

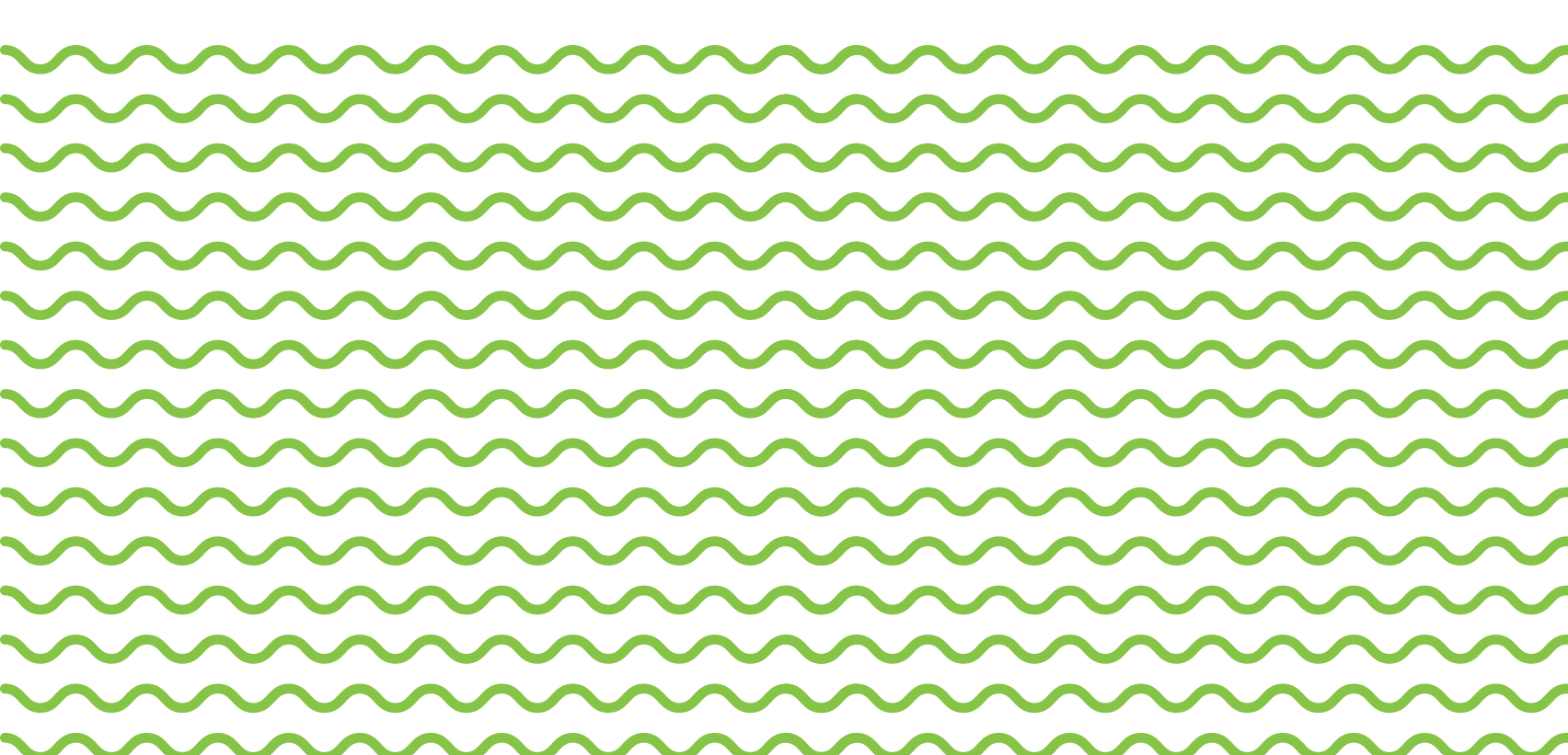
Humana Group Medicare
Humana Inc.
P.O. Box 669
Louisville, KY 40201-0669

Important plan information



2026 Humana Group Medicare

Your journey to better health, for better retirement



Humana®

A more human way
to healthcare™

HUMANA GROUP MEDICARE ADVANTAGE PPO PLAN



Kentucky Judicial Form Retirement System

We're here for you

Humana Group Medicare Customer Care

866-396-8810 (TTY: 711)

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. Call **866-396-8810 (TTY: 711)** for more information.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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Humana®



Let's get started understanding your benefits and coverage

**Learn more about extra
programs and services
Humana offers**

Scan the QR code with your
mobile device.



Inside this packet you'll find:

Welcome to a more human way to healthcare

Your benefits include

Know before you enroll

What to expect after you enroll

Manage your Humana account online

Find Care tool

Take this to your Provider

Know your numbers

Medical Summary of Benefits

Dental Benefits

Hearing Benefits

Vision Benefits

Rx Summary of Benefits

Important Prescription Drug Information

Commonly Prescribed Medication List

Enrollment Form

2026 Health Insurance Coverage – New Medicare Eligible Participants

Dear Medicare Eligible Retiree/Dependent/Qualified Beneficiary:

As a retiree, dependent, or qualified survivor of the Judicial Retirement Plan (JRP) and/or Legislators Retirement Plan (LRP), you are eligible to participate in the Kentucky Judicial Form Retirement's (KJFRS) Medicare Employer Preferred Provider Organization (PPO) Plan, also referred to as a Medicare Advantage plan and currently provided by Humana.

The enclosed ***Humana Group Medicare Plan Guide*** provides a summary of plan benefits, extra services provided, along with a 2026 Enrollment Form. You must be enrolled in Part A and Part B in order to participate in this plan, however you do not need to enroll in Part D as the Humana plan provides a comparable Prescription Drug Plan. The Plan also includes supplemental dental, vision, and hearing coverage. **The premium for the 2026 Humana PPO Plan will be \$558.47 per month.**

The percentage of the premium that JRP and/or LRP pays on your behalf is based upon your service credit as outlined in statute. This percentage will be applied to the 2026 Maximum Premium Level adopted by the JFRS Board of Trustees, which is also \$558.47 per month. If applicable, we will withhold from your monthly retirement benefit any portion of the premium owed by you. The insurance withholding, if any, will commence with your next benefit check after coverage begins.

If you wish to enroll, you must return the *Enrollment Form* to the JFRS office for processing. In order to complete the *Enrollment Form*, you must also have your red, white, and blue Medicare card (with proof of Part A and B coverage).

Please note, the following information will be required on page 1 of the enrollment form:

Plan Option Number: 326

Employer Sponsor Name: KJFRS

***Please note that Humana will refer to you as a KJFRS retiree.*

If you have any questions, please do not hesitate to contact our office at 502-564-5310, Monday thru Friday, 8:00 – 4:00 p.m., Eastern Time. You may also reach out directly to Humana's Customer Service at 1-866-396-8810, Monday thru Friday, 8:00 a.m. – 9:00 p.m., Eastern Time.

Sincerely,
Your JFRS Team!

Whitaker Bank Building, Suite 302 | 305 Ann Street | Frankfort, Kentucky 40601

☎ (502) 564-5310 | Fax (502) 564-2560 | ✉ kjfrs.ky.gov/Contact

DON'T MISS UPDATES!!

Humana will communicate with you directly via your home and e-mail addresses; thus, please ensure that Humana has current information for your account.

MYHUMANA & MOBILE APP

Once enrolled, you can create a secure MyHumana online account and keep track of your claims and benefits, find providers, view important plan documents and more.

Visit [Humana.com/registration](https://www.humana.com/registration) to get started!



Welcome to a more human way to healthcare

Take action to enroll

Dear Group Medicare Beneficiary,

We're excited to inform you that **KJFRS** has partnered with Humana to offer you a Medicare Advantage Preferred Provider Organization (PPO) and Prescription Drug Plan (PDP) that provides more benefits than Original Medicare.

Understanding your Medicare plan and how it works is important. Humana believes everyone should have access to the tools and support needed to have a fair and just opportunity to be as healthy as possible. During our over 30 years of experience with Medicare, we've learned how to be a better partner in health.

Review the enclosed materials

This packet includes information on your Group Medicare healthcare option along with extra services Humana provides.

- If you have questions about your premium, please call your benefits administrator at **502-564-5310 (TTY: 711)**, Monday – Friday, 8 a.m. – 4 p.m., Eastern time.
- Review the Important Prescription Drug Information on how to view or request a copy of a Prescription Drug Guide.
- Please see the Find Care page in this packet for instructions on finding a list of network providers or network pharmacies.

Enrollment Information

- To begin your Humana coverage, please enroll before your effective date by filling out the enrollment form in the back of this book and mailing it to:
Kentucky Judicial Form Retirement System
305 Ann St., Ste. 302
Frankfort, KY 40601
- You must complete a separate enrollment form for each family member eligible for your plan.
- Please keep a copy of your enrollment form for your records.

We look forward to serving you now and for many years to come.

Sincerely,
Group Medicare Operations

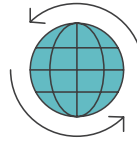
Your benefits include:



**All the benefits of
Original Medicare,
plus extra benefits**



**Maximum
out-of-pocket
protections**



**Worldwide
emergency
coverage**



**Programs to help
improve health and
well-being**

Get the care you deserve

- Your benefit levels are the same for in-network and out-of-network providers
- A network of providers, specialists and hospitals to choose from
- There are more than 61,000 participating pharmacies in our network
- You don't need a referral to see any healthcare provider
- Coverage for office visits, including routine physical exams
- Almost no claim forms to fill out or mail—we take care of that for you
- Dedicated Customer Care specialists who serve only our Group Medicare members

Coverage that fits the way you live

When you become a member of the Humana family, you can expect healthcare designed with you in mind—that meets you where you are today and delivers care that takes you to where you want to be.

Care delivered how and where you need it

Humana offers a variety of programs for patients who need care for complex medical situations or support for chronic conditions. Through these programs, care managers collaborate with physicians and other healthcare professionals to help patients manage their healthcare needs at home, in the hospital, by phone or email.

Benefits that put you first

Our health and well-being tools and resources make it easy to set health goals, chart your progress, strengthen your mind and body and build connections with others. It's about giving you the things you expect from an insurance company—and then finding more ways to help make your life better.

Know before you enroll

You must be entitled to Medicare Part A and enrolled in Medicare Part B as the Humana Group Medicare PPO plan is a Medicare Advantage plan.

When does my coverage begin?

Your former employer or union decides how and when you enroll. Check with your benefits administrator for the proposed effective date of your enrollment. Be sure to keep your current healthcare coverage until your Humana Group Medicare PPO plan enrollment is confirmed.

Is your provider and pharmacy in-network or out-of-network?

You can find a doctor or pharmacy in your network by using Humana's Find Care tool, visit [Humana.com/findcare](https://www.humana.com/findcare).

What does insurance cover?

- Every health plan is different. Check coverage details before you see a doctor, use services or have procedures.
- Sometimes, your plan may not cover procedures and treatments, or may require prior authorization. Knowing what is and is not covered may save you time and money.
- See if your prescription medication is covered and if you have any open transfers that need to occur.

What if I have other health insurance coverage?

You can enroll in only one Medicare Advantage plan and one Medicare prescription drug plan at a time. Enrollment in this plan will cancel your enrollment in a different Medicare Advantage plan and Medicare prescription drug plan.

If you have other health insurance, show your Humana member ID card and your other insurance cards when you see a healthcare provider. The Humana Group Medicare plans may be eligible in combination with other types of health insurance coverage you may have. This is called coordination of benefits. Please notify Humana if you have any other medical coverage.

Do I need to show my red, white and blue Medicare card when I visit the doctor?

No. You'll get a Humana member ID card that will take its place. Keep your Medicare ID card in a safe place—or use it only when it's needed for discounts and other offers from retailers.

What if my provider says they will not accept my plan?

If your provider says they will not accept your PPO plan, you can give your provider the "Member to Provider" information page in this packet. It explains how your PPO plan works. You can also call Humana Customer Care to have a Humana representative contact your provider and explain how your PPO plan works.

What should I do if I need prescriptions filled before I receive my Humana member ID card?

If you need to fill a prescription after your coverage begins but before you receive your Humana member ID card, take a copy of your temporary proof of membership to any in-network pharmacy.

What to expect after you enroll

- **Enrollment confirmation**

You'll receive a letter from Humana once the Centers for Medicare & Medicaid Services (CMS) confirms your enrollment.

- **Humana member ID card**

Your Humana member ID card will arrive in the mail shortly after you enroll. Once you receive your ID card, you can create a MyHumana profile. Having access to your important health documents online, all in one place, is a great way to stay organized, and you can get to your information at any time. To activate your account, visit **[Humana.com/Registration](https://www.humana.com/Registration)**.

- **Evidence of Coverage (EOC)**

You will receive information on how to view or request a copy of the Evidence of Coverage document (also known as a member contract or subscriber agreement). Please read the document to learn about the plan's coverage and services. This will also include your privacy notice.

- **Your personalized benefits statement**

Humana's SmartSummary® provides a comprehensive overview of your health benefits and healthcare spending. You'll receive this statement after each month in which you've had a claim processed. You can also sign in to your MyHumana account and see your past SmartSummary statements anytime.

- **Health and Well-being Assessment (HWA)**

This is a yearly detailed health review conducted in the comfort of your home, providing an extra set of eyes and ears for your doctor so you can feel more in control of your health and well-being.

You may receive a call from one of our HWA vendors, Signify Health or Matrix Medical Network, to schedule your assessment. If you have questions, you may ask when they call, or contact Humana at the phone number listed on the back of your member ID card.

We're here for you

If you have questions or need help, call Humana Group Medicare Customer Care,

866-396-8810 (TTY: 711),

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

Manage your Humana plan online

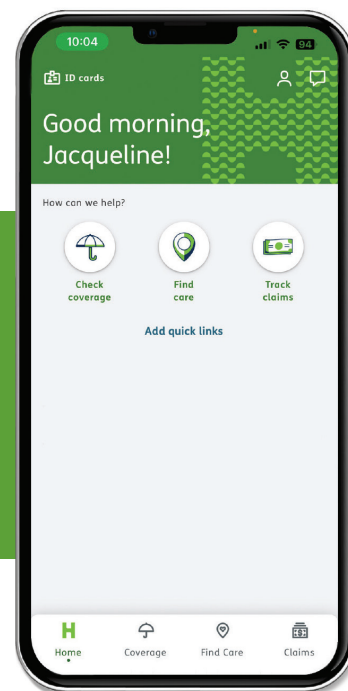
MyHumana on the go

Get the most out of your plan with a MyHumana account and take your Humana essentials wherever you go with the MyHumana mobile app.

Depending on your plan, you can use the MyHumana mobile app to:

- Explore coverage and benefit details the moment you need them
- Get Humana member ID cards and add them to your phone's wallet
- Find care close to you and get directions on your phone's map app
- Review claims status
- Access your exclusive member discounts

Once your Humana plan coverage begins, go to **MyHumana.com** to activate your account or download and register on the MyHumana app for iOS and Android.* Learn more at **Humana.com/member/manage-your-account**.



Getting started is easy— just have your Humana member ID card and follow these three steps:

- 1 Create your account.**
Visit **Humana.com/registration** and select the “Start activation now” button.
- 2 Choose your preferences.**
The first time you sign into your MyHumana account, be sure to choose how you want to receive information from us—online or mailed to your home. You can update your communication preferences at any time.
- 3 View your plan benefits.**
After you set up your account, be sure to view your plan documents so you understand your benefits and costs. You can also update your member profile if your contact information has changed.



Scan this QR code

Scan this QR code with your mobile device to create your account.

*App Store and Google Play app store are registered trademarks of Apple Inc. and Google. All rights reserved. Apple and Google are not participants in or sponsors of this promotion.

Find a doctor using Humana's Find Care search tool

Choosing a doctor or healthcare facility is an important decision. You can use Humana's Find Care search tool to find in-network doctors, pharmacies, and more.

Go to

Humana.com/FindCare

Search as a Member or Guest

- Sign in to your secure MyHumana account to conduct a search, or
- Search as a guest by entering your location.

Already a Humana plan member?

Sign in →

Don't have an account?

Sign in using your member ID →



Search as a guest

Enter your location and network to search near you

Your location

Address, city, county, or ZIP code

Get started →

Choose the type of care you are looking for

Use the tabs to help you search for a doctor or pharmacy.

Choose your medical network

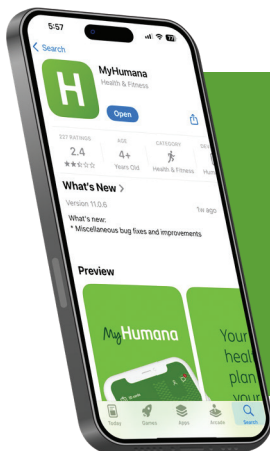
Select a lookup method from the drop-down menu.

Find medical care

Select a tab to search by Provider Name, Facility or Specialty.

Select the “Search” button for your results

Have you found the doctor or facility that you're looking for? If you need to revise your search, you can search again without leaving the results page.



Find Care on the MyHumana mobile app

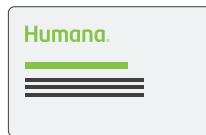
Once you are enrolled with Humana, you can download and use the MyHumana mobile app to find care near you. On the app dashboard, locate the “Find Care” section.

Call our Customer Care team at **866-396-8810 (TTY: 711)**, Monday – Friday, 8 a.m. – 9 p.m., Eastern time.

If your healthcare provider says they do not accept Humana insurance, give them this page

Member to provider information

Once you are a member of the Humana Group Medicare Preferred Provider Organization (PPO) plan, sharing this information can help your provider understand how this plan works.



Don't forget to take your Humana member ID card to your first appointment.

A message for your provider

Humana will provide coverage for this member under a Group Medicare PPO plan. The in-network and out-of-network benefits are structured the same for any member of this plan. This means you can provide services to this member or any member of this plan if you are a provider who is eligible to participate in Medicare.

Contracted healthcare providers

If you're a Humana Medicare Employer PPO-contracted healthcare provider, you'll receive your contracted rate.

Out-of-network healthcare providers

Humana is dedicated to an easy transition. If you're a provider who is eligible to participate in Medicare, you can treat and receive payment for your Humana-covered patients who have this plan. Humana pays providers according to the Original Medicare fee schedule less any member plan responsibility.



Claims process for providers

If you need more information about our claims processes or about becoming a Humana Medicare Employer PPO-contracted provider, call Provider Relations at **800-626-2741**, Monday – Friday, 9 a.m. – 6 p.m., Eastern time. This number is not for patient use.

Patients, please call the Group Medicare Customer Care number on the back of your Humana member ID card.

Know your numbers

Find important numbers anytime you need them*

Humana Group Medicare Customer Care

866-396-8810 (TTY: 711),

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

MyHumana

Sign in to or register for MyHumana to access your personal and secure plan information at **Humana.com**

MyHumana mobile app

Humana.com/mobile-apps

Doctors in your network

Humana.com/findcare

Telehealth

Please contact your local provider to ask about virtual visit opportunities, or access nationwide Humana in-network telehealth options by using the “Find Care” tool on **Humana.com** or call the number on the back of your member ID card to get connected with a provider that offers this service.

Humana Clinical Pharmacy Review Team

800-555-2546 (TTY: 711),

Monday – Friday, 8 a.m. – 8 p.m., Eastern time

SilverSneakers®

888-423-4632 (TTY: 711),

Monday – Friday, 8 a.m. – 8 p.m., Eastern time

SilverSneakers.com

Go365 by Humana®

Go365.com

Humana Care Management

866-396-8810 (TTY: 711),

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

Humana.com/home-care

Post-discharge Meal Program

866-396-8810 (TTY: 711),

Monday – Friday, 8 a.m. – 9 p.m., Eastern time

Humana.com/home-care/well-dine

Humana Health Coaching

877-567-6450 (TTY: 711),

Monday – Friday, 8 a.m. – 6 p.m., Eastern time

Caregiver Support

Humana.com/caregiver

CenterWell Pharmacy™

800-379-0092 (TTY: 711),

Monday – Friday, 8 a.m. – 11 p.m., and

Saturday, 8 a.m. – 6:30 p.m., Eastern time

CenterWellPharmacy.com

CenterWell Specialty Pharmacy™

800-486-2668 (TTY: 711),

Monday – Friday, 8 a.m. – 11 p.m., and

Saturday, 8 a.m. – 6:30 p.m., Eastern time

CenterWellSpecialtyPharmacy.com

State health insurance program offices

800-633-4227 (TTY: 711), daily

www.cms.gov/apps/contacts/#

*You must be a Humana member to use these services.