



Sheet Metal Workers' National Health Fund 2021 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 | \$198 |
| 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 after annual deductible | Hearing exam covered at 100% up to a \$50 maximum once every 24 months. \$3,000 allowance for hearing aids every 36 months after annual deductible | 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/MAIL 30 Day Supply | MAIL 90 Day Supply | RETAIL/MAIL 30 Day Supply | MAIL 90 Day Supply | |
| Initial Coverage* | \$5/\$20/\$50/\$80 | \$0/\$40/\$100/NA | \$5/\$30/\$60/33% (\$300 maximum out-of-pocket per Specialty prescription) | \$0/\$60/\$120/NA | n/a |
| Coverage Gap | \$5/\$20/\$50/\$80 | \$0/\$40/\$100/NA | \$5/25%/25%/25% | \$0/25%/25%/NA | n/a |
| Catastrophic | Greater of \$3.70 for generic/multiple source drugs (\$9.20 for all others) or 5% coinsurance (\$80 for 30 day/\$150 for 90 day maximum out-of-pocket per prescription) | Greater of \$3.70 for generic/multiple source drugs (\$9.20 for all others) or 5% coinsurance (\$100 maximum out-of-pocket per prescription) | Greater of \$3.70 for generic/multiple source drugs (\$9.20 for all others) or 5% coinsurance | | n/a |
| Notes | <ul style="list-style-type: none"> ▪ 90 day supply at Retail Pharmacy available at 3 times the copay amount ▪ Specialty drugs – 30 day supply only | <ul style="list-style-type: none"> ▪ Specialty drugs – 30 day supply only | <ul style="list-style-type: none"> ▪ 90 day supply at Retail Pharmacy available at 3 times the copay amount or \$15/25%/25% when in Coverage Gap ▪ Specialty drugs - 30 day supply only | <ul style="list-style-type: none"> ▪ Specialty drugs - 30 day supply only | n/a |

* Tier 1: Generic or Preferred Generic
 Tier 2: Preferred Brand
 Tier 3: Non-Preferred Drug
 Tier 4: Specialty Tier



| 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 at Home | A team of nurses working directly with members in their home, nursing home, hospital and/or doctor's office. | | n/a |
| Chronic Condition Management | 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 |
| Meal Program | 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 |
| Virtual Visits | <ul style="list-style-type: none"> • Medical – Talk to a U.S. board certified doctor 24/7/365 with telemedicine when your regular doctor is not available. • Mental – You can meet virtually with a U.S. board certified psychiatrist or in-state licensed and credentialed mental health professional by phone or secure online video sessions. | | |



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. However, prior authorization may be required for certain services
- 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.