



## Sheet Metal Workers' National Health Fund 2021 Retiree Health Benefit Options

Benefit	Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 2)
<b>Annual Deductible</b>	\$147
<b>Out of Pocket Maximum</b>	
<b>Inpatient Hospital Coinsurance</b>	Covered at 100%
<b>Skilled Nursing Copayment</b>	Covered at 100% up to 100 days
<b>PCP (Office Visit) Copayment</b>	Covered at 100% after annual deductible
<b>Specialist (Office Visit) Copayment</b>	Covered at 100% after annual deductible
<b>Outpatient Surgical Copayment</b>	Covered at 100% after annual deductible
<b>Ambulance Copayment</b>	Covered at 100% after annual deductible
<b>Emergency Room Copayment</b>	Covered at 100% after annual deductible
<b>Urgent Care Visit Copayment</b>	Covered at 100% after annual deductible
<b>Hearing Aid</b>	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



	Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 2)	
	RETAIL/MAIL 30 Day Supply	MAIL 90 Day Supply
<b>Initial Coverage*</b>	\$5/\$30/\$60/33% (\$300 maximum out-of-pocket per Specialty prescription)	\$0/\$60/\$120/NA
<b>Coverage Gap</b>	\$5/25%/25%/25%	\$0/25%/25%/NA
<b>Catastrophic</b>	Greater of \$3.70 for generic/multiple source drugs (\$9.20 for all others) or 5% coinsurance	
<b>Notes</b>	<ul style="list-style-type: none"> <li>▪ 90 day supply at Retail Pharmacy available at 3 times the copay amount or \$15/25%/25% when in Coverage Gap</li> <li>▪ Specialty drugs only covered as a 30 day supply</li> </ul>	<ul style="list-style-type: none"> <li>▪ Specialty drugs only covered as a 30 day supply</li> </ul>

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



	MAPD 2
<b>Case Management</b>	Registered nurse led team, providing support to members during or immediately following an acute health event.
<b>Humana at Home</b>	A team of nurses working directly with members in their home, nursing home, hospital and/or doctor's office.
<b>Chronic Condition Management</b>	Improving physical and social well-being through highly integrated acute and chronic care, home visits, discharge planning and care coordination.
<b>SilverSneakers®</b>	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.
<b>Meal Program</b>	Providing a 10-day supply of frozen meals to a member's home following an overnight stay in a hospital or skilled nursing facility.
<b>Virtual Visits</b>	<ul style="list-style-type: none"> <li>• Medical – Talk to a U.S. board certified doctor 24/7/365 with telemedicine when your regular doctor is not available.</li> <li>• 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.</li> </ul>



## Understanding the SMART Humana MAPD PPO Plan Network

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- 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.