



2021 Humana Medicare Rx PPO Plan

January 1, 2022 – December 31, 2022

Annual Deductible

There is a \$0 annual deductible for Humana. You begin in the Initial Coverage Stage when you fill your first prescription of the year.

Initial Coverage

You pay the following until your total yearly drug costs reach \$4,130. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.

Tier	30 Day Standard Retail	90 Day Standard Mail Order	90 Day Standard Retail Order
Tier 1: <i>Generic</i>	\$16	\$33	\$48
Tier 2: <i>Preferred Brand</i>	\$45	\$90	\$135
Tier 3: <i>Non-Preferred Drug</i>	45%	45%	45%
Tier 4: <i>Specialty Tier</i>	45%	N/A	N/A

Please note: The summary above is based on the maximum copays and coinsurance amounts captured from all 50 states and may be equal or better based on the members resident state. Plans and rates are illustrative until member consultation and enrollment information is completed.

Coverage Gap

Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there may be a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,430.

With Humana, after you enter the coverage gap, you will continue to pay your Initial Coverage Stage copayment amount for covered drugs until your costs total \$7,050, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050

- **You pay the greater of:**
 - 5% of the cost, or \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.