 for generic/multiple source drugs (\$8.25 for all others) or 5% coinsurance (\$100 maximum out-of-pocket per prescription)	Greater of \$3.30 for generic/multiple source drugs (\$8.25 for all others) or 5% coinsurance		n/a
Notes	<ul style="list-style-type: none"> ▪ 90 day supply available at 3 times the copay amount ▪ Specialty drugs only covered as a 30 day supply 	<ul style="list-style-type: none"> ▪ Specialty drugs only covered as a 30 day supply 	<ul style="list-style-type: none"> ▪ Specialty drugs only covered as a 30 day supply 	<ul style="list-style-type: none"> ▪ Specialty drugs only covered as a 30 day supply 	n/a



Supplemental Benefits			
	MAPD 1	MAPD 2	SMW+ Carve-out
Case Management	Registered nurse led team, providing support to members during or immediately following an acute health event.		n/a
Humana Cares	Supplemental to Case Management, this is a patient-centered support program with a multi-disciplinary team of professional healthcare providers, working to improve access to providers and community resources.		n/a
Field Case Management	A team of nurses working directly with members in their home, nursing home, hospital and/or doctor's office.		n/a
Health Resources	Improving physical and social well-being through highly integrated acute and chronic care, home visits, discharge planning and care coordination.		n/a
SilverSneakers®	The SilverSneakers® Fitness Program provides free membership at most fitness centers. Enrollment is easy and there is no initiation fee or contract. SilverSneakers Steps is an at-home personalized fitness program for members who don't have access to a SilverSneakers location.		n/a
HumanaFirst® Nurse Advice Line	A toll-free 24 hour-a-day health information line. A registered nurse answers general health questions and provide guidance on specific medical needs.		n/a
Well Dine	Providing a 10-day supply of frozen meals to a member's home following an overnight stay in a hospital or skilled nursing facility.		n/a



Understanding the SMART Humana MAPD PPO Plan Network

- You can go to any doctor or hospital, as long as the provider accepts Medicare and agrees to Humana's payment terms and conditions
- To find a Humana provider you can:
 - Call 1-800-733-9064 and press 2 for Medicare Enrollment Specialist
 - Go to [Humana.com/PhysicianFinder](https://www.humana.com/PhysicianFinder) and select "**Search**," then select "**Medicare or Medicare-Medicaid**" and enter your zip code. Then select "**Medicare PPO**."
- No referral needed to see any healthcare provider, including specialists
- Coverage for office visits, including routine physical exams (preventive services covered at no cost to you)
- Emergency coverage anywhere in the world
- Most of the benefits under this PPO plan have the same benefit level for in and out of network providers.