

# Important Enrollment Information

**Hawaii Employer-Union Health Benefits Trust Fund (EUTF)** is offering you the option to enroll in the Humana Group Medicare preferred provider organization (PPO) plan. If you want to enroll in this plan, please follow the instructions below. Your plan will start on the date set by your benefit administrator. **Enrollment in this plan will cancel your enrollment in a different Medicare Advantage.**

## How do I enroll?

If you want to enroll in this Group Medicare health plan, **please call the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) office at 1 (808) 586-7390**, M-F 7:45a.m.-4:30p.m., Hawaii standard time (except State holidays).

## What do I need to know as a member of the Humana Group Medicare PPO plan?

This enrollment packet includes important information about this plan and what it covers, including a Summary of Benefits document. Please review this information carefully.

Once enrolled, you will receive an Evidence of Coverage document (also known as a member contract or subscriber agreement) from the Humana Group Medicare PPO plan. Please read the document to learn about the plan's coverage and services. As a member of the Humana Group Medicare PPO plan, you can appeal plan decisions about payment or services if you disagree. Enrollment in this plan is generally for the entire year.

When your Humana Group Medicare PPO plan begins, Humana will cover all medically necessary items and services, even if you get the services out of network. However, your member cost share may be lower if you use in-network providers. "In-network" means that your doctor or provider is on our list of participating providers. "Out-of-network" means that you are using someone who isn't on this list. The exception is for emergency care, out-of-area dialysis services, or urgent care.

You must be enrolled Medicare Parts A and B as the Humana Group Medicare plan is a Medicare Advantage plan. **You must also continue to pay your Part B premium. Your Part B premium is reimbursed to you by Hawaii Employer-Union Health Benefits Trust Fund (EUTF).** If you have questions regarding the reimbursement, please contact the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) office at 1 (808) 586-7390, M-F 7:45a.m.-4:30p.m., Hawaii standard time (except State holidays).

You can enroll in only one Medicare Advantage plan at a time. You must let us know if you think you might be enrolled in a different Medicare Advantage Plan.

## What if I want to join a different Medicare Advantage plan?

You aren't required to be enrolled in this plan.

If you choose to join a different Medicare plan, you can contact **1-800-MEDICARE** anytime, 24 hours a day, 7 days a week, for help in learning how. TTY users can call **1-877-486-2048**. Your state may have counseling services through the State Health Insurance Assistance Program (SHIP). They can provide you with personalized counseling and assistance when selecting a plan, including Medicare Supplement plans, Medicare Advantage plans and prescription drug plans. They can also help you find medical assistance through your state Medicaid program and the Medicare Savings Program.

### **What if I want to leave the Humana Group Medicare PPO plan?**

You can change or cancel your Humana coverage at any time and return to Original Medicare or another Medicare Advantage plan by using a special election. **To disenroll, call the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) office at 1 (808) 586-7390, M-F 7:45a.m.-4:30p.m., Hawaii standard time (except State holidays). You can also call 1-800-MEDICARE anytime, 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.**

### **What happens if I move?**

The Humana Group Medicare PPO plan serves a specific service area. **If you move to another area or state, it may affect your plan.** It's important to call your group benefits administrator Hawaii Employer-Union Health Benefits Trust Fund (EUTF) **at 1 (808) 586-7390, M-F 7:45a.m.-4:30p.m., Hawaii standard time (except State holidays).** You should also call Humana Group Medicare Customer Care at **1-888-908-6518 (TTY: 711), Monday – Friday, 7 a.m. – 8 p.m., HST.**

If you don't have Medicare prescription drug coverage, or drug coverage that's as good as Medicare's prescription drug coverage, you may have to pay a penalty if you sign up for Medicare prescription drug coverage in the future. **If enrolled in the EUTF Medicare Part D Drug Plan, you currently have Medicare prescription drug coverage.**

### **Release of Information**

By joining this Medicare Advantage plan, you give us permission to share your information with Medicare and other plans when needed for treatment, payment and health care operations. We do this to make sure you get the best treatment and to make sure that it is covered by the plan. Medicare may also use this information for research and other reasons allowed by Federal law.

