

Important

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English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **877-320-1235 (TTY: 711)**.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **877-320-1235 (TTY: 711)**.

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **877- 320-1235 (TTY: 711)**。

Sources

1. “VA health care and other insurance,” Department of Veterans Affairs, last accessed March 7, 2024, www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance.
2. “TRICARE® For Life Handbook,” Department of Defense, accessed March 7, 2024, www.tricare.mil/~media/Files/TRICARE/Publications/Handbooks/TFL_HBK.ashx.
3. “Important Notice from VA About Your Prescription Drug Benefit and Medicare,” Department of Veterans Affairs, accessed March 7, 2024, www.va.gov/healtheligibility/costs/medicarenotice.pdf.

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2025 MEDICARE 101 VETERANS



How Medicare works alongside your veteran coverage

Are you eligible for Medicare?
It's time to explore your coverage options.



Better understand Medicare—and the plan options available

We're here to help you understand your Medicare options and what impact a Medicare plan might have on other coverage like VA benefits, TRICARE, or CHAMPVA. In this brochure, we'll cover:

- Your Medicare eligibility
- When you can enroll
- Your Medicare plan options
- How Medicare works alongside veteran coverage like VA healthcare, TRICARE for Life and CHAMPVA



Answers at your fingertips

For more Medicare information and resources, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. If you use a TTY, call **1-877-486-2048**.



Let's talk



Call to RSVP for a meeting with a licensed Humana sales agent

LEAH VICENTE
202-803-0158 (TTY: 711)
Monday – Friday
9 a.m. – 5 p.m.
LVICENTE3@HUMANA.COM
humana.sunfirematrix.com/app/consumer/humcareer/19414172/



For more information, scan this QR code using your smartphone or tablet's camera or visit **Huma.na/Medicare101**

Are you eligible for Medicare?

You're eligible for Original Medicare (Parts A and B) if:

- You are turning or have turned 65 (even if you still work) **OR** you're under 65 and qualify due to a disability or other special circumstance
- You're a U.S. citizen or a legal resident who has lived in the U.S. for at least five consecutive years

When can you enroll in a Medicare plan?

Initial Enrollment Period

If you're enrolling in Medicare for the first time, you have an Initial Enrollment Period (IEP) that begins three months before and ends three months after you turn 65. It begins and ends one month earlier if your birthday is on the first of the month.

Annual Enrollment Period

Oct. 15 – Dec. 7

During the Annual Enrollment Period (AEP), you can add, drop or switch your Medicare coverage.

Open Enrollment Period

Jan. 1 – March 31 If you already have a Medicare Advantage (MA) plan, you may enroll in another MA plan or go back to Original Medicare during the Open Enrollment Period (OEP). You may only make one change within the period.

Special Election Period

A Special Election Period (SEP) is an opportunity to change your MA plan outside of the AEP due to a qualifying life event—without penalty. You generally have two months after the month the qualifying event occurs to make a switch. Examples of qualifying life events are:

- Certain chronic diagnoses
- Moving
- Qualifying for Extra Help
- Losing employer coverage

Understanding your Medicare options

Step 1: Original Medicare—offered by the federal government



Original Medicare and VA healthcare

- Medicare Part A helps cover hospital, skilled nursing, home health and hospice care.
- Medicare Part B helps cover doctor visits, and outpatient and preventive care.
- Original Medicare covers services at non-VA facilities.
- The late-enrollment or reenrollment penalty still applies if you have VA healthcare, which does not count as creditable coverage for Part B.
- VA healthcare covers services at VA facilities and with VA-contracted providers.¹

Original Medicare with TRICARE for Life and CHAMPVA

- Coordination of billing of TRICARE for Life and CHAMPVA is not required with Original Medicare.
- You have the flexibility to see any provider who accepts Original Medicare.

Step 2: Explore additional coverage—offered by private companies

Option 1: Switch to a Medicare Advantage plan.



Medicare Advantage and VA healthcare

- MA—or Part C—covers everything Original Medicare covers, and may offer additional coverage.
- MA will remain separate from VA healthcare and will not impact a veteran's ability to go to the VA.
- Your VA healthcare covers services at VA facilities, while MA may cover services at non-VA providers.¹
- MA provides additional options to see doctors outside of the VA.

Medicare Advantage and TRICARE for Life, CHAMPVA*

- TRICARE for Life and CHAMPVA may help cover in-network copays, but billing must be coordinated by you and your providers.
- If you enroll in an MA plan, it will become your primary coverage, TRICARE for Life or CHAMPVA will be secondary and you must see providers in the MA plan network.²
- An MA plan may only be an option if TRICARE for Life and CHAMPVA beneficiaries can coordinate billing and plan to stay in the MA plan's network for their care. If billing cannot be coordinated, those on TRICARE for Life or CHAMPVA may not want to switch to an MA plan since coverage may be more robust under those programs.

* If you enroll in an MA plan, it will impact the claims process between Medicare and TRICARE for Life. Please reach out to a TRICARE for Life or CHAMPVA representative for more information.

Types of Special Needs Plans

- There are Special Needs Plans available and, unrelated to veteran status, you may be eligible if you have Medicare and Medicaid (Dual-eligible Special Needs Plan), a chronic condition (Chronic Condition Special Needs Plan) or need the level of care provided in an institutional setting (Institutional Special Needs Plan).

Option 2: Add Medicare Part D and/or a Medicare Supplement plan to Original Medicare.



Medicare Part D, TRICARE for Life, CHAMPVA and VA healthcare

- Prescription drug plans (PDPs) are offered by private companies like Humana.
- Once you meet your deductible, you only pay your share for covered Part D drugs (your copay or coinsurance).
- With VA healthcare, TRICARE for Life or CHAMPVA, you already have prescription medication coverage.³
- If you have VA healthcare and don't sign up for a PDP, you can enroll later without a penalty.
- TRICARE for Life and CHAMPVA are more comprehensive options than a PDP or Medicare Advantage prescription drug (MAPD) plan.