

Get more out of your healthcare dollars with Humana's HMO plan

- Lower monthly premium than the PPO group option
- \$0 PCP office visit copay
- Choose the Humana HMO plan for CTA RHCT retirees



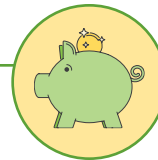
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Important plan information

In 2026, Humana will continue to offer CTA RHCT Medicare plan participants a health maintenance organization (HMO) plan. This is the plan to consider if you want to save on your monthly premium.

Features of the 2026 Humana HMO plan

- \$0 primary care provider (PCP) office visit copay.
- All other in-network medical and pharmacy out-of-pocket costs remain the same as the PPO plan option.
- You are required to use network providers in your service area (except for emergencies).
- Select a PCP from Humana's network—your PCP will coordinate all your care.



Look for the potential savings in the HMO plan when you receive your 2026 CTA RHCT Enrollment Packet this October.

Humana is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Humana members, except in emergency situations. For a decision about whether we will cover an out-of-network service, Humana encourages you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.