

Let's review your 2027 plan changes

Thank you for being a Humana member. Inside, you'll find the Annual Notice of Change, which shows you important plan changes to your **NC State Health Plan** Humana Group Medicare Advantage PPO Base Plan. **No action is needed to keep your plan.**

We're here to make it easier for you to navigate your benefits. Though some benefits are changing, we've listened to our members and focused on protecting what matters most. We are committed to stable coverage, individualized care and the trust of members, providers and communities we serve.

2027 Humana plans continue to cover:



**Preventive
services**



**Annual tests
and screenings**



No-cost vaccines

A closer look at your 2027 plan changes

Get a personalized, interactive look at what's changing with your 2027 plan. We're providing all the details you need to review your plan benefits.



Here's what you can do next

To compare your 2026 and 2027 plan details, **scan the QR code** to sign in or sign up for MyHumana or visit **your.Humana.com/ncshp**.

No action is needed to keep your plan. Your plan will renew January 1, 2027.

Humana.

 **North Carolina
State Health Plan**
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer



Annual Notice of Change for 2027

You're enrolled as a member of **NC State Health Plan** Humana Group Medicare Advantage PPO Base Plan.

This material describes changes to our plan's costs and benefits.

To get more information about costs, benefits, or rules please review the Evidence of Coverage, which is located on our website at your.humana.com/ncshp. You may also call Humana Group Medicare Customer Care to ask us to mail you an Evidence of Coverage.

- To change to a **different plan**, contact the **State Health Plan's Eligibility and Enrollment Support Center, 855-859-0966** for details on how to switch plans.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*

More Resources

- This material is available for free in other languages.
- Call Humana Group Medicare Customer Care at the phone number located on the back cover of this document. (TTY users call 711). Hours are from 8 a.m. to 9 p.m., Eastern time, Monday through Friday. Humana Group Medicare Customer Care also has free language interpreter services available for non-English speakers. This call is free.
- This information is available in a different format, including Braille, large print, and audio. Please call Humana Group Medicare Customer Care at the phone number located on the back cover of this document if you need plan information in another format.

About NC State Health Plan Humana Group Medicare Advantage PPO Plan

- **NC State Health Plan** Humana Group Medicare Advantage PPO Plan is a Medicare Advantage PPO organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.
- When this material says "we," "us," or "our", it means Humana Insurance Company, Humana Insurance Company of New York, CompBenefits Insurance Company, HumanaDental Insurance Company, Emphesys Insurance Company and Humana Benefit Plan of Illinois, Inc. When it says "plan" or "our plan," it means **NC State Health Plan** Humana Group Medicare Advantage PPO Plan.

OMB Approval 0938-1051 (Expires: July 31, 2029)

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Summary of Important Costs for 2027

	2026 (this year)		2027 (next year)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: \$4,000.00	From network and out-of-network providers combined: \$4,000.00	From network providers: \$4,500.00	From network and out-of-network providers combined: \$4,500.00
Primary care office visits	\$20 copayment per visit	\$20 copayment per visit	\$20 copayment per visit	\$20 copayment per visit
Specialist office visits	\$40 copayment per visit	\$40 copayment per visit	\$50 copayment per visit	\$50 copayment per visit
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	\$160 copayment per day, days 1-10	\$160 copayment per day, days 1-10	\$200 copayment per day, days 1-10	\$200 copayment per day, days 1-10
	\$0 copayment per day, days (11-undefined)	\$0 copayment per day, days (11-undefined)	\$0 copayment per day, days (11-undefined)	\$0 copayment per day, days (11-undefined)

You may be receiving a subsidy from your former employer or union to pay for some or all of your plan's premium. Please contact your former employer or union's group benefit plan administrator for information about your plan premium. (See Chapter 1, Section 4.1 of the *Evidence of Coverage* for more information.)

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

You may be receiving a subsidy from your former employer or union to pay for some or all of your plan's premium. Please contact your former employer or union's group benefit plan administrator for information about your plan premium. (See Chapter 1, Section 4.1 of the *Evidence of Coverage* for more information.)

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered services for the rest of the calendar year.

	2026 (this year)	2027 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount.	\$4,000.00	\$4,500.00 Once you've paid \$4,500.00 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from in-network providers for the rest of the calendar year.
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount.	\$4,000.00	\$4,500.00 Once you've paid \$4,500.00 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* ([Humana.com/FindCare](https://www.humana.com/FindCare)) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at ([Humana.com/FindCare](https://www.humana.com/FindCare))
- Call Customer Care (see the back cover) (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Customer Care (see the back cover) (TTY users call 711) for help.

Section 1.4 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
Acupuncture (Medicare-Covered) for chronic low back pain		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment
Advanced Imaging		
Outpatient Hospital - IN-NETWORK	\$100 copayment	\$175 copayment
Outpatient Hospital - OUT-OF-NETWORK	\$100 copayment	\$175 copayment
Chiropractic Services (Medicare-Covered)		
Specialist's Office - IN-NETWORK	\$20 copayment	\$15 copayment
Specialist's Office - OUT-OF-NETWORK	\$20 copayment	\$15 copayment
Continuous Glucose Monitors		
Preferred Pharmacy - IN-NETWORK	Not Covered	\$0 copayment
Dental Services (Medicare-Covered)		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment
Diagnostic Colonoscopy		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment

	2026 (this year)	2027 (next year)
Hearing Services (Medicare-Covered)		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment
Inpatient Hospital Care		
Acute Care Facility - IN-NETWORK	\$160 copayment per day, days (1-10)	\$200 copayment per day, days (1-10)
Acute Care Facility - OUT-OF-NETWORK	\$160 copayment per day, days (1-10)	\$200 copayment per day, days (1-10)
Medicare Part B Insulin Drugs		
Primary Care Physician's Office - IN-NETWORK	\$0 copayment	\$35 copayment
Specialist's Office - IN-NETWORK	\$0 copayment	\$35 copayment
Outpatient Hospital - IN-NETWORK	\$0 copayment	\$35 copayment
Primary Care Physician's Office - OUT-OF-NETWORK	\$0 copayment	\$35 copayment
Specialist's Office - OUT-OF-NETWORK	\$0 copayment	\$35 copayment
Outpatient Hospital - OUT-OF-NETWORK	\$0 copayment	\$35 copayment
Other Medicare Part B Drugs		
Outpatient Hospital - IN-NETWORK	\$0 copayment	\$50 copayment
Outpatient Hospital - OUT-OF-NETWORK	\$0 copayment	\$50 copayment
Outpatient Rehabilitation Services		
Specialist's Office - IN-NETWORK	\$20 copayment	\$30 copayment
Comprehensive Outpatient Rehab Facility (CORF) - IN-NETWORK	\$20 copayment	\$30 copayment
Outpatient Hospital - IN-NETWORK	\$20 copayment	\$30 copayment
Specialist's Office - OUT-OF-NETWORK	\$20 copayment	\$30 copayment
Comprehensive Outpatient Rehab Facility (CORF) - OUT-OF-NETWORK	\$20 copayment	\$30 copayment
Outpatient Hospital - OUT-OF-NETWORK	\$20 copayment	\$30 copayment
Outpatient Surgery, including services provided at hospital facilities and ambulatory surgical centers		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment

	2026 (this year)	2027 (next year)
Physician/Practitioner services, including doctor's office visits		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment
Post-Discharge Personal Home Care		
- OUT-OF-NETWORK	Not Covered	95% coinsurance for a minimum of 4 hours per day, up to a maximum of 8 hours per year for certain in-home support services following a discharge from a skilled nursing facility or from an inpatient hospitalization. Member is required to pay the full cost at the time of service when utilizing an out-of-network provider. To receive reimbursement from Humana for eligible items/services, the member must submit required documentation. Reimbursement will be limited to up to 5% of the allowed amount on eligible items/services. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

	2026 (this year)	2027 (next year)
Post-Discharge Transportation		
- OUT-OF-NETWORK	Not Covered	95% coinsurance for plan approved location up to 12 one-way trip(s) per facility discharge by rideshare services, car, van, wheelchair access vehicle. This benefit is not to exceed 50 miles per trip. Transportation services must be utilized within 60 days of discharge event. Member is required to pay the full cost at the time of service when utilizing an out-of-network provider. To receive reimbursement from Humana for eligible items/services, the member must submit required documentation. Reimbursement will be limited to up to 5% of the allowed amount on eligible items/services. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

	2026 (this year)	2027 (next year)
Post-Discharge Well Dine™ Meal Program		
- OUT-OF-NETWORK	Not Covered	95% coinsurance for medically tailored meals delivered to the member's home following an inpatient stay in either a hospital or a nursing facility, up to 28 meals for 14 days. Member is required to pay the full cost at the time of service when utilizing an out-of-network provider. To receive reimbursement from Humana for eligible items/services, the member must submit required documentation. Reimbursement will be limited to up to 5% of the allowed amount on eligible items/services. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
Radiation Therapy		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Outpatient Hospital - IN-NETWORK	\$40 copayment	\$75 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment
Outpatient Hospital - OUT-OF-NETWORK	\$40 copayment	\$75 copayment

	2026 (this year)	2027 (next year)
SilverSneakers® Fitness		
- OUT-OF-NETWORK	Not Covered	95% coinsurance for out-of-network fitness centers. Member is required to pay the full cost at the time of service when utilizing an out-of-network fitness center. To receive reimbursement from Humana for eligible items/services, the member must submit required documentation. Reimbursement will be limited to up to 5% of the allowed amount on eligible items/services. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

	2026 (this year)	2027 (next year)
Transportation (Uniformity Flexibility Non-Emergency Transportation)		
- OUT-OF-NETWORK	Not Covered	95% coinsurance for plan approved location up to unlimited one-way trip(s) per year by car, rideshare services, van, wheelchair access vehicle for members with a Chronic Kidney Disease (CKD), End Stage Renal Disease (ESRD), or Cancer Diagnosis. This benefit is not to exceed 50 miles per trip. Member is required to pay the full cost at the time of service when utilizing an out-of-network provider. To receive reimbursement from Humana for eligible items/services, the member must submit required documentation. Reimbursement will be limited to up to 5% of the allowed amount on eligible items/services. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.
Urgently Needed Services		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment

	2026 (this year)	2027 (next year)
Virtual Cardiac Recovery (Uniformity Flexibility) - IN-NETWORK	Not Covered	\$0 copayment for a virtual cardiac recovery program delivered via telehealth, with up to 36 covered sessions to support recovery and reduce the risk of hospital readmission. Coverage is available Post- Inpatient stay for members with Congestive Heart Failure (CHF), Hypertension, Pneumonia or Respiratory Illness.
- OUT-OF-NETWORK	Not Covered	95% coinsurance for cardiac recovery services provided via telehealth under virtual supervision by a physician or qualified practitioner. Member is required to pay the full cost at the time of service when utilizing an out-of-network provider. To receive reimbursement from Humana for eligible items/services, the member must submit required documentation. Reimbursement will be limited to up to 5% of the allowed amount on eligible items/services. Benefits received out-of-network are subject to any in-network benefit maximums, limitations, and/or exclusions.

	2026 (this year)	2027 (next year)
Vision Services (Medicare-Covered)		
Specialist's Office - IN-NETWORK	\$40 copayment	\$50 copayment
Specialist's Office - OUT-OF-NETWORK	\$40 copayment	\$50 copayment

SECTION 2 How to Change Plans

To stay in our plan you don't need to do anything. Unless you sign up for a different type of Medicare health plan or change to Original Medicare, you'll automatically be enrolled in our plan for 2027.

If you want to change plans follow these steps:

- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from the **NC State Health Plan** Humana Group Medicare Advantage PPO and Group Medicare PDP Plans. **You'll remain a member of the State Health Plan. Before you make a plan change, we recommend you contact the State Health Plan's Eligibility and Enrollment Support Center, 855-859-0966, for details.**
- **To change to Original Medicare with separate Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from the **NC State Health Plan** Humana Group Medicare Advantage PPO and Group Medicare PDP Plans. **You'll remain a member of the State Health Plan. Before you make a plan change, we recommend you contact the State Health Plan's Eligibility and Enrollment Support Center, 855-859-0966, for details.** Remember, not all Medicare health plans cover prescription drugs. Also, be aware that for many plans, you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Contact Humana Group Medicare Customer Care (see the back cover) TTY users call 711 if you need more information on how to do this. **You'll remain a member of the State Health Plan. Before you make a plan change, we recommend you contact the State Health Plan's Eligibility and Enrollment Support Center, 855-859-0966, for details.** Or call Medicare, at 1-800-MEDICARE (1-800-633-4227), and ask to be disenrolled. TTY users should call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1.1).
- **To disenroll from the NC State Health Plan Humana Group Medicare Advantage PPO and Group Medicare PDP Plans, please contact the State Health Plan's Eligibility and Enrollment Support Center, 855-859-0966, for details.**
- **To learn more about Original Medicare and the different types of Medicare plans,** visit [Medicare.gov](https://www.medicare.gov), check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (SHIP) (see "Exhibit A" in the *Evidence of Coverage*), or call Medicare. (See Section 4), or call 1-800-MEDICARE (1-800-633-4227).

Additionally, you may contact your former employer or union to obtain more information on electing other coverage.

Section 2.1 Deadlines for Changing Plans

If you enrolled in a Medicare Advantage Plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without separate Medicare prescription drug coverage), between January 1 and March 31, 2027.

Section 2.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare prescription drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

SECTION 3 Get Help Paying for Prescription Drugs

You can qualify for help paying for prescription drugs. Different kinds of help are available:

Extra Help from Medicare. People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, yearly deductibles, copayments, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week;
- Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m. Monday-Friday for a representative. Automated messages are available 24 hours a day. TTY users call 1-800-325-0778.
- Your State Medicaid Office.

- **Help from your state's pharmaceutical assistance program (SPAP).** Many states have State Pharmaceutical Assistance Programs (SPAPs) that help people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the ADAP in your state. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call the ADAP program (the name and phone numbers for this organization are listed in "Exhibit A" in the *Evidence of Coverage*). Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

SECTION 4 Questions?

Get Help from NC State Health Plan Humana Group Medicare Advantage PPO Plan

- Call Humana Group Medicare Customer Care at the phone number located on the back cover of this booklet (TTY users call 711).

We're available for phone calls from 8 a.m. to 9 p.m., Eastern time, Monday through Friday. Calls to these numbers are free.

- **Read your 2027 *Evidence of Coverage***

This Annual Notice of Change gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for **NC State Health Plan** Humana Group Medicare Advantage PPO Plan. The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at [**your.Humana.com/ncshp**](http://your.Humana.com/ncshp) or call Humana Group Medicare Customer Care (TTY users call 711) to ask us to mail you a copy.

- **Visit your.Humana.com/ncshp**

Our website has the most up-to-date information about our provider network (*Find a Doctor tool*).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. They can help you understand your Medicare plan choices and answer questions about switching plans. Contact information for your State Health Insurance Assistance Program (SHIP) can be found in "Exhibit A" in the *Evidence of Coverage*.

Get Help from Medicare

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with Medicare.gov**

You can chat live at [Medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone).

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit Medicare.gov**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [Medicare.gov](https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048.

Notice of Privacy Practices

For your personal health information

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The privacy of your personal and health information is important. You don't need to do anything unless you have a request or complaint.

This Notice of Privacy Practices applies to all entities that are part of the Insurance ACE, an Affiliated Covered Entity under HIPAA. The ACE is a group of legally separate covered entities that are affiliated and have designated themselves as a single covered entity for purposes of HIPAA. A complete list of the members of the ACE is available at <https://huma.na/insuranceace>.

We reserve the right to change our privacy practices and the terms of this notice at any time, as allowed by law. This includes the right to make changes in our privacy practices and the revised terms of our notice effective for all personal and health information we maintain. This includes information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

What is Nonpublic personal or health information?

Health information - from now on referred to as "information" - includes both medical information and individually identifiable information, like your name, address, telephone number, Social Security number, account numbers, payment information, or demographic information. The term "information" in this notice includes any nonpublic personal and health information created or received by a health care provider or health plan that relates to your physical or mental health or condition, providing health care to you, or the payment for such health care. We protect this information in all formats including electronic, written, and oral information.

How do we collect information about you?

We collect information about you and your family when you complete applications and forms. We also collect information from your dealings with us, our affiliates, or others. For example, we may receive information about you from participants in the healthcare system, such as your doctor or hospital, as well as from employers or plan administrators, credit bureaus, and the Medical Information Bureau.

What information do we receive about you?

The information we receive may include such items as your name, address, telephone number, date of birth, Social Security number, premium payment history, and your activity on our website. This also includes information regarding your medical benefit plan, your health benefits, and health risk assessments.

How do we protect your information?

In keeping with federal and state laws and our own policy, we have a responsibility to protect the privacy of your information. We have administrative, technical and physical safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information Informing you of our legal duties about your information
- Training our associates about company privacy program and procedures

How do we use and disclose your information?

We must use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services
- Where required by law

We have the right to use and disclose your information:

- To a doctor, a hospital, or other health care provider so you can receive medical care.
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments.
- For health care operation activities, including processing your enrollment, responding to your inquiries and requests for services, coordinating your care, resolving disputes, conducting medical management, improving quality, reviewing the competence of health care professionals, and determining premiums.
- For performing underwriting activities. However, we will not use any results of genetic testing or ask questions regarding family history.
- To your plan sponsor to permit them to perform plan administration functions such as eligibility, enrollment and disenrollment activities. We may share summary level health information about you with your plan sponsor in certain situations such as to allow your plan sponsor to obtain bids from other health plans. We will not share detailed health information to your plan sponsor unless you provide us your permission, or your plan sponsor must certify they agree to maintain the privacy of your information.

- To contact you with information about health-related benefits and services, appointment reminders, or about treatment alternatives that may be of interest to you. If you have opted out, we will not contact you.
- To your family and friends if you are unavailable to communicate, such as in an emergency.
- To your family and friends, or any other person you identify, provided the information is directly relevant to their involvement with your health care or payment for that care. For example, if a family member or a caregiver calls us with prior knowledge of a claim, we may confirm whether or not the claim has been received and paid.
- To provide payment information to the subscriber for Internal Revenue Service substantiation.
- To public health agencies, if we believe there is a serious health or safety threat.
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence.
- In response to a court or administrative order, subpoena, discovery request, or other lawful process.
- For law enforcement purposes, to military authorities and as otherwise required by law.
- To assist in disaster relief efforts.
- For compliance programs and health oversight activities.
- To fulfill our obligations under any workers' compensation law or contract.
- To avert a serious and imminent threat to your health or safety or the health or safety of others.
- For research purposes in limited circumstances and provided that they have taken appropriate measures to protect your privacy.
- For procurement, banking, or transplantation of organs, eyes, or tissue.
- To a coroner, medical examiner, or funeral director.

Additional restrictions on use and disclosure for specific types of information:

- Some federal and state laws may restrict the use and disclosure of certain sensitive health information such as: Substance Use Disorder ("SUD") subject to 42 CFR Part 2 ("Part 2") records; Biometric Information; Child or Adult Abuse or Neglect, including Sexual Assault; Communicable Diseases; Genetic Information; HIV/AIDS; Mental Health; Reproductive Health; and Sexually Transmitted Diseases.
- If we receive SUD Part 2 records, we will not use or disclose such records, or provide testimony relaying the content of such records, in any civil, criminal, administrative, or legislative proceeding against you unless such disclosure is based on your written consent (separate from your consent for any other use or disclosure), or a court order after notice and an opportunity to be heard is provided to you, as provided by Part 2. A court order authorizing the use or disclosure of SUD Part 2 Records must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested record is used or disclosed.

Will we use your information for purposes not described in this notice?

In all situations other than described in this notice, we will request your written permission before using or disclosing your information. You may revoke your permission at any time by notifying us in writing. We will not use or disclose your information for any reason not described in this notice without your permission. The following uses and disclosures will require an authorization:

- Most uses and disclosures of psychotherapy notes and SUD counseling notes
- Marketing purposes
- Sale of personal health information
- Medical information that is disclosed pursuant to this Notice to an entity that is not a HIPAA-covered entity or business associate, may be subject to disclosure by the recipient and may no longer be protected by federal or state privacy laws (such as HIPAA).

What do we do with your information when you are no longer a member or you do not obtain coverage through us?

Your information may continue to be used for purposes described in this notice when your membership is terminated or you do not obtain coverage through us. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

What are my rights concerning my information?

The following are your rights with respect to your information. We are committed to responding to your rights request in a timely manner.

- Access - You have the right to review and obtain a copy of your information that may be used to make decisions about you, such as claims and case or medical management records. You also may receive a summary of this health information. As required under applicable law, we will make this personal information available to you or to your designated representative.

- Adverse Underwriting Decision - You have the right to be provided a reason for denial or adverse underwriting decision if we decline your application for insurance.*
- Alternate Communications - You have the right to receive confidential communications of information in a different manner or at a different place to avoid a life-threatening situation. We will accommodate your request if it is reasonable.
- Amendment - You have the right to request correction of any of this personal information through amendment or deletion. Within 60 business days of receipt of your written request, we will notify you of our amendment or deletion of the information in dispute, or of our refusal to make such correction after further investigation. If we refuse to amend or delete the information in dispute, you have the right to submit to us a written statement of the reasons for your disagreement with our assessment of the information in dispute and what you consider to be the correct information. We shall make such a statement accessible to any and all parties reviewing the information in dispute.
- Disclosure - You have the right to receive a listing of instances in which we or our business associates have disclosed your information for purposes other than treatment, payment, health plan operations, and certain other activities. We maintain this information and make it available to you for a period of six years at your request. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests.
- Notice - You have the right to receive a written copy of this notice any time you request.
- Restriction - You have the right to ask to restrict uses or disclosures of your information. We are not required to agree to these restrictions, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted restriction.

* This right applies only to our Massachusetts residents in accordance with state regulations.

What should I do if I believe my privacy has been violated?

If you believe your privacy has been violated in any way, you may file a complaint with us by calling us at 866-861-2762 any time.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office of Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You also have the option to e-mail your complaint to **OCRComplaint@hhs.gov**. We support your right to protect the privacy of your personal and health information. We will not retaliate in any way if you elect to file a complaint with us or with the U.S. Department of Health and Human Services.

We support your right to protect the privacy of your personal and health information.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

We can change the terms of this notice, and the changes will apply to all information we have about you.

The new notice will be available upon request, in our office, and on our web site.

How do I exercise my rights or obtain a copy of this notice?

All of your privacy rights can be exercised by obtaining the applicable forms. You may obtain any of the forms by:

- Contacting us at 866-861-2762
- Accessing our Website at [Humana.com](https://www.humana.com) and going to the Privacy Practices link
- Send completed request form to:

Humana Inc.

Privacy Office 003/10911

101 E. Main Street

Louisville, KY 40202

* This right applies only to our Massachusetts residents in accordance with state regulations.

Notice of Non-Discrimination

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health Services. Humana Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services contact **877-320-1235 (TTY: 711)**. Hours of operation: 8 a.m. - 8 p.m., Eastern time. If you believe that Humana Inc. has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc. Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**, or **accessibility@humana.com**. If you need help filing a grievance, Humana Inc. Non-Discrimination Coordinator can help you.

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

- U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F, HHH Building Washington, D.C. 20201. **800-368-1019, 800-537-7697 (TDD)**.

California members:

You can also file a civil rights complaint with the California Dept. of Health Care Services, Office of Civil rights by calling **916-440-7370 (TTY: 711)**, emailing **Civilrights@dhcs.ca.gov**, or by mail at: Deputy Director, Office of Civil Rights, Department of Health Care Services, P.O. Box 997413, MS0009, Sacramento, CA 95899-7413. Complaint forms available at: **http://www.dhcs.ca.gov/Pages/Language_Access.aspx**.

This notice is available at **www.humana.com/legal/non-discrimination-disclosure**.

Notice of Availability - Auxiliary Aids and Services Notice

English: Free language, auxiliary aid, and alternate format services are available. Call **877-320-1235 (TTY: 711)**.

العربية [Arabic]: تتوفر خدمات اللغة والمساعدة الإضافية والتنسيق البديل مجانًا. اتصل على الرقم **877-320-1235 (الهاتف النصي: 711)**.

Հայերեն [Armenian]: Հասանելի են անվճար լեզվական, աջակցման և այլընտրանքային ձևաչափի ծառայություններ: Զանգահարե՛ք՝ **877-320-1235 (TTY: 711)**:

বাংলা [Bengali]: বিনামূল্যে ভাষা, আনুষঙ্গিক সহায়তা, এবং বিকল্প বিন্যাসে পরিষেবা উপলব্ধ।
ফোন করুন **877-320-1235 (TTY: 711)** নম্বরে।

简体中文 [Simplified Chinese]: 我们可提供免费的语言、辅助设备以及其他格式版本服务。请致电 **877-320-1235 (听障专线: 711)**。

繁體中文 [Traditional Chinese]: 我們可提供免費的語言、輔助設備以及其他格式版本服務。請致電 **877-320-1235 (聽障專線: 711)**。

Kreyòl Ayisyen [Haitian Creole]: Lang gratis, èd oksilyè, ak lòt fòm sèvis disponib. Rele **877-320-1235 (TTY: 711)**.

Hrvatski [Croatian]: Dostupni su besplatni jezik, dodatna pomoć i usluge alternativnog formata. Nazovite **877-320-1235 (TTY: 711)**.

فارسی [Farsi]: خدمات زبان رایگان، کمک های اضافی و فرمت های جایگزین در دسترس است. با
877-320-1235 (TTY: 711) تماس بگیرید.

Français [French]: Des services gratuits linguistiques, d'aide auxiliaire et de mise au format sont disponibles. Appeler le **877-320-1235 (TTY: 711)**.

Deutsch [German]: Es stehen kostenlose unterstützende Hilfs- und Sprachdienste sowie alternative Dokumentformate zur Verfügung. Telefon: **877-320-1235 (TTY: 711)**.

Ελληνικά [Greek]: Διατίθενται δωρεάν γλωσσικές υπηρεσίες, βοηθήματα και υπηρεσίες σε εναλλακτικές προσβάσιμες μορφές. Καλέστε στο **877-320-1235 (TTY: 711)**.

ગુજરાતી [Gujarati]: નિ:શુલ્ક ભાષા, સહાયક સહાય અને વૈકલ્પિક પ્રારૂપ સેવાएं उपलब्ध છે.
877-320-1235 (TTY: 711) પર ડોલ ૫૨૨.

עברית [Hebrew]: שירותים אלה זמינים בחינם: שירותי תרגום, אבזרי עזר וטקסטים בפורמטים חלופיים.
נא התקשר למספר **877-320-1235 (TTY: 711)**

हिन्दी [Hindi]: नि:शुल्क भाषा, सहायक मदद और वैकल्पिक प्रारूप सेवाएं उपलब्ध हैं। **877-320-1235 (TTY: 711)** पर कॉल करें।

Hmoob [Hmong]: Muaj kev pab txhais lus, pab kom hnov suab, thiab lwm tus qauv pab cuam. Hu **877-320-1235 (TTY: 711)**.

Italiano [Italian]: Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Chiama il numero **877-320-1235 (TTY: 711)**.

日本語 [Japanese]: 言語支援サービス、補助支援サービス、代替形式サービスを無料でご利用いただけます。 **877-320-1235 (TTY: 711)** までお電話ください。

This notice is available at <https://www.humana.com/legal/multi-language-support>.

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ភាសាខ្មែរ [Khmer]: សេវាកម្មផ្នែកភាសា ជំនួយ និង សេវាកម្មជាទម្រង់ផ្សេងៗជំនួយសម្រាប់ រកបាន។ ទូរស័ព្ទទៅលេខ

877-320-1235 (TTY: 711) ។

한국어 [Korean]: 무료 언어, 보조 지원 및 대체 형식 서비스를 이용하실 수 있습니다. **877-320-1235 (TTY: 711)**번으로 문의하십시오.

ພາສາລາວ [Lao] ມີການບໍລິການດ້ານພາສາ, ອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ຮູບແບບທາງເລືອກອື່ນ ໃຫ້ໃຊ້ພຣິ. ໂທ **877-320-1235 (TTY: 711)**.

Diné [Navajo]: Saad t'áá jik'eh, t'aadoole'é binahji bee adahodoonílgíí diné bich'i anidahazt'i'i, dóó lahgo át'éego bee hada dilyaaígíí bee bika aanída awo'i dahóló. Kohji hodilnih **877-320-1235 (TTY: 711)**.

Polski [Polish]: Dostępne są bezpłatne usługi językowe, pomocnicze i alternatywne formaty. Zadzwoń pod numer **877-320-1235 (TTY: 711)**.

Português [Portuguese]: Estão disponíveis serviços gratuitos de ajuda linguística auxiliar e outros formatos alternativos. Ligue **877-320-1235 (TTY: 711)**.

ਪੰਜਾਬੀ [Punjabi]: ਮੁਫਤ ਭਾਸ਼ਾ, ਸਹਾਇਕ ਸਹਾਇਤਾ, ਅਤੇ ਵਿਕਲਪਿਕ ਫਾਰਮੈਟ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। **877-320-1235 (TTY: 711)** 'ਤੇ ਬਾਲ ਵਧੇ।

Русский [Russian]: Предоставляются бесплатные услуги языковой поддержки, вспомогательные средства и материалы в альтернативных форматах. Звоните по номеру **877-320-1235 (TTY: 711)**.

Español [Spanish]: Los servicios gratuitos de asistencia lingüística, ayuda auxiliar y servicios en otro formato están disponibles. Llame al **877-320-1235 (TTY: 711)**.

Tagalog [Tagalog]: Magagamit ang mga libreng serbisyong pangwika, serbisyo o device na pantulong, at kapalit na format. Tumawag sa **877-320-1235 (TTY: 711)**.

தமிழ் [Tamil]: இலவச மொழி, துணை உதவி மற்றும் மாற்று வடிவ சேவைகள் உள்ளன. **877-320-1235 (TTY: 711)** ஐ அழைக்கவும்.

తెలుగు (Telugu): ఉచిత భాష, సహాయక మద్దతు, మరియు ప్రత్యామ్నాయ ఫార్మాట్ సేవలు . **877-320-1235 (TTY: 711)** కి కాల్ చేయండి.

اردو [Urdu]: مفت، زبان معاون امداد اور متبادل فارمیٹ کی خدمات دستیاب ہیں۔ کال

877-320-1235 (TTY: 711)

Tiếng Việt [Vietnamese]: Có sẵn các dịch vụ miễn phí về ngôn ngữ, hỗ trợ bổ sung và định dạng thay thế. Hãy gọi **877-320-1235 (TTY: 711)**.

አማርኛ [Amharic]:- ቋንቋ፣ ኢንፎርሜሽን እና አማራጭ ቅርፅ ለላቸው አገልግሎቶችም ይገኛሉ። በ

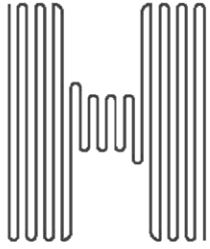
877-320-1235 (TTY: 711)) ሉይ ይደውሉ።

Básaa [Bassa]: Wudu-xwinlín-mú-za-zá kùà, Hwódó-foño-nyo, kè nyo-boăn-po-kà bê bé nyuce se wídí péè-péè dò ko. **877-320-1235 (TTY: 711)** dá.

Bekee [Igbo]: Asusu n'efu, enyemaka nkwaru, na oru usoro ndi ozo di. Kpoo **877-320-1235 (TTY: 711)**.

Òyìnbó [Yoruba]: Àwọn ìṣẹ àtìlẹ̀hìn ìrànlọ́wọ́ èdè, àtì ònà kíkà mírán wà lárọ̀wọ̀tọ́. Pe **877-320-1235 (TTY: 711)**.

नेपाली [Nepali]: भाषासम्बन्धी निःशुल्क, सहायक साधन र वैकल्पिक फार्मेट (ढाँचा/व्यवस्था) सेवाहरू उपलब्ध छन् । **877-320-1235 (TTY: 711)** मा कल गर्नुहोस् ।



The information you need is just a click away

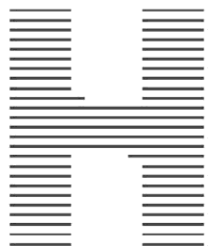
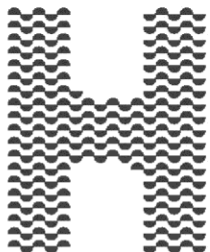
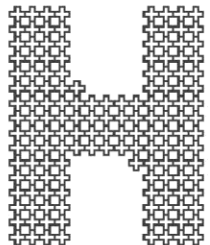
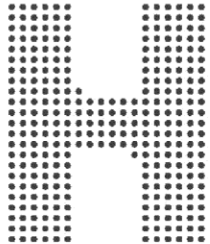
You'll be able to find the information you need quickly with a simple search, including:

- Evidence of Coverage with Member Rights and Responsibilities
- Plan details about benefits and costs
- Provider Directory that lets you search by specialty, location or condition

Review your 2027 plan documents at
your.humana.com/ncshp.

We're here for you. If you need help using these online tools, please call the number on the back of your Humana member ID card.

For paper copies of these documents, submit your request online at the website above or call the number on the back of your Humana member ID card. When asked for the reason you've called, say "Evidence of Coverage" or "Provider Directory." Please allow up to two weeks to receive the documents by mail.

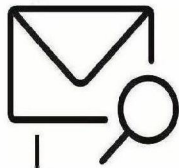


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Humana Inc.
PO Box 14168
Lexington, KY 40512-4168

Important information about changes to your
Medicare Advantage Plan



Look inside

Here's a summary of your **NC State Health Plan Humana Group Medicare Advantage PPO Base Plan** that takes effect on January 1, 2027.

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your.humana.com/ncshp