



# We're in this together

## COVID-19 AGENT RESPONSE MANUAL

Thank you for your continued support and professionalism, especially during these uncertain times. You play a critical role in helping our members achieve their best health, and they'll be looking to you for guidance—perhaps now more than ever.

As part of our commitment to our agents and those we serve, we've developed this guide to help you as you help our members. In here you'll find Humana's policy regarding waiving member payments for COVID-19 treatment, tips for helping to keep members safe and maintain their health and a list of agent resources.

Because the COVID-19 crisis is dynamic, we recommend reviewing CDC guidelines and other reputable sources frequently for the best ways to prevent infection and the latest science on how the disease is transmitted.

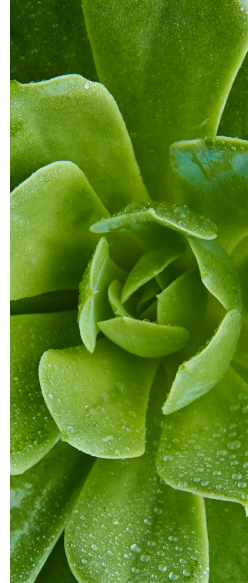
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CLICK ON A BOX TO JUMP TO SECTION

# We're waiving COVID-19-related out-of-pocket costs



Humana will waive out-of-pocket costs for members for all diagnostic testing or treatment related to COVID-19. That means:

- Testing is covered with no out-of-pocket costs for members who meet CDC guidelines at approved laboratory locations. This includes any member cost share for the related medical services during which testing for COVID-19 was performed or ordered.
- Medical costs associated with any COVID-19 treatment, including inpatient hospital stays, out-of-pocket costs and FDA-approved medications are waived.
- Vaccinations, when they become available, will also be covered at no out-of-pocket cost.

The member's cost share will be covered by Humana whether the treatment is administered by an in-network or out-of-network provider, and there is currently no end date for these waivers.

## **COVID-19 waiver FAQs**

Q. Who qualifies?

A. This applies to Humana Individual and Group Medicare Advantage, Medicare Supplement, Medicaid, fully insured commercial, and Humana employee health plan members. There are a few ASO groups that have opted out of expanded coverage, so expanded coverage messaging will not apply to those groups.

Q. What's being waived?

A. Member copays, deductibles, and coinsurance cost sharing will be waived for covered services related to COVID-19, regardless of where they take place. Telehealth, primary care physician visits, specialty physician visits, facility visits, labs, home health and ambulance services could be included.

Q. When is this effective?

A. This coverage decision will be retroactive to March 6, 2020.

Q. Is a confirmed COVID-19 diagnosis required for these waivers?

A. No. Because of the limited availability of testing for COVID-19, costs will be waived for testing and treatment of suspected or confirmed cases, as indicated by the diagnosis codes submitted on the claim.

Q. Will these costs be included or apply to the member's MOOP?

A. Since the member's cost share for COVID-19-related treatment is being waived, the waived amount will not be applied to MOOP.

# We're making pharmacy changes and covering telemedicine



## Members can get early refills at their pharmacy

In order to help ensure our members' safety in the current situation, we're offering the following:

- At members' local pharmacies: We are allowing early refills of prescriptions to meet extended supply needs. Members can contact their pharmacy to get started.
- At Humana Mail-Order Pharmacy: Members may be interested in using a mail-order pharmacy, so they don't have to leave their homes and risk being among crowds. Humana is the preferred cost-sharing mail-order pharmacy under many Humana prescription drug benefit plans. Humana Pharmacy has an automated dispensing process that limits human handling of prescriptions—and they couple that with regular cleaning of open spaces and disinfecting of equipment to help minimize any disruption to member care. Members can contact Humana Pharmacy to get started with mail-order prescriptions.

## Humana Pharmacy FAQs

Q. Are pharmacists available to answer questions and address concerns?

A. Humana Pharmacy has over 500 pharmacists in its pharmacies in Ohio, Arizona, Texas and Florida available to answer questions over the phone—so members can get the information they need without having to leave their homes.

Q. What medications are available?

A. Humana Pharmacy administers only FDA-approved drugs in tamper-resistant packaging.

Q. Does Humana Pharmacy have enough medicine on hand?

A. Humana Pharmacy has plans in place to protect medication inventory and prevent shortages, and it's regularly monitoring its suppliers so it can increase its inventory when needed.

## HOW WE HELP: PHARMACY & TELEMEDICINE

### We're covering out-of-pocket telemedicine costs

For the next 90 days, beginning March 6, 2020:

We're temporarily waiving member out-of-pocket costs for telehealth visits (also known as telemedicine) with participating in-network providers, including routine visits for primary and specialty care and behavioral health services.

This expanded coverage includes audio-only telephone consultations as well as online visits with your current healthcare providers if they are set up to offer telehealth services.

These expanded benefits also apply to telehealth care through MDLIVE®, a nationwide in-network telemedicine provider for our Medicare Advantage members, and through Doctor On Demand® for our employer group members.

If you need care now and want to take advantage of this coverage, call your healthcare provider to ask about arranging a telehealth visit.

## HOW WE HELP: PHARMACY & TELEMEDICINE: RESOURCES

### Humana Pharmacy<sup>1</sup>



**Saving is easy with Humana Pharmacy**  
Humana's owned mail-delivery pharmacy

**HUMANA PHARMACY CAN HELP YOU**

- Save time.** There's no driving or waiting in line with Humana Pharmacy. Our members can order pills that will be sent to their home more conveniently. Humana Pharmacy will send you pills to your home.
- Save money.** Many Humana Pharmacy Advantage plans offer the lowest prices on Tier 1 and Tier 2 generic medicines when you order a 90-day supply at Humana Pharmacy. Plus, the pharmacy from which you order and your doctor's list of medicines that may cost less.
- Why less.** To help ensure quality and safety, Humana Pharmacy will double-check your order for accuracy and possible drug interactions. Humana Pharmacy will also check for drug duplication and other potential issues that require clarification before a visit. It's all about ensuring you get the right medicine, so there's no reason to worry about anyone knowing what's inside.

**Get started in one simple step—call 1-855-319-3756 (TTY: 711)**  
Humana Pharmacy's team of registration specialists is ready to help.  
Monday – Friday, 8 a.m. – 8 p.m., and Saturday, 8 a.m. – 6:30 p.m., Eastern time.

\*Certain medicines are only available in a 90-day supply; restrictions may apply.

Humana HumanaPharmacy.com

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Humana Pharmacy flyer\*

### MDLIVE<sup>2</sup>



**Professional care that's virtually there**  
REGISTER TODAY FOR HUMANA VIRTUAL VISITS POWERED BY MDLIVE®

**WHAT YOU CAN GET**

- Maintenance medicines** you take on a regular basis for conditions like high cholesterol, high blood pressure and asthma.
- Specialty medicines,** certain specific, expensive and hard-to-get medicines, like insulin or biologics for rheumatoid arthritis and cancer.
- Diabetic testing and supplies,** such as glucometers, test strips, lancets and syringes. All products are delivered, certified and can be used after registration to help you manage your diabetes.
- Over-the-counter (OTC) products,** such as vitamins, pain relievers, and first-aid materials. Depending on your Humana Medicare plan, you may be eligible to receive a monthly allowance for select over-the-counter products when you order them from Humana Pharmacy.

**You don't have to be at your doctor's office to receive quality professional healthcare. Get emergency medical and behavioral attention—anytime, anytime.**

Simply use your phone, tablet or laptop to reach a U.S.-based, board-certified doctor. **24 hours a day, seven days a week.** Behavioral health visits are available by appointment only, but you can schedule a visit at a time that's convenient for you.

When your doctor is not available, use **virtual visits** to get help with things like allergies, skin irritation, flu-like symptoms, chronic, existing, ongoing side effect or screening, managing a chronic condition like high blood pressure or asthma, and much more.

**Virtual visits are a convenient way to access care when you're at home or on the go.**

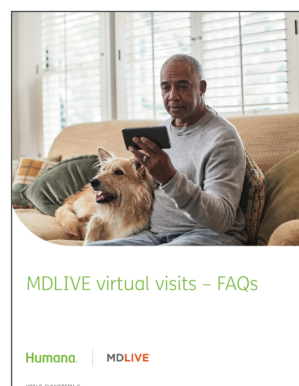
\*Behavioral health virtual visits are by appointment only.

Humana MDLIVE

Limitations on virtual visit healthcare and prescription services delivered via remote access technology and communications vary by state. Virtual visit services are not a substitute for emergency care and are not intended to replace your primary care provider or other provider in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.

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MDLIVE flyer



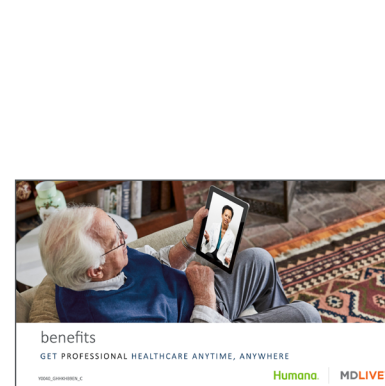
**MDLIVE virtual visits – FAQs**

Humana MDLIVE

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MDLIVE FAQ



**benefits**  
GET PROFESSIONAL HEALTHCARE ANYTIME, ANYWHERE

Humana MDLIVE

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MDLIVE educational PPT deck

<sup>1</sup>Humana Pharmacy flyers are for use in communicating to current HP users or MAPD/PDP members in which HP is the preferred cost-sharing pharmacy for that member's plan. Do not market Humana Pharmacy.

<sup>2</sup>For the next 90 days, beginning March 6:  
Expanded benefits also apply to telehealth care through MDLIVE, a nationwide in-network telemedicine provider for our Medicare Advantage members, and through Doctor On Demand for our employer group members. Do not market MDLIVE.

# How Humana assists during COVID-19



## On calls

- Our specially trained team answers COVID-19-related calls.
- Members have access to a toll-free support line, found on the back of their I.D. card, where they're connected directly to a dedicated team of professionals. Concierge teams perform with high satisfaction scores and resolution rates.



## In our communities

- We partner with Tivity to deliver pre-packaged, nutritious meals to members in need who are experiencing food insecurity due to COVID-19.
- The Humana Foundation has pledged substantial financial support of COVID-19 relief and recovery efforts and continues to do so.

## OUTREACH SCRIPT

# Now's the time to reach out Here's what to say

This script is to be used by agents to provide support and resources to our members during this difficult time. This outreach must not include any marketing or sales activity by the agent at any time.

CC

"Hello, my name is <First Name> <Last Name>, and I am a/your licensed sales agent calling from/on behalf of Humana. May I please speak with <Member First Name> <Last Name>?"

**If no:** "Okay, thank you. I will try again at another time."

**If yes:** "<Mr./Ms. Last Name> this is just a courtesy call to check in on our members. We understand that there is a lot going on right now and we want to assure you of Humana's commitment to continue to serve our members in the community. Additionally, we want to see what questions you have or if there is anything we can do to provide you with assistance or support during this time?"

P

**Answer the member's questions and listen for cues that could trigger the need for additional follow-up or resources provided to the member.**

**Note:** If a member indicates they have received calls from other departments:

"Thank you for sharing that, <Mr./Ms. Last Name>. Please pardon the duplication of effort. We care about you and are doing everything we can to ensure we are able to talk with you during this difficult time."

"It is important to Humana that you have access to the care you need without risk of exposing yourself to COVID-19. Humana is helping to remove barriers to diagnosis and treatment of the virus in the following ways:

- COVID-19 testing is covered with no out-of-pocket costs for patients who meet CDC guidelines at approved laboratory locations.
- Humana is waiving member cost share for all telehealth services delivered by participating/in-network providers. You can contact your provider to see whether they are able to conduct visits using telehealth. Humana also has a nationwide provider for telehealth services, which is another way you can access a telehealth visit.
- For Humana members with prescription drug coverage, early prescription refills are allowed, for an extra 30 or 90-day supply as appropriate. If needed, contact your pharmacy. You can also contact Humana Pharmacy for Mail Order Prescription.
- Our member support line is available. Members can call Humana's toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals."

## OUTREACH SCRIPT (CONTINUED)



### **Required statement to member prior to asking the questions below:**

“I’d like to ask you a few questions about your social health needs so we can better serve you and provide you with resources to help address these needs, if available. Please know that answering any of these questions is optional and not required. Should you choose to respond, your responses will be kept private and will not have any impact on your coverage, benefits or premium. Are you comfortable with me beginning to ask you questions?”

**Note:** If the member states no, or expresses any hesitation or discomfort with participating, do not proceed with the questions. The same is applicable at any time during the assessment. If the member wishes to stop, you should move to the Closing section below.

1. “Do you have any concerns about having enough of your medications at home for the next 30 days?”  
**If yes**, share the following information: Humana’s allowance for early refills, and contact Humana Pharmacy for mail-order prescription delivery if the member is on a Humana plan in which Humana Pharmacy is the preferred cost-sharing pharmacy.
2. “Do you have any concerns about meeting your basic needs like food for the next 30 days?”  
**If yes**, ask the member if they would like to be transferred to Customer Service for additional help. If yes, connect member to COVID-19 service team through Customer Service.
3. “Do you have concerns with loneliness, isolation or depression and how to cope with these feelings?”  
**If yes**, ask the member if they would like to be transferred to Customer Service for additional help. If yes, connect the member to Customer Service:
  - Complete a Transfer to Customer Service or
  - Use the Service Inquiry Tool in Vantage

Remind the member about the benefits included in their plan and Humana services:

- Health educator one on one meetings (by phone appointment)
- Virtual SilverSneakers classes for SilverSneakers members, and virtual health education classes
- Up to date personalized benefit answers on Humana.com or the MyHumana app.
- And as always, Customer Care specialists are available to answer any plan benefit questions you might have (by phone appointment).



### **Closing**

“Thank you for your time today. In order to protect yourself from the COVID-19, remember to follow CDC guidelines and wash your hands often for 20 seconds at a time, maintain social distancing, wear cloth face coverings in public settings and stay at home if you can. And if you have any symptoms that may require treatment, please contact a doctor. As always, please don’t hesitate to contact me at <phone number, days, times> if there is anything I can do to be of assistance.”

# Connecting with more help



If you become aware of issues related to their insurance coverage or cues that social determinants may be negatively impacting a member's health during a COVID-19 call, it may be time to escalate it. You can submit a Vantage Service inquiry if the matter is less pressing, or for a more urgent issue requiring an immediate response, you can contact Member Services directly. Agents can also get support using the concierge line.



### For less pressing matters

- Create a Vantage Service Inquiry using the **“General Inquiries”** form
- Indicate COVID-19 or COVID in the Summary of Issue section of the form
- Expect a turnaround of approximately 2 business days



### For more urgent needs

- Contact Member Services directly at **800-457-4708**
- State **“COVID-19”** when IVR asks the reason for the call
- You'll be routed directly to a dedicated COVID-19 specialty team



### For agent support







- Call the Agent Support Unit at **800-309-3163**

## GENERAL TIPS

# Tips to help members maintain their health during COVID-19



**Below are practices members can follow to help protect themselves during this crisis.**

-  Frequent handwashing, with soap and water, for at least twenty seconds
-  Not touching their faces—this reduces the opportunity for the virus to enter the body through the eyes, nose, or mouth
-  Following social distancing guidelines of not gathering in large groups and maintaining a distance of six feet from other individuals
-  Eating a variety of fresh fruits, vegetables and lean proteins to help ensure a balanced diet and keep the immune system strong
-  If they are seniors, shop during “Seniors Only” hours, offered by many larger retailers—ask them to check their local stores for details
-  Wear cloth face coverings in public settings

## BOLD GOAL

# We're focused on our members' total well-being, now more than ever

At Humana we know good health is more than visiting the doctor regularly. It's about eating well, staying active and being engaged in the world around you. That's why we have a Bold Goal—our population health strategy focused on improving the clinical and social health outcomes of our members. In our current situation, much of what is helping to keep our members safe from COVID-19 may be compromising other areas of their health. Social distancing can lead to feelings of isolation. Fewer trips out can lead to food insecurity and less physical activity.

As a frontline contact for our members, you may learn firsthand how the outbreak of COVID-19 is affecting their health. Now you can play a more active role by discussing members' social health needs with them, creating deeper, more meaningful relationships. Remember, this is for members only and these conversations should only take place after enrollment.

# Social determinants of health

Social determinants of health are also called conditions that influence health in a person's daily life. Food insecurity, loneliness and social isolation are social determinants of health. Food insecurity refers to limited or uncertain access to enough food to live a healthy, active life. Loneliness refers to the quality of relationships within a person's network, while social isolation refers to the quantity and structure of a person's social network.

## What to look—and listen—for

Members may give you cues that they are experiencing social determinants of health. Below are some of the circumstances and comments you should be paying special attention to.

### Food insecurity cues

- “I want to start meal planning and find healthier recipes, but it’s too expensive.”
- “I want to lower my cholesterol and improve my diet, but I can’t afford healthy foods.”
- “I had to choose between food and medication this month, and I chose medication.”
- “I have a difficult time grocery shopping and finding healthy foods that won’t break my budget.”
- They talk about skipping meals or having a difficult time making meals stretch.

### Loneliness cues

- “I don’t want to hang around old people who have nothing better to do than compare health problems.”
- They made you aware of an anxiety attack they had during an everyday activity.
- They made you aware that they recently lost their spouse or a close family member and have been feeling sad lately.
- They live alone or they have kids who are leaving the house.
- They rarely leave their home.
- They experience a major life event such as retirement, divorce or moving to a new home or area.
- They have recently been diagnosed with a chronic condition.
- They have a physical or mobility impairment.
- They are a caregiver for a family member or friend.
- They have a culture/language barrier.
- They live in a rural area.
- They live in an unsafe community.
- They are experiencing financial issues.

# WHAT TO DO WHEN YOU'RE PICKING UP ON SOCIAL HEALTH CUES

## Bold Goal

**Healthy food is important for good health**

**1 in 9 Americans doesn't have access to enough food for a healthy, active life!**

**TRADITIONAL PUTTING HEALS ON THE TABLE**

- Eating less food, highly filling foods that are less nutritious
- Choosing a small variety of foods or no food at all
- Skipping meals to afford prescriptions or medical care
- Skipping meals so others in the household have enough to eat

**DOES THIS SOUND FAMILIAR?**

If so, you are not alone. Over 5.5 million seniors across the United States are food insecure and face these tough choices.<sup>1</sup>

**FOOD INSECURITY AND HEALTH**

Having regular access to healthy food is important to maintaining your health. It helps decrease your chances of depression and chronic conditions like diabetes and hypertension, while also increasing your chances of maintaining independence while aging.<sup>2</sup>

<sup>1</sup> National Food Security Survey (United States), 2018. USDA, September 2019. Economic Research Report Number 270, www.ers.usda.gov

<sup>2</sup> Healthy Aging Study, 2017. www.healthymaging.org/healthyaging-harvest-research-center

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**YOUR HEALTH AND WELL-BEING**

Having regular access to healthy food can help:

- Decrease your risk of chronic diseases and costly health problems
- Advance
- Improve heart failure
- Depression
- Hypertension
- Limitations in activities of daily living
- Disasters

**USE YOUR HEALTHCARE TEAM FOR HELP**

Ask with your doctor, nurse, or registered dietitian about healthy food and nutrition choices. They can help you:

- Identify healthy food sources that support your new goals
- Manage to grocery store so that you have the right food choices and cook efficiently
- Get connected if your local food bank and other food programs to help

DOWNLOAD

Food insecurity consumer flyer

**Understanding loneliness and social isolation can help your health!**

**1 in 5 Americans always or often feels lonely or socially isolated!**

The good news is you can make your situation. There are things you can do to get the help and support you may need.

**FEELINGS OF LONELINESS CAN HAPPEN—EVEN WHEN SURROUNDED BY OTHERS**

It's common to experience feelings of loneliness, even when surrounded by friends and family. Loneliness is a feeling of sadness or distress about being by ourselves or feeling disconnected from the world around us. It can strike when we don't feel a sense of belonging or have social connections to friends, neighbors or others.

**DOES THIS SOUND FAMILIAR?**

If so, you are not alone. Up to 42% of older adults are impacted by loneliness, and that can have implications on your health.

Working on ways to help you feel less lonely and get more socially connected can help you decrease your risk of stroke, dementia and Alzheimer's disease.<sup>1</sup>

**SOCIAL ISOLATION CAN OCCUR WHEN YOU'RE PHYSICALLY ALONE**

Social isolation happens when we are separated from other people and don't have social connections. Sometimes this is because of life situations, like moving from a neighborhood or having children who live far away or being a caregiver. It can also happen when friends or loved ones pass away, or if it feels too hard to get out of the house.

**USE YOUR DOCTOR FOR HELP**

It's important to have good conversations with your doctor to talk about challenges you're facing every day, including loneliness, anxiety or depression. Your doctor can help if they know about loneliness too.

Choose a doctor with whom you feel comfortable. Ask friends, neighbors and other medical professionals for recommendations.

Bring a list of questions and concerns with you, especially if you've been having issues or missed, and ask as many questions as you need for clarity and understanding.

Consider your doctor's suggestions about your physical and mental health. Healthy to discuss the right diagnosis and treatment.

Bring a friend or volunteer to help if you have trouble traveling or driving alone. The caregiver or a loved one can help.

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Loneliness consumer flyer

**Keep connecting for your health**

Even though the coronavirus (COVID-19) is causing us to keep safe distances from others—we can still stay connected. Here are helpful tips, resources and information to keep your healthy routines going.

**Keeping up with your health is more important than ever**

The Centers for Disease Control and Prevention (CDC) recommends we avoid crowds and close contact with others and stay at home as much as we can. With this guidance, it may feel challenging to stay connected with others while also maintaining your health routine.

**Here's some more help from the CDC:**

**Take breaks**

Take a break from watching, reading or listening to news stories and social media. Hearing about coronavirus repeatedly can be upsetting. Instead, find someone to make and maintain the situation through government websites, for www.CDC.gov or www.CDC.gov.

**Connect with others**

Talk with people you trust about your concerns and how you are feeling.

**Take care of your body**

Take deep breaths, stretch or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep and avoid alcohol and drugs.

**Make time to unwind**

Try to do some other activities you enjoy.

**Ask for help**

Get your healthcare provider if stress gets in the way of your daily activities for several days in a row.

**Humana**

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Keep connecting for your health

**Keeping up with healthy food: Coronavirus (COVID-19)**

Getting healthy food is important to maintaining a healthy routine, especially during the challenges brought on by the COVID-19 pandemic. The good news is there are resources, people and helpful tips that can guide and support you during this time.

**The overall food supply is strong**

Currently, essentials like toilet paper, cleaning supplies, fresh fruits and vegetables, meats and bottled water have been decreasing on store shelves as many people have started to buy more than they may need for a given time frame. But large retailers are stocking shelves every day and continue to manage their inventories. Transportation and food supply have not halted, and with careful, efficient and responsible temporary closed, food and other supplies are being made to retailers to shoppers can have increased access.

**In fact, the chief spending officer of Costco recently said, "Our stores are getting stocked more than our supplies are working around the clock and the same goes for us!"**

**Senior-only shopping hours**

Many grocery retailers have begun "senior-only shopping" time frames—typically in the early morning—exclusively for seniors 65 and older, people with disabilities and people who are pregnant. This may vary based on store. This allows people that may be at a higher risk to shop with fewer crowds and a broader inventory. Check with your local stores for these safe ways to shop.

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Keeping up with healthy food

**2020 Bold Goal Whole Health Toolkit**

FOR MEDICARE AGENTS

**Addressing the health needs of the whole person**

Learn how to talk to your members about social determinants of health—like food insecurity, housing and transportation problems—and how to connect them to the resources and support they need to maintain their health.

**Populations@Humana.com**  
#carewithpurpose

**Humana**

START HERE

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DOWNLOAD

Bold Goal Whole Health Toolkit

**Social determinants of health assessment**

Use this assessment to screen members for food insecurity, loneliness and transportation.

Email the completed assessment via "Send Secure" to [BoldGoal@Humana.com](mailto:BoldGoal@Humana.com) so we can track member screening results. Remember to keep all member information safe, secure and confidential.

**Required statement to member prior to assessment:**

"I'd like to ask you a few questions about how you feel about your health. This will help us learn more about you and your health, so we can better serve you. Please know that answering any question is optional and not required. Should you choose to respond, your response will be kept private and will not have any impact on your coverage, benefits or premium. Are you comfortable with me beginning to ask you questions?"

**Note to agent:** If the member states no, or expresses any hesitation or discomfort with participating, do not proceed with the assessment. The same is applicable at any time during the assessment. If the member wishes to stop, you should stop the assessment.

Member first and last name \_\_\_\_\_

Member ID number \_\_\_\_\_

**FOOD INSECURITY SCREENING**

1. I'm going to read you a statement: "Within the past 30 days, we worried whether our food would run out before we got money to buy more." For you and your household, was that:

☐ Often true ☐ Sometimes true ☐ Never true

2. I'm going to read you a statement: "Within the past 30 days, the food we bought just didn't last and we didn't have money to get more." For you and your household, was that:

☐ Often true ☐ Sometimes true ☐ Never true

**Calculations:**

A response of sometimes true or often true to either question should trigger a referral for food resources.

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SDH assessment form

## SOCIAL HEALTH (CONTINUED)

# Staying in, but staying active

SilverSneakers is not available on all plans, so make sure this is only discussed with members that have SS on their plan.

Members can maintain their exercise routines—or start a new one—using Humana’s SilverSneakers On-Demand™ videos. It’s a benefit with their health plan at no extra cost. Videos include easy, low-impact exercises as well as cardio workouts.

How to access SilverSneakers videos:

- Go to **SilverSneakers.com** and click **“LOGIN.”**
- Enter your email address and password. Click **“LOGIN.”** From here, you’ll be taken to the SilverSneakers **“Member”** page.
- If you haven’t created your online account, click **“Create one!”** and follow the simple instructions to set up your account.
- Click **“VIDEOS.”**

## SilverSneakers



**Live life well with Humana and SilverSneakers**

The SilverSneakers® fitness program can help you build strength, confidence and a connection with your community. Plus, it's available at no additional cost through most Humana Medicare Advantage Plans.™

**With SilverSneakers, you'll have:**

- The ability to connect with your community in a whole new way
- Specialized classes that meet your fitness level
- Friendships, joys and weights at thousands of locations so you never miss a workout
- Helpful resources like online classes and mobile workout programs

**Step 1:** Contact a licensed Humana sales agent.

**Step 2:** Sign up for the Humana plan that's right for you.

**Step 3:** Visit [SilverSneakers.com/Golf](http://SilverSneakers.com/Golf) to find out your workout style, and jump-start your SilverSneakers journey.

**Humana SilverSneakers**

\*SilverSneakers is not available on all Humana Medicare Advantage plans in all areas or in a single benefit package. Always talk with your doctor before starting an exercise program. Humana includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional services. Fitness only by location. Participating locations (PS) are not owned or operated by Tuohy Health, Inc. or its affiliates. Use of PS facilities and membership is limited to terms and conditions of local membership facilities and permission only by PS. Source: 2018 Annual SilverSneakers participant survey. SilverSneakers and the SilverSneakers logo are registered trademarks of Tuohy Health, Inc. ©2019 Tuohy Health, Inc. All rights reserved. HUB70793.02/19



**ENJOY SILVERSNEAKERS WHEN AND WHERE YOU WANT**

Looking for a way to improve your health, but can't make it to a fitness location? SilverSneakers® has you covered, with SilverSneakers On-Demand™ videos. SilverSneakers is your fitness benefit from your health plan at no extra cost. It includes memberships to thousands of participating locations where you can use equipment and take exercise classes. But you can also exercise at home with On-Demand online video workouts. Videos range from easy, low-impact exercises to cardio workouts. In addition to digital classes, you'll find articles and videos on topics like nutrition, fitness challenges and more.

To get started, simply follow these steps:

1. Go to [SilverSneakers.com](http://SilverSneakers.com) and click "LOGIN."
2. Enter your email address and password. Click "LOGIN."
3. From here, you'll be taken to the SilverSneakers "Member" page.
4. Note: If you haven't created your online account, click "Create one!" and follow the simple instructions to set up your account.

(continued on back)

**SilverSneakers**

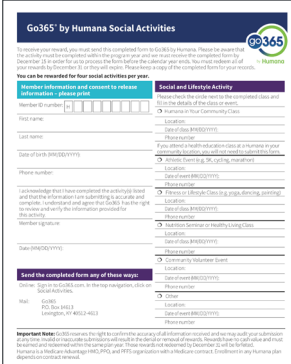
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Co-branded flyer

DOWNLOAD

On-demand flyer

## Go365



**Go365® by Humana Social Activities**

To receive your reward, you must send this completed form to Go365 by Humana. Please be aware that Go365 by Humana is not responsible for the accuracy of the information provided by you. Go365 by Humana is not responsible for the accuracy of the information provided by you. Go365 by Humana is not responsible for the accuracy of the information provided by you.

**Member Information and consent to release information (please print)**

Member's full name (last, first, middle initial) \_\_\_\_\_

Member's date of birth (MM/DD/YYYY) \_\_\_\_\_

Member's phone number (including area code) \_\_\_\_\_

Member's email address \_\_\_\_\_

Member's signature \_\_\_\_\_

**Social and Lifestyle Activity**

Describe the social activity you participated in (include date, time, location, and who you went with) \_\_\_\_\_

**Send the completed form any of these ways:**

1. Mail to: Go365 by Humana, 10000 N. 10th Ave., Suite 100, Denver, CO 80231

2. Fax to: 303.440.1463

3. Email to: [Go365@Humana.com](mailto:Go365@Humana.com)

**Important Note:** Go365 by Humana is not responsible for the accuracy of the information provided by you. Go365 by Humana is not responsible for the accuracy of the information provided by you. Go365 by Humana is not responsible for the accuracy of the information provided by you.

DOWNLOAD

Social activities form



**Go365® by Humana**

**2020 Workout Tracker**

Use this tracker to record your workouts throughout the year. It includes a calendar and a list of activities to choose from. You can also track your progress and share it with your friends and family.

DOWNLOAD

Medicare paper workout tracker



**Only for Humana members**

**A FUN WAY TO EARN REWARDS FOR MAKING HEALTHIER CHOICES**

Join the Go365 by Humana Rewards program that rewards you for making healthier choices.

**IT'S PART OF YOUR HUMANA MEDICARE PLAN**

There's no extra charge. It's included in your plan. Use it to earn rewards for making healthier choices.

**EARN REWARDS YOU CAN REDEEM FOR GIFT CARDS**

More healthy activities = more gift cards for you. Earn rewards for making healthier choices.

**REGISTER ON MYHUMANA**

Now it's time to get going with health. Register on MyHumana to start earning rewards.

**TRACK YOUR EXERCISE PROGRAM THE EASY WAY**

Use the Go365 by Humana Rewards program to track your exercise and earn rewards.

**1. Attend a participating SilverSneakers® fitness location**

2. Connect a compatible activity tracker to your phone

3. Use a paper exercise tracker

**FIND GOLF COURSE ACTIVITY TRACKER**

Go365 by Humana is compatible with all major golf course activity trackers.

**Join the Go365 support community**

[community.humana.com/go365](http://community.humana.com/go365)

DOWNLOAD

Medicare rewards flyer



**Go365® by Humana**

**2020 Medicare program**

Use the Go365 by Humana Rewards program to track your exercise and earn rewards.

**1. Attend a participating SilverSneakers® fitness location**

2. Connect a compatible activity tracker to your phone

3. Use a paper exercise tracker

**FIND GOLF COURSE ACTIVITY TRACKER**

Go365 by Humana is compatible with all major golf course activity trackers.

**Join the Go365 support community**

[community.humana.com/go365](http://community.humana.com/go365)

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Member presentation deck

## AGENT RESOURCES

# Better support for you so you can better support our members

We're improving our processes to serve you like never before, relying less on paper and providing more sales training, tools and learning opportunities. The result is better visibility for our agents, a more seamless enrollment experience for our members and greater satisfaction for everyone.

**We've greatly reduced paper application submissions. If you have to make one, follow these steps:**

- Use the Vantage Upload Paper Application Form
- Use the Humana Enrollment Document Transmitter App
- Fax both to **1-877-889-9936**

**Sales tech tools, health resources and agent support can be found here and on the next page.**

## Sales technology tools

**Telephonic Presentations**

Humana's services to provide agents with the best opportunities to make sales and provide excellent customer service while staying compliant with all required Humana Communications and Marketing guidelines. Telephonic Sales Presentations is a one-of-a-kind way, but there are some important guidelines to follow when conducting presentations telephonically.

**What Does This Mean To Agents?**

When a consumer agrees to a telephonic presentation for Medicare Advantage and/or Prescription Drug Plans, field sales agents must adhere to the following guidelines:

1. Obtain express written permission to call about MA/POP plans.
  - a. Unless the beneficiary initiates the call, permission to call a beneficiary about MA/POP does not have been previously established and documented. If an agent is contacting a current Medicare Advantage / Prescription Drug Plan member from their book of business, written consent to contact is not required.
2. Secure a list of appointments.
  - a. It is the responsibility of the agent to be completed for all individual marketing appointments, including telephonic sales presentations.
  - b. Agents can complete an IR-562 to have way to call into the call with the member and follow the script. The IR-562 phone numbers are:
    - Center 1-800-800-2480
    - Medical 1-800-800-2480
    - Advisory 1-800-800-2480
    - Case 1-800-800-2480
3. Send the beneficiary all required sales materials prior to the presentation.
  - a. If a beneficiary is willing to receive the sales materials electronically, we encourage agents to use the Digital Marketing Materials tool as it includes all of the required materials outlined below.
  - b. Please note: CDSP plans are not available through IR-562, so these materials may be sent as a paper kit.
  - c. If required by the company, conduct.
4. Conduct a full and complete sales presentation.
  - a. During the appointment call, the agent must conduct the sales presentation in the territory and review all CDSP required documentation with the beneficiary. This includes following the Humana approved Sales Presentation as a service as a CDSP approved telephonic sales script.

**Required Materials**

The following materials must be provided to all potential beneficiaries who have agreed to participate in a telephonic sales presentation, and be received in their territory during the telephonic presentation:

Materials in One Book, which includes:

- Summary of Benefits
- Plan Enrollment Sheet
- Prescription Drug Guide, if applicable

Humana Sales Presentation, which includes the following items:

- Link to Humana Sales Presentation slides (if beneficiary has indicated they have an email address)
- Humana PDP copy (if the Sales Presentation)
- Printed copy of the sales presentation

DOWNLOAD

Telephonic  
presentations

**Vantage Uploading Paper Applications & Secure Email**

**PURPOSE:** To provide instruction to securely submit paper applications through Humana Vantage.

**SCOPE: All Agents Introduction:**

Paper applications can now be submitted through a CDSP process in Humana Vantage Agent Portal.

**Caution:** Careful! Applications, Certificates, and applications with a payment method identified as credit card cannot be submitted via email or through Humana Vantage.

**Uploading Paper Applications Process:**

Click the plain Sign-In box in the top right corner.

Log in to an agent or Humana.com using your registered Vantage Agent Portal log-in.

Enter your Username  
Enter your Password  
Verify that you are not a robot by checking the box and watching the picture that meets the given description.  
Click Sign-In.

For the Commercial business ONLY agent, the legacy agent portal will display Vantage is only for Retail Business.

For the Retail business ONLY agent, the Vantage dashboard will display.

For Retail and Commercial business agent (aka not RETAIL), sign-up window will display to enter either Vantage (for your Retail Business) or the Agent Portal (for your Commercial Business).

For Employer and Agent & Broker, the email portal access page will display.

Humana Vantage is for your retail business.

Continue Your Page

**Humana.**

Page 1 of 8

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Vantage paper  
application  
upload process

Ignite agent site—sales tech informational and training landing pages

- [Sales Tech informational page](#)
- [Digital Marketing Materials](#)
- [Enrollment Hub](#)
- [COVID-19 Agent Resources Page on Ignite](#)
- [Agent Online Application](#)

## AGENT RESOURCES (CONTINUED)

**Note:** You must be signed in to the MRC to link directly to these materials


## Other resources

**H H H H H**

If you have Medicare questions, I can still help!

As COVID-19 continues to spread, Humana is here for you and your Medicare needs. We can still accommodate customer service questions, answer member questions, review Medicare coverage and help with enrollments virtually or over the phone.

**Call a licensed sales agent**


 **<Ray Korman>**  
<Ray Korman >  
(800-408-4000 ext777) 777-7133  
[RayKorman@humana.com](mailto:RayKorman@humana.com)

**<Monday - Friday>**  
9 a.m. - 8 p.m.  
\*U.S. Eastern Time zone  
(800-408-4000 ext777) 777-7133

**Humana.**

This advertisement is sent by an independent agent licensed to sell Medicare plans. If you do not want to receive future mailings from this agent, please contact the agent to be removed from their mailing list.

Y06D0\_GHH0H0EN\_COVID\_C



**Attentional visitors**  
 CORONAVIRUS 2019 (COVID-19)

**All classes and programs are cancelled.**

Humana has a strong commitment to the health and well-being of our members and their communities in which they live. And as a health company that strives to help people achieve lifelong well-being, we cannot in taking this to disavow what we can ensure the health of everyone who calls our Humana home.

As COVID-19 continues to spread, Humana is taking steps to reduce the risk of exposure. With that in mind, we are cancelling all classes and programs and further notice at our Neighborhood Centers, including Senior Breakers classes. We are implementing these changes to reduce the risk of spreading the virus.


Thank you for understanding as we do our best to minimize risk for our visitors, our team members, and our community.


**If you are visiting for customer service help, please call the number on the back of your Humana member ID card.**

**Humana.**

COVID-19 is a mild to severe respiratory illness with symptoms such as:

- Coughing
- Fever
- Shortness of breath


 Feeling any of these symptoms?

Please call our primary care provider.

GPH000281

I can still help flyer

Member orientation  
cancellation folder

## FAQs

# COVID-19 Member FAQs

## For additional questions

connect with our dedicated support group of all current employees to get answers to your questions about coronavirus and current events, including information about working conditions, safety, and more. You can communicate 24/7 with the customer support team, which is led by a board member and is available to all employees at the point of contact. ID, link to be connected to the dedicated support group.

### Disease Basics

- Q: What is COVID-19?
- A: Coronavirus is a family of viruses that cause the disease caused by the new coronavirus that was first identified in Wuhan, China. There are many types of coronavirus that can cause a range of illnesses, from the common cold to more severe respiratory illnesses.
- Q: What are the symptoms and complications of COVID-19?
- A: People have reported mild to severe symptoms, such as fever, cough, and difficulty breathing. Patients may experience other symptoms, such as getting tired, muscle pain, diarrhea, current conditions suggest that symptoms may appear to be less severe for older people, or more severe for younger people.
- Q: Who is most at risk for developing severe complications or death from COVID-19?
- A: In the U.S., older people and people with pre-existing medical conditions (such as diabetes and heart disease) appear to be more at risk of developing severe complications.
- Q: How does COVID-19 spread?
- A: People who have been exposed have been given the greatest between people who are in close contact with one another for more than 4 hours, and through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouth, or on a surface that people who are nearby or possibly get inhaled on the lungs.

# Humana.

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[illegible]

**DOWNLOAD**

COVID-19  
Member FAQs

**DOWNLOAD**

COVID-19  
Fraud FAQs