



Sheet Metal Workers' National Health Fund 2023 Retiree Health Benefit Options

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



	Humana Medicare Advantage Prescription Drug PPO Plan (MAPD Option 2)	
	RETAIL/MAIL 30 Day Supply	MAIL 90 Day Supply
Initial Coverage*	\$5/\$30/\$60/33% (\$300 maximum out-of-pocket per Specialty prescription)	\$0/\$60/\$120/NA
Coverage Gap	\$5/25%/25%/25%	\$0/25%/25%/NA
Catastrophic	Greater of \$4.15 for generic/multiple source drugs (\$10.35 for all others) or 5% coinsurance	
Notes	<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 only covered as a 30 day supply 	<ul style="list-style-type: none"> ▪ Specialty drugs only covered as a 30 day supply

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



	MAPD 2
Case Management	Registered nurse led team, providing support to members during or immediately following an acute health event.
Humana at Home	A team of nurses working directly with members in their home, nursing home, hospital and/or doctor's office.
Chronic Condition Management	Improving physical and social well-being through highly integrated acute and chronic care, home visits, discharge planning and care coordination.
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.
Meal Program	After your inpatient stay in either the hospital or a nursing facility, you are eligible to receive 2 meals per day for 14 days, at no cost to you. 28 nutritious meals will be delivered to your home.
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.