

Humana Market
Product Guide 2026

Abilene - San Angelo

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Humana Market Product Guide 2026

Think of the Market Product Guide as a what's what and who's who as you build your strategy for selling Humana Medicare Advantage (MA) and prescription drug plans (PDPs) in the coming year. Here you'll find plan information, contact information for leaders who can help support you in your work, and maps of your markets in the District of Columbia and the 46 U.S. states Humana serves.

Humana puts people first

At Humana, we are committed to the people we serve. That means plans that deliver on what matters most to your clients and prospects, plus tools that make it easier for you to sell plans and serve your community.

Our product guide offers a more simplified way to offer plans, too. Peek inside to find tools and questions that can guide your conversations, helping you uncover the top priority your clients have in a plan so you can help match them with the one that's right for them.

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[FirstLook.Humana.com](https://www.firstlook.humana.com)

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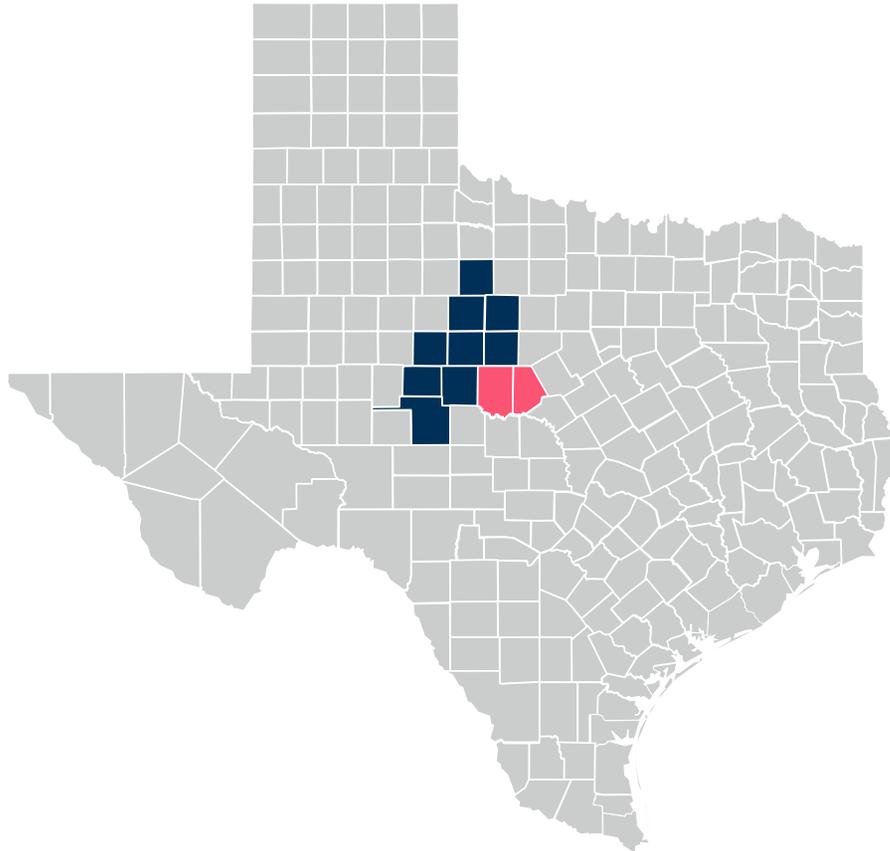
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Market leadership
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Broker relationship leaders



- Bobby Lange ●
- Heather Robinson ●
- Laura Parada ●
- Lauren Hennessy ●

- Laura Parada and Bobby Lange ●
- Lauren Hennessy and Heather Robinson ●

Regional Sales Director Partner Sales Support



Bart Frames
Region Sales Director
bframes@humana.com

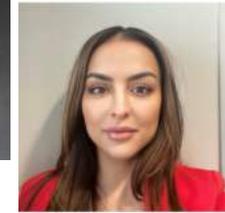
Broker relationship executives (BREs) Broker relationship managers (BRMs)



Bobby Lange
Broker Relationship Executive
502-313-7913
RLange1@humana.com



Heather Robinson
Broker Relationship Executive
502-313-7973
hrobinson10@humana.com



Laura Parada
Broker Relationship Manager
915-246-4087
lparada2@humana.com



Lauren Hennessy
Broker Relationship Manager
512-468-9473
lhennessy@humana.com

Market contacts

Texas contact information

If you need additional assistance, please contact agentsupport@humana.com

Name	Title	Contact	Email
Bobby Lange	Broker Relationship Executive	502-313-7913	RLange1@humana.com
Heather Robinson	Broker Relationship Executive	502-313-7973	hrobinson10@humana.com
Laura Parada	Broker Relationship Manager	915-246-4087	lparada2@humana.com
Lauren Hennessy	Broker Relationship Manager	512-468-9473	lhennessy@humana.com
Bart Frames	Region Sales Director		bframes@humana.com



Veteran engagement Abilene - San Angelo



Let's get veterans the coverage they deserve

Serve veterans with Humana Medicare Advantage

The Humana USAA Honor Giveback plans are the nation's only Medicare Advantage (MA) plans designed in partnership with USAA. They support veterans' healthcare needs and are available to anyone eligible for Medicare. In 2024, Humana added the USAA name to all Honor plans, expanding our multi-year partnership with USAA to better serve veterans. Plans may include:

- \$0 premiums
- Part B Giveback*
- Freedom to get care close to home with access to providers outside the VA healthcare system
- These plans are available in 46 states and Washington, D.C.
- Dental, vision and hearing coverage
- Coverage that works alongside Veterans Administration (VA) healthcare
- New mental health benefit that offers \$0 copays for in-network mental health visits (virtual or in person)
- \$0 copays for in-network primary care visits (in-person or virtual)



Proudly partnering with veterans service organizations

Humana is the MA plan provider trusted by Veterans of Foreign Wars (VFW) and American Veterans (AMVETS). We are also a proud sponsor of DAV (Disabled American Veterans). Our collaboration ensures that veterans get a high standard of care.

#1 Military-friendly employer

Humana has been recognized as the #1 Military-Friendly Employer by G.I. Jobs/Victory Media for two consecutive years. We are committed to hiring veterans and military spouses through our national veteran-hiring initiative.

** The Part B Giveback Benefit provides money back each month in a member's Social Security check for the Part B premium. The Part B Giveback Benefit could take up to 90 days to take effect.*

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Multicultural services Abilene - San Angelo



Maximize multicultural outreach

Resources for non-English speakers and more

Humana can help you break down language barriers to help you build relationships with clients from diverse backgrounds. We can ensure your multicultural prospects and clients feel comfortable and fully understand their options with a dedicated team who not only can speak in their preferred language, but also understand how their health needs may vary.

Multilingual, multicultural member services

Your prospects and clients can get help from our interpreter line service or from one of our dedicated teams:

- Spanish: **800-606-1710**
- Korean: **800-433-4736**
- Chinese (Mandarin): **800-558-9927**
- Chinese (Cantonese): **800-819-1697**
- There's also a translation line that offers interpretation services for multiple languages, including Vietnamese and Haitian Creole.

Sales technology tools

Explore user-friendly tools in multiple languages, including:

- Humana Enrollment Platform (English and Spanish)
- Find Care tool with Care Highlight® ratings for doctors
- Medicare Dental Benefits (English and Spanish)

Language-optimized resources

Find a variety of assets tailored to your clients' language preferences:

- In-language Spanish websites
- Digital Marketing Materials tool in Spanish
- Sales Enablement Library within AgentAdvantage University (AAU) in multiple languages
- First Look in Spanish
- Prospecting and retention marketing materials available in multiple languages on Agent Marketing Hub (AMH)

Visit AAU or search the AMH for in-language materials.

Support for your language preference

Find materials in your preferred language by completing the language preference form on AAU.

Embrace diversity and expand your outreach with Humana's variety of language tools, including in-language training and resources.

You can get additional support from our dedicated Agent Support Unit using the following numbers:

- English: **800-309-3136**
- Spanish: **800-309-3136 option 9**



Service area overview

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Service area overview

Plan color key



Plans will be identified by the initials followed by the listing of all plans for that designation in brackets.

Example: MAPD: [H5216-321]; MA: [7315-001]

County	Plans
Brown	MA: [H5216-128-000; H5216-348-000]
Callahan	MA-PD: [H5216-042-000; H5216-043-001]; MA: [H5216-128-000; H5216-348-000]
Coke	MA-PD: [H0473-004-000]; MA: [H5216-348-000]
Coleman	MA-PD: [H5216-042-000; H5216-043-001]; MA: [H5216-128-000; H5216-348-000]
Haskell	MA: [H5216-348-000]
Jones	MA-PD: [H5216-042-000]; MA: [H5216-128-000; H5216-348-000]
Nolan	MA: [H5216-128-000; H5216-348-000]
Runnels	MA: [H5216-128-000; H5216-348-000]
Shackelford	MA-PD: [H5216-042-000; H5216-043-001; H5216-360-000]; MA: [H5216-128-000; H5216-348-000]
Taylor	MA-PD: [H5216-042-000]; MA: [H5216-128-000; H5216-348-000]
Tom Green	MA-PD: [H5216-358-000]; MA: [H5216-128-000; H5216-348-000]



Consumer plan priorities

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Consumer Plan Priorities

[Click here for our enhanced NEEDS analysis resource](#)

Consumers' top priority for their Medicare plan	What it means	Key selling points
I want network flexibility and predictable costs	I want a plan where I can see out-of-network medical doctors, but pay the in-network copay.	<ul style="list-style-type: none"> • Can use out-of-network doctors and not pay more • No referrals needed for specialists • Travel-friendly health coverage • Rx and dental coverage to maintain my health • Predictable out-of-pocket costs, but those costs may be higher
I'm healthy, so I don't want to pay for extras I won't use	I just need routine care and coverage, but I do want flexibility and practical benefits like a Part B Giveback.	<ul style="list-style-type: none"> • Coverage for medical needs and the essentials • Flexibility with travel-friendly health coverage and no referral needed for specialists • Rx and dental coverage, plus a Part B Giveback that adds money back in my Social Security check
Gives me quality benefits and in-network care	I want value and a wide range of benefits, and I'm ok staying in a great network to get it.	<ul style="list-style-type: none"> • \$0 or low premiums, plus low or \$0 copay doctor visits • Dental, vision and hearing included • OTC allowance and Rx coverage
Works with my Medicaid coverage (Dual eligible)	I want to get the most out of both Medicaid and Medicare.	<ul style="list-style-type: none"> • A monthly allowance to help pay for things like groceries and utilities* • \$0 copays on hundreds of prescriptions[†] • Dental, vision and hearing included
I want access to care outside of my VA coverage	I want access to care outside of the VA, without disrupting my VA benefits.	<ul style="list-style-type: none"> • Veteran-specific customer service, trained in partnership with USAA[‡] • \$0 copays for in-network mental health visits (virtual or in person)** • Access to local doctors and pharmacies • Part B Giveback that adds money back in my Social Security check • Dental benefits not provided by the VA

Consumer Plan Priorities

[Click here for our enhanced NEEDS analysis resource](#)

Consumers' top priority for their Medicare plan	What it means	Key selling points
Supports my chronic conditions	I need affordable, ongoing care and support for my specific needs—without disruption.	<ul style="list-style-type: none"> • \$0 or low premiums, plus a \$0 copay for doctor visits • Lower prescription costs for condition-specific medications^{††} • Programs and services to support chronic conditions like diabetes, heart disease and more
I want budget-friendly benefits with no doctor referrals	I want my choice of doctors and coverage that works with my budget.	<ul style="list-style-type: none"> • \$0 or low premiums • \$0 or low copays for doctor visits • Coverage for everyday costs (like OTC) • Ability to see out-of-network doctors if the unexpected happens • No referral needed for specialists • Dental, vision and hearing included

* This spending allowance is a special program for members with specific health conditions. Qualifying conditions include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions and other requirements apply. See the plan's Evidence of Coverage for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income if you seek assistance. Contact your local HUD office if you have questions.

† Prescription drug coverage can vary across plans. \$0 copay may be limited to specific tiers, coverage stages, 3-month supply and/or certain pharmacies.

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** Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your Evidence of Coverage for additional details on what your plan may cover or other rules that may apply.

†† Does not apply to I-SNP.

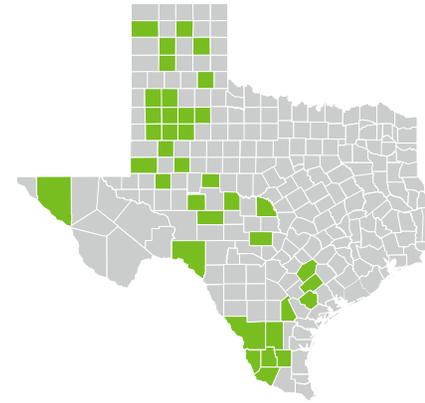
Humana developed the Consumer Plan Priorities through extensive consumer research, identifying unique needs and preferences. The recommended plans align closely with these needs and should be considered starting points for discussions. Each consumer has unique stories and priorities, so a thorough NEEDS analysis is essential.



MA/MAPD
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Key selling points

- New \$0 Medical Deductible
- Reduced Specialist Copay



Coverage area ● New area ●

Medical benefits	
MOOP	\$7050 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	\$2
PCP copay	\$0 copayment
Specialist copay	\$35 copayment
Inpatient hospital	\$345 per day, Days(1-6);
Skilled nursing	\$0 per day, days (1-20)
Outpatient surgery	\$240 copayment Ambulatory Surgical Center; \$315 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits	
Deductible	\$420 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$5/\$47/50%/28%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

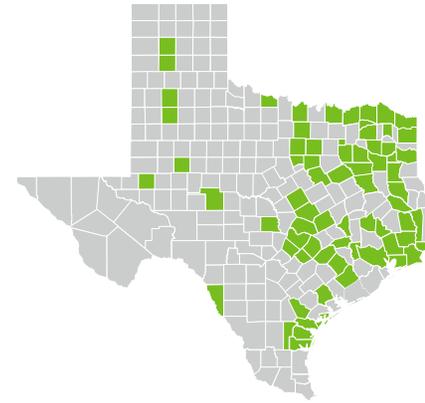
Supplemental benefits	
Dental	\$1000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, bridges, root canals. OON coverage available. DEN356
Vision	\$75 allowance for annual exam and \$250 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- Increased Part B Giveback
- New lower Rx Copays
- Reduced Specialist Copay

Ideal for consumers who prioritize

I want routine coverage without extras I won't use: I want access to high-quality providers when I need them, without bells and whistles I won't use.:



Coverage area ● New area ●

Medical benefits	
MOOP	\$8300 IN
Deductible	\$370 Combined In and Out-of-Network
Part B deductible in medical benefits	N/A
Part B Giveback	\$89
PCP copay	\$0 copayment
Specialist copay	\$40 copayment
Inpatient hospital	\$310 per day, Days(1-7);
Skilled nursing	\$0 per day, days (1-20)
Outpatient surgery	\$275 copayment Ambulatory Surgical Center; \$350 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits	
Deductible	\$390 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$1/\$30/37%/28%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

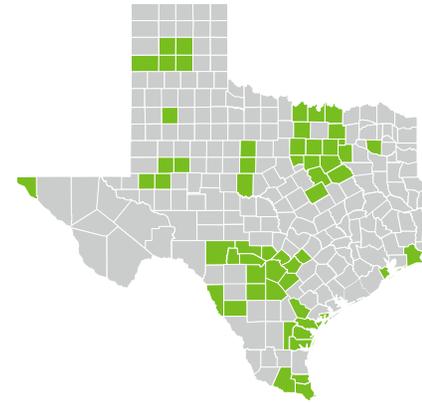
Supplemental benefits	
Dental	\$1500 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, bridges, root canals. OON coverage available. DEN365
Vision	\$75 allowance for annual exam and \$150 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- New lower Rx Copays
- Increased dental allowance benefit

Ideal for consumers who prioritize

I want network flexibility and predictable costs: I want the freedom to see any doctor, in or out of network, who accepts Medicare.:



Coverage area ● New area ●

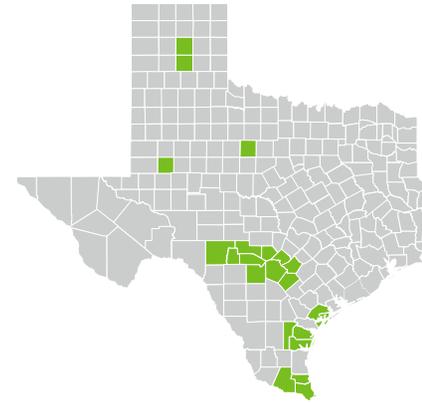
Medical benefits	
MOOP	\$7700 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	\$2
PCP copay	\$0 copayment
Specialist copay	\$40 copayment
Inpatient hospital	\$345 per day, Days(1-6);
Skilled nursing	\$0 per day, days (1-20)
Outpatient surgery	\$270 copayment Ambulatory Surgical Center; \$350 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits	
Deductible	\$420 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$5/\$47/48%/28%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits	
Dental	\$1000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, bridges, root canals. OON coverage available. DEN356
Vision	\$75 allowance for annual exam and \$150 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC Debit Card \$45/Quarter
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- New lower Rx Copays
- Includes Dental, Vision, and Hearing coverage



Coverage area ● New area ●

Medical benefits	
MOOP	\$5750 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	\$0 copayment
Specialist copay	\$30 copayment
Inpatient hospital	\$310 per day, Days(1-6);
Skilled nursing	\$10 per day, days (1-20)
Outpatient surgery	\$260 copayment Ambulatory Surgical Center; \$335 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits	
Deductible	\$420 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$5/\$45/46%/28%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

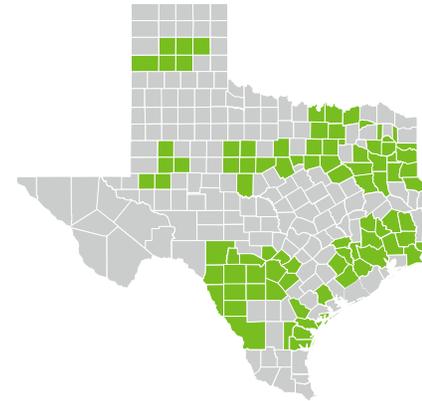
Supplemental benefits	
Dental	\$2000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, bridges, root canals. OON coverage available. DEN374
Vision	\$75 allowance for annual exam and \$250 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC Debit Card \$50/Quarter
Hearing	\$0 copay for annual exam, fitting and \$399 copayment for Advanced level hearing aid per ear per year and \$699 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- New \$0 Office Visit Copay

Ideal for consumers who prioritize

I want network flexibility and predictable costs: I want the freedom to see any doctor, in or out of network, who accepts Medicare.:



Coverage area ● New area ●

Medical benefits	
MOOP	\$6750 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	\$0 copayment
Specialist copay	\$35 copayment
Inpatient hospital	\$325 per day, Days(1-5);
Skilled nursing	\$10 per day, days (1-20)
Outpatient surgery	\$275 copayment Ambulatory Surgical Center; \$350 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits	
Deductible	\$615 Deductible for Tiers 4,5
Rx-retail 30-day supply	\$0/\$10/\$47/48%/25%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

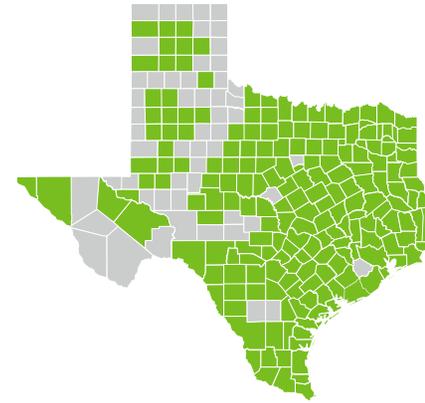
Supplemental benefits	
Dental	\$1500 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. OON coverage available. DEND31
Vision	\$75 allowance for annual exam and \$250 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$299 copayment for Advanced level hearing aid per ear every 3 years and \$599 copayment for Premium level hearing aid per ear every 3 years and \$0 copayment for Standard level hearing aid per ear every 3 years plus 80 batteries per aid.
Transportation	N/A

Key selling points

- Reduced Specialist Copay
- Improved Dental Coverage
- Features Part B Giveback

Ideal for consumers who prioritize

Works with my VA coverage: I want to be able to get care without barriers or disruption to my VA benefits.:



Coverage area ● New area ●

Medical benefits	
MOOP	\$7900 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	\$130
PCP copay	\$0 copayment
Specialist copay	\$40 copayment
Inpatient hospital	\$345 per day, Days(1-6);
Skilled nursing	\$0 per day, days (1-20)
Outpatient surgery	\$275 copayment Ambulatory Surgical Center; \$350 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits	
Deductible	No Deductible
Rx-retail 30-day supply	No Coverage
90-day mail order	N/A

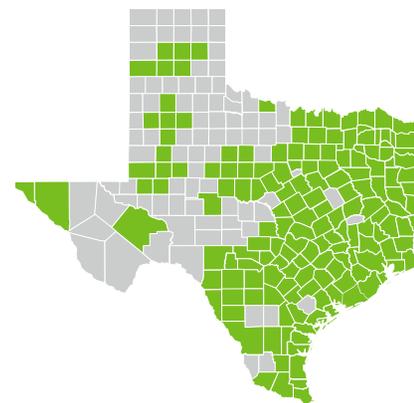
Supplemental benefits	
Dental	\$1000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, bridges, root canals. OON coverage available. DEN356
Vision	\$75 allowance for annual exam and \$150 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- New \$0 Office Visit Copay

Ideal for consumers who prioritize

Works with my VA coverage: I want to be able to get care without barriers or disruption to my VA benefits.:



Coverage area ● New area ●

Medical benefits

MOOP	\$6750 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	\$50
PCP copay	\$0 copayment
Specialist copay	\$40 copayment
Inpatient hospital	\$315 per day, Days(1-6);
Skilled nursing	\$10 per day, days (1-20)
Outpatient surgery	\$300 copayment Ambulatory Surgical Center; \$375 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$300 copayment

Rx benefits

Deductible	No Deductible
Rx-retail 30-day supply	No Coverage
90-day mail order	N/A

Supplemental benefits

Dental	\$2000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, bridges, root canals. OON coverage available. DEN374
Vision	\$75 allowance for annual exam and \$200 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A



PDP

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Humana Basic Rx Plan (PDP): S5884-143-000

Premium - \$41.70



coverage area ● new area ●

Prescription drug plan

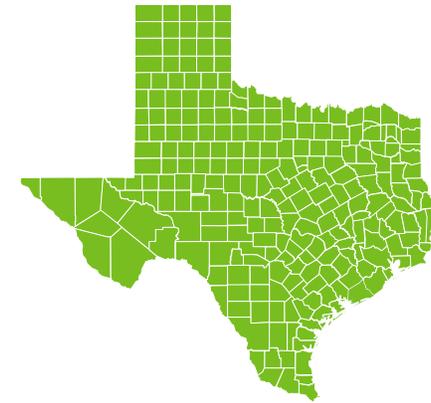
Premium	\$41.70
Rx deductible	\$615 Deductible for All Tiers
Preferred retail 30-day supply	No Coverage
Standard cost-sharing retail 30-day supply	\$0/\$1/25%/34%/25%
Preferred cost-sharing mail 90-day supply	\$0 copay for Tiers 1 & 2

Ideal for clients who prioritize

Individuals who are eligible for Medicare Extra Help. This plan offers low co-pays, after the deductible has been met, and access to preferred cost-sharing pharmacies.:

Humana Value Rx Plan (PDP): S5884-201-000

Premium - \$22.90



coverage area ● new area ●

Prescription drug plan

Premium	\$22.90
Rx deductible	\$601 Deductible for Tiers 3,4,5
Preferred retail 30-day supply	\$0/\$0/20%/34%/26%
Standard cost-sharing retail 30-day supply	\$1/\$3/20%/34%/26%
Preferred cost-sharing mail 90-day supply	\$0 copay for Tiers 1 & 2

Ideal for clients who prioritize

Individuals seeking an affordable premium, affordable co-pays, and access to preferred cost-sharing pharmacies.:

Humana Premier Rx Plan (PDP): S5884-168-000

Premium - \$118.20



coverage area ● new area ●

Prescription drug plan

Premium	\$118.20
Rx deductible	No Deductible
Preferred retail 30-day supply	\$0/\$4/\$45/50%/33%
Standard cost-sharing retail 30-day supply	\$5/\$10/\$47/50%/33%
Preferred cost-sharing mail 90-day supply	\$0 copay for Tiers 1 & 2

Ideal for clients who prioritize

Individuals seeking broad drug coverage & peace of mind. This plan offers our most comprehensive PDP coverage, with low co-pays at preferred cost-sharing pharmacies.:



Legacy plans

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Legacy Plans

"Legacy" plans are Medicare Advantage plans that Humana still offers in Texas for 2026.

Each county with a legacy plan will have other plans available with lower premiums or better benefits. Therefore, Humana is choosing not to actively market these existing legacy plans.

If a member is currently enrolled in a legacy plan that is also available in 2027, they will automatically renew in their existing plan unless they choose to enroll in a different plan offered in their service area.

Contract/PBP	Plan name	Premium
H8145-126-000	Humana Gold Choice (PFFS)	\$0.00
H8145-084-000	Humana Gold Choice (PFFS)	\$29.00
R4182-003-000	HumanaChoice (Regional PPO)	\$97.00
R4182-004-000	HumanaChoice (Regional PPO)	\$44.00
R4182-001-000	HumanaChoice (Regional PPO)	\$0.00



Other products
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Humana Individual Dental insurance plans

Offering affordable solutions for your clients and prospects, Humana's Individual Dental plans offer a range of coverage options to consumers of any age. Plans range in coverage from budget-conscious preventive and basic care to robust dental, vision and hearing (DVH) plans, such as Humana Extend.*

Individual Dental plans provide a year-round selling opportunity. With dental benefits in high demand, our products are a good fit for:

- Original Medicare (OM) and Medicare Advantage (MA) enrollees
- Entrepreneurs and microbusinesses
- Graduate students
- Veterans and their spouses
- Employees with no/limited group benefits
- Families

Key features:*

- Affordable plans as low as \$18/month†
- National network with 135,000+ dentists and specialists‡
- Members save an average of 40% off dental services
- PPO plans that can start as soon as 5 days after enrollment
- DHMO plans with no deductible or annual max
- Plans with no waiting periods as well as plans with \$1,000 - \$5,000 annual maximum

* Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

† Rate is for one person on the Preventive Value plan in New Mexico and is for illustrative purposes only.

‡ Humana network data as of Oct. 2024.



Better for your clients and your business

Millions of Americans have no dental insurance or access to coverage.¹ Individual Dental plans can help you grow your business and revenue stream to new and potentially younger members. Those new members can provide a pipeline to future MA sales and referrals.

Learn more about selling Individual Dental plans and specialty products on the [IDV overview page](#) on AgentAdvantage University (AAU).

Source

1. [“New data: Americans are still not getting the dental care they need,”](#) Dental Economics, last accessed May 21, 2025.

Medicare Supplement insurance plans

An ideal choice for prospects and clients who value more freedom and flexibility.

For those eligible for Medicare, Medicare Advantage (MA) plans aren't the only option available. Medicare Supplement insurance (also referred to as Medigap or Med Supp) can be an excellent way for many clients to complement their Original Medicare coverage by paying for out-of-pocket costs that Original Medicare doesn't pay. And as an agent, it can help you broaden your portfolio to help you capitalize on more potential sales.

Why Med Supp?

For many beneficiaries, Med Supp presents the right combination of flexibility, predictability and coverage. Here are some other features that can appeal to consumers:

- Limits out-of-pocket liability for medical expenses
- Guaranteed annual renewal as long as premium is paid
- A wide range of plans are available to fit most budgets and healthcare needs
- Freedom to see any provider that accepts Medicare patients
- No referrals required in most cases
- Can be offered to consumers year-round
- Competitive premiums in many markets
- Offers a variety of secure and convenient payment options



Additional resources

There is a lot of detailed information to know about Med Supp plans, which is why Humana provides you with extensive resources. We'll help you so you're ready to take members through the enrollment process, make the most of their benefits and answer any questions they may have. You'll find all the resources available on the [Med Supp overview page](#) on AgentAdvantage University (AAU) or the [Vantage agent portal](#).

Humana Individual Vision insurance plans

With more than 197.6 million Americans using eyeglasses or contacts¹, the opportunities to sell vision plans to consumers of all ages is significant. Humana's Individual Vision plans can be sold year-round and offer some of the most robust plan features in the industry.

Humana's Individual Vision plans are part of the whole-health approach we offer all consumers including Medicare members, including products that bundle dental, vision and hearing (DVH) benefits.

Key features:*

- Affordable plans starting at \$12/month[†]
- Preventive coverage including an annual eye exam
- Generous allowances for frames and lenses—including designer frames and sunglasses—or for contacts
- Discounts on Lasik[®] and vision-related expenses
- 170,000 vision access points nationwide including independent, retail and online options[‡]
- No waiting periods on some plans

Source

1. [Organizational Overview](#), The Vision Council, last accessed May 21, 2025.

* Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

† Rate is for one person on the Humana Vision PLUS plan in Maine and is for illustrative purposes only.

‡ Provider Access Points, Internal Reporting, Nov. 2024.

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National vision network

Humana Individual Vision members can access services with 170,000 access points including Walmart Vision Centers, Sam's Club Optical, Target Optical[®], LensCrafters[®], and Pearle Vision[®]. See the providers in your area at [Humana vision network](#).

Humana Market Product Guide 2026

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Humana[®]

