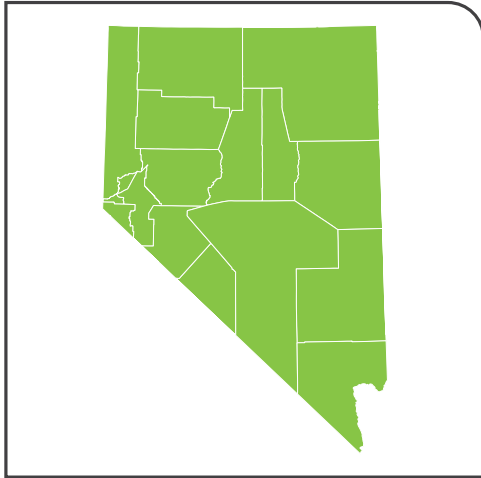


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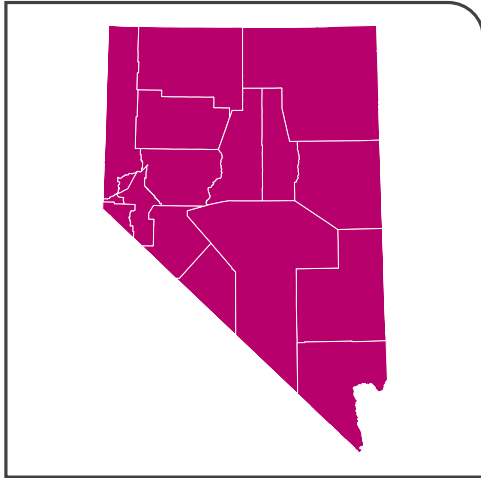
Select the market(s) below to view their Market Highlights



MA/MAPD PLANS

Humana offers a wide range of affordable plans and a broad network of healthcare providers nationwide to meet the unique needs of your clients. Many plans come with low or no monthly plan premium, plus health-boosting benefits that aim to help your clients achieve their best health.

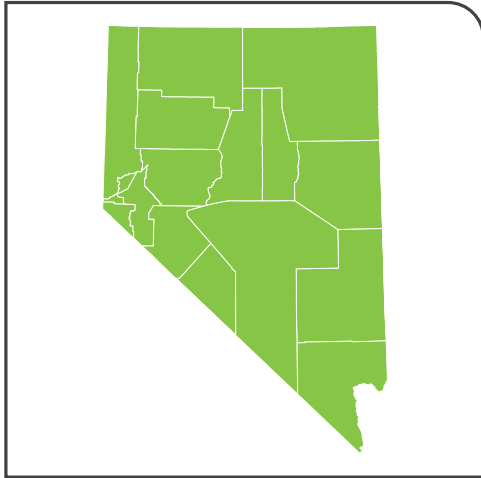
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PDP PLANS

Humana offers affordable prescription drug plans that meet the unique needs of your clients. Our vast network includes mail-order pharmacies like Humana Pharmacy, which offers mail-order copays as low as \$0 on generic drugs in many regions. In-store copays as low as \$1 on certain generic drugs at Walmart, Sam's Club, and Walmart Neighborhood Markets, which are preferred cost sharing pharmacies.

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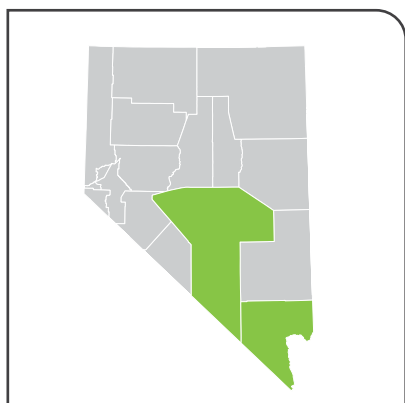


LOCAL SUPPORT

Humana now offers two new resources, Broker Relationship Managers (BRM) and Broker Relationship Executives (BRE), in addition to your local market offices. BRMs have been deployed in markets across the country to offer on-the-ground assistance, BREs to provide sales support telephonically and electronically. We encourage you to contact these resources or simply contact Humana Agent Support at 1-800-309-3163.

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LAS VEGAS



MARKET HIGHLIGHTS

- Introducing new \$0 plan premium HMO with \$0 PCP, \$0 Specialist, \$0 Hospital copays plus \$0 Rx Tier 1/2 and comprehensive embedded dental
- Highly competitive PPO options, including \$0 plan premium, \$50 Part B Premium Giveback option
- Most HMO plans include Dental, Vision, Hearing, \$75 OTC allowance every quarter, routine Transportation and Virtual Visits
- Some plans with low maximum out of pocket (MOOP) limits
- \$0 copay on Rx Tiers 1 & 2 when using Humana Pharmacy 90-day home delivery. \$0 copay for 90-day preferred diabetic supplies filled through Humana Pharmacy
- Viagra (generic) now covered Tier 1 on most plans
- 3 Humana Neighborhood Centers with live customer service, social events, education and SilverSneakers fitness classes
- Go365 wellness incentive program, including gift cards and other items to incentivize healthy living

NETWORK HIGHLIGHTS

- HealthCare Partners network on HMO plans with Virtual Visits by Teladoc
- 5 Humana Affiliate Partner (HAP) PCP offices with expedited appointments (2 days for existing patients & 2 weeks for new patients), health coaches and on-site lab draws
- PPO plans offer expansive network of provider options, including access to our national PPO network and Virtual Visits through MDLive
- All area hospitals are in-network

MARKET SERVICE AREA

Clark, Nye

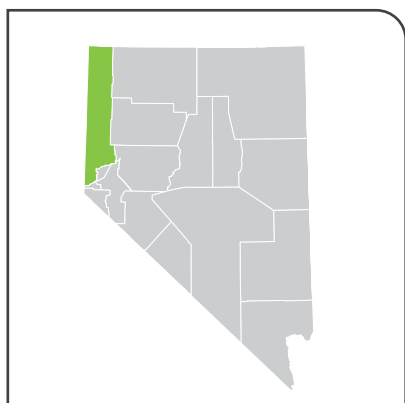
	NEW		
Plan Name	Humana Gold Plus (HMO)	Humana Gold Plus (HMO)	Humana Gold Plus - Diabetes and Heart (HMO SNP)
Plan Number	H6622-028-000	H6622-056-000	H6622-029-000
Plan Highlights	\$0 plan premium HMO with HealthCare Partners network including extra benefits like quarterly \$75 OTC allowance	NEW \$0 HMO plan with HealthCare Partners network; includes comprehensive dental & \$75 OTC allowance/qtr	\$0 plan premium Diabetes & Cardiovascular SNP with rich benefits, enhanced formulary/gap coverage designed to help this population
Premium	\$0	\$0	\$0
PCP	\$0	\$0	\$0
Specialist	\$10	\$0	\$0
Referrals Required	Yes	Yes	Yes
Inpatient Hospital	\$0 per day Days 1-3, \$50 per day Days 4-7	\$0 per admission	\$0 per day Days 1-3, \$50 per day Days 4-7
Max Out-of-Pocket	\$1,900 In-network	\$1,500 In-network	\$1,900 In-network
Rx Deductible	No Deductible	No Deductible	No Deductible
Rx Preferred	\$2/\$8/\$47/\$100/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$0/\$0/\$47/\$100/33%; \$0 copay for tiers 1 & 2 through mail order from Humana Pharmacy	\$5/\$6/\$40/\$80/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter, Transportation	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter, Transportation	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter, Transportation
Market Service Area	Las Vegas Marketwide	Las Vegas Marketwide	Las Vegas Marketwide

Plan Name	Humana Gold Plus SNP-CLD (HMO SNP)	Humana Kidney Care (HMO SNP)	HumanaChoice (PPO)
Plan Number	H6622-030-000	H6622-031-000	H5216-141-000
Plan Highlights	\$0 plan premium Respiratory SNP with rich benefits and enhanced formulary/gap coverage designed to help this population	End-stage renal disease (ESRD) SNP with exclusive DaVita Dialysis centers & extra benefits for this population	\$0 plan premium PPO with \$50 Part B premium giveback including new virtual visits and extra benefits
Premium	\$0	\$27.10	\$0
PCP	\$0	\$0	\$5
Specialist	\$0	\$10	\$45
Referrals Required	Yes	Yes	No
Inpatient Hospital	\$0 per day Days 1-3, \$50 per day Days 4-7	Same as Original Medicare	\$450 per day Days 1-4
Max Out-of-Pocket	\$1,900 In-Network	\$6,700 In-Network	\$6,700 In-Network
Rx Deductible	No Deductible	No Deductible	\$365 tiers 3-5
Rx Preferred	\$1/\$2/\$40/\$80/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$5/\$6/\$47/\$100/33%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$5/\$13/\$47/\$100/25%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$75/Quarter, Transportation	Dental, Vision, Hearing, OTC allowance \$25/Quarter, Transportation	Dental, Vision, Hearing, Fitness
Market Service Area	Las Vegas Marketwide	Las Vegas Marketwide	Las Vegas Marketwide

Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5216-036-000	H5216-037-000
Plan Highlights	PPO with expansive network including new virtual visits and extra benefits	Low plan premium PPO with expansive network including new virtual visits and extra benefits
Premium	\$140	\$25
PCP	\$5	\$5
Specialist	\$40	\$40
Referrals Required	No	No
Inpatient Hospital	\$295 per day Days 1-5	\$295 per day Days 1-6
Max Out-of-Pocket	\$6,700 In-Network	\$5,900 In-Network
Rx Deductible	\$225 tiers 3-5	\$225 tiers 3-5
Rx Preferred	\$4/\$7/\$47/\$100/28%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$2/\$5/\$47/\$100/28%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy
Key Extra Benefits	Dental, Vision, Hearing, Fitness, OTC allowance \$50/Quarter	Vision, Hearing, Fitness, OTC allowance \$50/Quarter
Market Service Area	Las Vegas Marketwide	Las Vegas Marketwide

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RENO



MARKET HIGHLIGHTS

- Introducing new \$0 plan premium PPO with \$50 Part B Premium Giveback
- Combined existing PPO plans into one plan with a lowered plan premium
- Viagra (generic) covered Tier 1 on premium plan
- \$0 Rx copay on Tiers 1 & 2 when using Humana Pharmacy 90-day home delivery. \$0 copay for 90-day preferred diabetic supplies filled through Humana Pharmacy
- SilverSneakers and free gym membership
- Go365 wellness incentive program, including gift cards and other items to incentivize healthy living
- Hearing Aid copay benefit through TruHearing network
- \$0 Virtual Visits through MDLive network

NETWORK HIGHLIGHTS

- PPO plans offer expansive network of provider options, including access to our national PPO network
- Local network includes St. Mary's system

MARKET SERVICE AREA

Washoe

	New	
Plan Name	HumanaChoice (PPO)	HumanaChoice (PPO)
Plan Number	H5216-194-000	H5216-039-000
Plan Highlights	\$0 plan premium PPO with \$50 Part B premium giveback including virtual visits and extra benefits	Low plan premium PPO with expansive network, virtual visits and extra benefits included
Premium	\$0	\$39
PCP	\$5	\$10
Specialist	\$45	\$50
Referrals Required	No	No
Inpatient Hospital	\$450 per day Days 1-4	\$335 per day Days 1-5
Max Out-of-Pocket	\$6,700 In-network	\$6,700 In-network
Rx Deductible	\$365 tiers 3-5	\$400 tiers 3-5
Rx Preferred	\$5/\$13/\$47/\$100/25%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy	\$6/\$14/\$47/\$100/25%; \$0 copay for tiers 1 & 2 through mail order for a 90 day supply from Humana Pharmacy
Key Extra Benefits	Dental, Vision, Hearing, Fitness	Vision, Hearing, Fitness, OTC allowance \$25/Quarter
Market Service Area	Reno Marketwide	Reno Marketwide

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PDP PLANS



Plan Name	Humana Preferred Rx Plan (PDP)	Humana Walmart Rx Plan (PDP)
Plan Number	S5884-112-000	S5884-175-000
Plan Highlights	Pairs well for members with Extra Help (LIS). Tier 1 & Tier 2 mail-order copays are \$0 at Humana Pharmacy for 90-day supply.	Retail copays as low as \$1. Tier 1 mail-order copays are as low as \$2 at Humana Pharmacy for 90-day supply.
Premium	TBD	TBD
Rx Deductible	\$415 all tiers	\$415 tiers 3-5
Preferred Retail 30-day Supply	No Coverage	\$1/\$4/20%/35%/25%
Standard Retail 30-day Supply	\$0/\$1/25%/36%/25%	\$10/\$20/25%/48%/25%
Preferred Mail 90-day Supply	\$0 copay for tiers 1 & 2	\$2 copay for tier 1, \$8 copay for tier 2
Market Service Area	Nevada Statewide	Nevada Statewide

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