

RCG Trust Stakeholder Meeting

Humana[®]



Today's discussion

01 | An introduction to Humana

02 | Benefits of Group Medicare Advantage Plans

03 | RCG Trust Group Medicare Advantage Benefits and Extra Services

Seniors have been at the heart of Humana's care delivery since our founding



Humana's **commitment to care started in 1961** as a nursing home and hospital company



Providing our **first private Medicare plan in 1985**, Humana has a long and successful history of caring for seniors



Award-winning operating model, integrated systems and the highest Net Promoter Scores in the industry

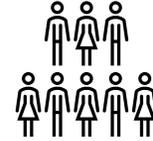


Provider and community **health relationship models and value-based care expertise/capabilities**

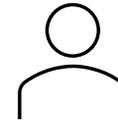


Heavily investing in **home health solutions** so seniors get the care they need from the comfort of home

Humana At A Glance



8.7 million Medicare Advantage members¹



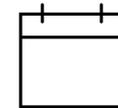
601 Group clients



610,000 Group members



97% Member retention rate



8 Years Average contract length in 2021

1. Includes Group and Individual MA, MAPD, and PDP only

We are honored to be recognized for our approach to serving members and managing care



Forrester

#1 among health insurers for two years in a row in 2021 US CX Index™ Survey¹



Net Promotor Score

+79 NPS due to high quality plans and customer service for 2021²



Newsweek

#1 in customer service the past three years by Newsweek³



The Wall Street Journal

Ranked "Best Managed" among payers in 2020 and 2021⁴



DiversityInc.

Ranked Top 10 Company for Diversity⁵



Zitter Specialty Pharmacy Patient Choice Award⁶

Ranked as the best specialty pharmacy



Forbes Media

Ranked as the best Medicare Advantage plans, with a perfect 5-Star assessment⁷

1. Forrester 2021 CX Index Results
2. 2021 Humana member survey
3. America's Best Customer Service 2021, Newsweek
4. The Wall Street Journal's Best Managed Companies of 2021 index
5. [2021 Top 50 Specialty Lists – DiversityInc](#)
6. Zitter Health Insights and Specialty Pharmacy Times for PMG/Payer Specialty Pharmacy
7. <https://www.forbes.com/health/healthy-aging/best-medicare-advantage-providers/>

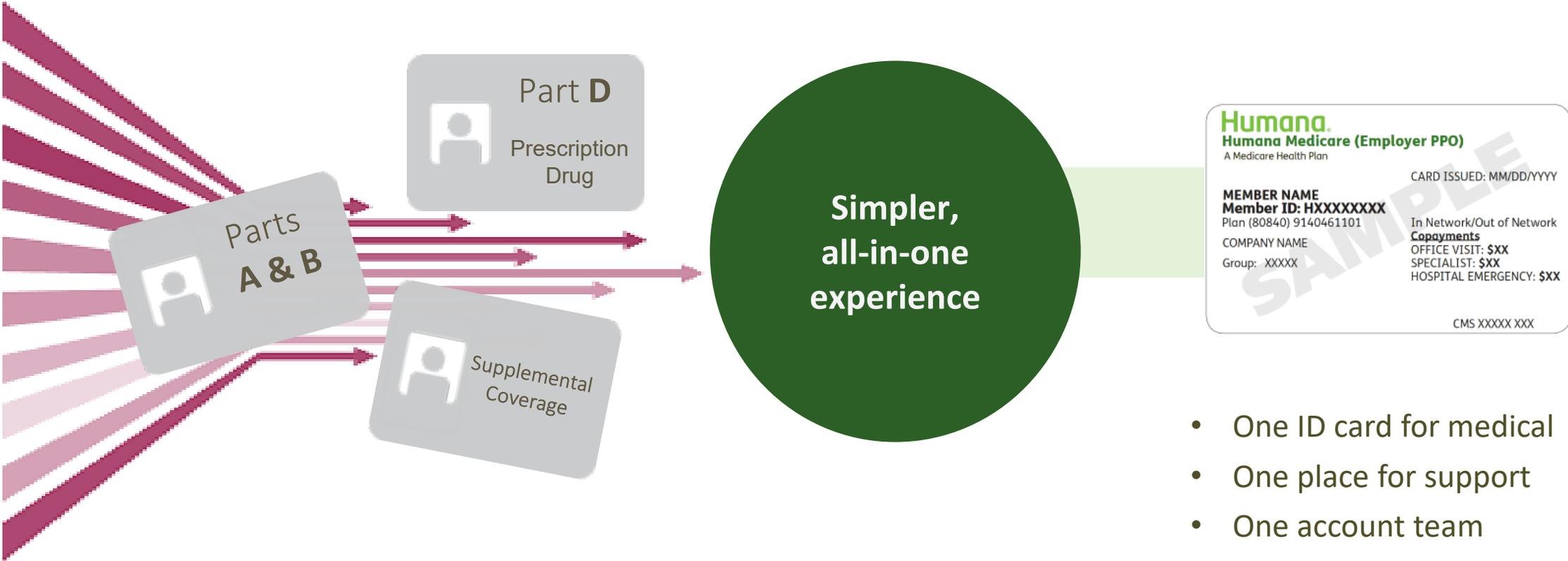
Greater simplicity for retirees and HR administrators

Original Medicare experience

Benefits and support might be offered from multiple carriers, which can lead to confusion and questions

Group Medicare Advantage experience

Retiree coverage and administrative support in one place



- One ID card for medical
- One place for support
- One account team

Group Medicare Advantage Plans can help deliver financial stability to plan sponsors

**Group Medicare Plans are fully-insured.
Risk is borne by carriers.**

**Group Medicare members receive
multi-faceted care support**



Proactive outreach



Care management



**High-touch flu
campaigns**



**In-home wellness
visits & safety checks**

**+ Support to address food insecurity, social
isolation and other social determinants of health**

**Result:
Better health outcomes for retirees and lower costs to you**



- ✓ Healthier outcomes on a large scale help to control and reduce costs
- ✓ Carriers can pass savings on to retirees and plan sponsors

Group Medicare Advantage plans are evaluated through the Centers for Medicare & Medicaid Services' Stars rating system

Stars ratings measure the quality of a Group Medicare Advantage plan

- ✓ Independently measured by CMS
- ✓ Rated on a **scale of 1 to 5 stars** – with 4+ considered to be excellent
- ✓ Indicate which plans provide the **best outcomes** for retirees

99%



of Humana Group Medicare Advantage members in 4-star or higher plan for 2023

We believe it's important to develop care support for retirees across every stage of health



Healthy

We engage and work with your healthiest members to maintain healthy lifestyles as they age and transition into new life phases

50% of members
15% of costs

Resources:

- Go365
- Health Coaching
- In-home health and well-being assessment
- SilverSneakers
- Neighborhood Centers
- Bold Goal Communities
- Value-based care providers



Manageable Conditions

Many members have manageable health conditions; we work with them to drive medication adherence and reinforce healthy lifestyles

25% of members
15% of costs

Resources:

- Telehealth
- Tobacco Cessation
- Humana Health Alerts
- Post-Discharge support
- Well-dine food program
- MyDiabetes Path
- Social determinants of Health advancements



Early-Stage Disease & High-Risk

Members with early stage disease or at risk for negative health events have access to multiple hands-on programs to slow disease progression

20% of members
35% of costs

Resources:

- Disease-Specific Best Practices
- Senior Case Management
- Nutritionist
- Behavioral Health Services
- Radiology Review (UM)
- Radiation Therapy Management (UM)
- Therapeutic Musculoskeletal and pain management review (UM)



Complex & Chronic Conditions

Your highest utilization members have access to the country's biggest network of home care professionals to provide the best possible care

5% of members
35% of costs

Resources:

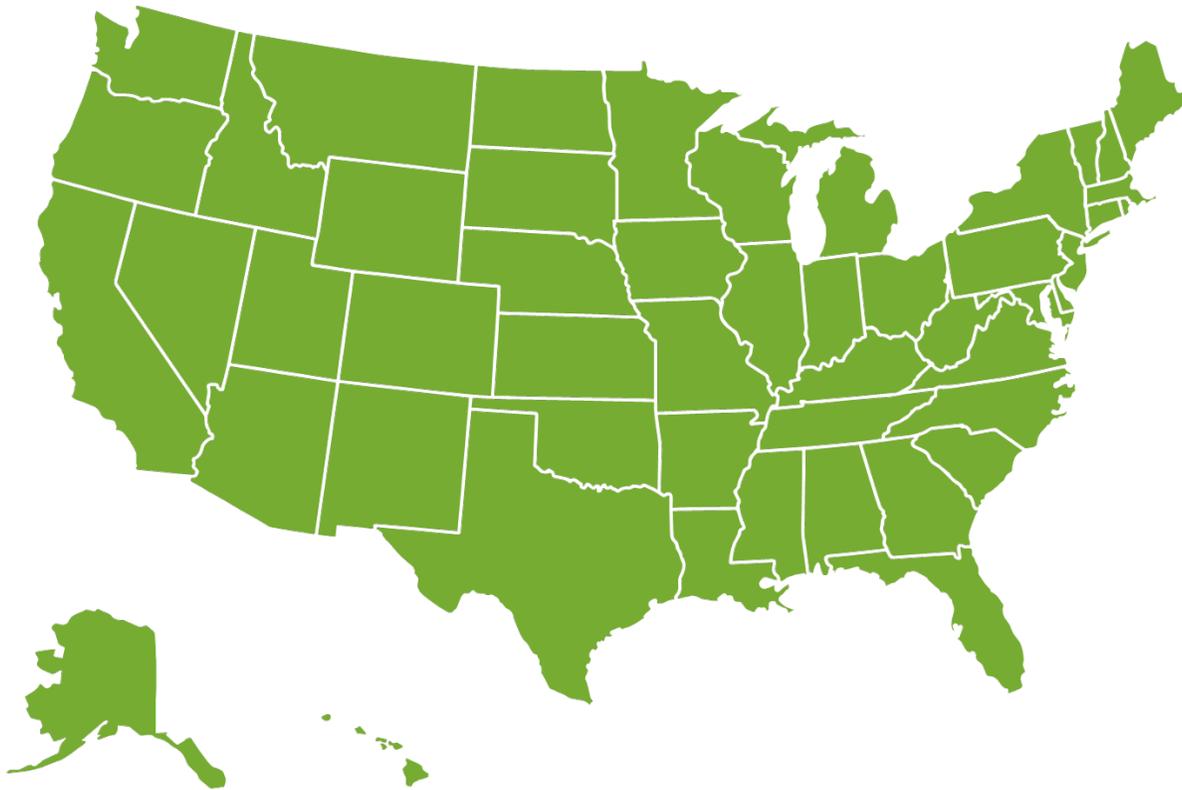
- Humana's Care Management programs including UM & CM
- Palliative & end-of-life care
- Late-stage chronic kidney disease & ESRD
- Transplant Management
- Oncology Quality Management (UM)

Where payers typically invest in programs

Supported by Humana's ongoing commitment to promote whole health for all retirees

Access to a national network of doctors with identical in- and out-of-network cost share through a *Passive PPO*

Retirees receive peace of mind knowing their cost share and coverage can be the same regardless of their provider's network status



- National network – including Puerto Rico
- In-network providers paid according to contract
- Out-of-network providers paid according to Medicare fee schedule

Understanding your custom RCG Trust medical benefits

Your retirees' medical benefits are part of the foundation of their health care.
Here are the highlights of the coverage you provide them



Benefit Category	Coverage
PCP Office Visit	\$10 Copayment
Specialist Office Visit	\$10 Copayment
Outpatient Surgical	\$0-\$10 Copayment
Emergency Room	\$50 Copayment
Inpatient or Skilled Nursing Facility	100% Coverage
Routine Eye Exam	100% Coverage
Deductible	None
Maximum Out of Pocket	\$4,500

Extra Benefits and Resources

EXTRA BENEFITS AND RESOURCES

- **Wellness Programs**
 - Go365
 - SilverSneakers™
- **Post Discharge Benefits**
 - Humana WellDine meal program
 - Post-discharge Transportation
 - Post-discharge Personal Home Care
- **Humana Care Management**
- **Discounts**
 - Vision, Dental, and Hearing Programs
 - Meal Delivery
 - Alternative Medicine and Weight Management

Your account team

Senior Account Executive



Chi Phan

Helps the plan sponsor through a seamless implementation and handles any ongoing concerns or issues. Also manages the renewal process.

Director, Account Management



Stephanie Heller

Leads account management executives and consumer engagement professionals to ensure high levels of account satisfaction, member engagement and retention

Installation Administration Professional



Jessica Stolberg

Responsible for setting up the account and implementation process, as well as managing the day-to-day operational details and internal operational team.

Communications Professional



Michelle Smith

Responsible for communication and enrollment material and coordination of seminars (as required)

Account Concierge



Danielle Ray

“One-stop-shop” to resolve escalated member issues

Group Medicare Customer Service

Expert customer service professionals trained on plan specifics, your culture and how to support your members

800.733.9064

Thanks for your time
and attention

Questions?

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