

Plan #	Plan Type	Humana Plan ID	Plan Description	Min. Employer Contribution	2021 Premium
1	PDP Only	037/346	\$4/\$25/\$40/\$80 from \$0 to Catastrophic	50%	\$185.65
2	PDP Only	037/300	\$10/\$20/\$40/\$80 from \$0 to Catastrophic	50%	\$178.47
3	PDP Only	037/347	\$10/\$30/\$60/\$100 from \$0 to Catastrophic	50%	\$169.02
4	PDP Only	037/103	\$4/\$25/\$40/33% from \$0 to Catastrophic	50%	\$154.43
5	PDP Only	037/315	\$10/\$20/\$40/25% from \$0 to Catastrophic	50%	\$142.53
6	PDP Only	037/316	\$10/\$30/\$60/33% from \$0 to Catastrophic	25%	\$134.86
7	PDP Only	037/102	\$5/\$30/\$60/33% from \$0 to ICL; \$5/25%/25%/25% from ICL to Catastrophic	25%	\$120.08

PROPOSAL CONSIDERATIONS

Each Group may choose one of the plans above to offer its members, subject to meeting the minimum contribution and proposal terms below.

Offering is limited to groups with less than 150 enrolled members and at least 2 members. Groups with more than 150 members will be individually underwritten.

Pricing is fixed and cannot be negotiated on a group-by-group basis.

All TAGCO MET EGWP plans are administered by Bay Bridge Administrators and include, but is not limited to, billing, enrollment and eligibility services performed on behalf of Humana and the TAGCO MET. Such services are billed at \$10PMPM and shall be added to the TAGCO MET 2021 Employer Group Pharmacy Plans and Rates. These services could be subject to additional fees at BBA's discretion.

PROPOSAL TERMS

The benefits presented are a high-level summary. Please consult the Plan Design Exhibit for a more detailed outline of the benefits proposed. Final benefits may differ due to annual changes in CMS benefit requirements.

For members with End Stage Renal Disease (ESRD), the Humana Part D EGWP is only offered to eligible members who are diagnosed and enrolled in a manner that is consistent with applicable Medicare secondary laws, and the rules and regulations set forth by CMS.

The rates provided do not reflect any potential premium adjustments provided by Center for Medicare and Medicaid Services (CMS) or federal regulations based on a Medicare beneficiary's income.

If plan enrollees are entitled to a reduction of their premium as Part D LIS enrollees and Humana receives a Low-Income Premium Subsidy for such enrollees, Humana will pass the Low-Income Premium Subsidy amount through to the TAGCO MET to reduce the LIS members' premiums.

Humana will hold the proposed rate(s) unless there are material changes to existing or implementation of new federal regulations or requirements that would impact Group Medicare.

Humana will hold the proposed rates, assuming all of the information provided is accurate, and could be subject to change should any of the following differ:

Part D, administered by Humana Pharmacy Solutions, will utilize Humana's Group Plus formulary and include utilization management programs such as: quantity limits, prior authorization, and step therapy. Humana continually updates its drug list and quantity limits, and ensures these updates are in accordance with CMS regulations.

This quote is on an incurred basis. Humana will be responsible for all eligible claims incurred on or after the effective date through the end of the contract period.

Benefits, deductibles, maximum out of pocket accumulators, and any applicable pharmacy TrOOP accumulators will be reset on January 1 each year.

CMS does not allow members to purchase an individual Medicare Advantage Medical Plan with the use of this product.

Humana is the sole PDP carrier offered and there is no additional secondary plan wrapping around or offered in conjunction with this plan for all current and future Medicare eligible retirees.

The quoted rates are based on Humana's Part D EGWP being the only Group PDP option.



TAGCO MET 2021 Employer Group Pharmacy Plans and Rates



Plan #	Humana Plan ID	Dist. Channel	Ded	Prior to Coverage Gap	Coverage Gap	Catastrophic	Buy ups*
1	037/346	30 retail	\$0	\$4/\$25/\$40/\$80	\$4/\$25/\$40/\$80	\$3.70/\$9.20 or 5%; \$80 max	Yes
		30 MO	\$0	\$4/\$25/\$40/\$80	\$4/\$25/\$40/\$80	\$3.70/\$9.20 or 5%; \$80 max	
		90 retail	\$0	\$12/\$75/\$120	\$12/\$75/\$120	\$3.70/\$9.20 or 5%; \$120 max	
		90 MO	\$0	\$0/\$50/\$80	\$0/\$50/\$80	\$3.70/\$9.20 or 5%; \$80 max	
2	037/300	30 retail	\$0	\$10/\$20/\$40/\$80	\$10/\$20/\$40/\$80	\$3.70/\$9.20 or 5%; \$80 max	Yes
		30 MO	\$0	\$10/\$20/\$40/\$80	\$10/\$20/\$40/\$80	\$3.70/\$9.20 or 5%; \$80 max	
		90 retail	\$0	\$30/\$60/\$120	\$30/\$60/\$120	\$3.70/\$9.20 or 5%; \$120 max	
		90 MO	\$0	\$20/\$40/\$80	\$20/\$40/\$80	\$3.70/\$9.20 or 5%; \$80 max	
3	037/347	30 retail	\$0	\$10/\$30/\$60/\$100	\$10/\$30/\$60/\$100	\$3.70/\$9.20 or 5%; \$100 max	Yes
		30 MO	\$0	\$10/\$30/\$60/\$100	\$10/\$30/\$60/\$100	\$3.70/\$9.20 or 5%; \$100 max	
		90 retail	\$0	\$30/\$90/\$180	\$30/\$90/\$180	\$3.70/\$9.20 or 5%; \$180 max	
		90 MO	\$0	\$0/\$60/\$120	\$0/\$60/\$120	\$3.70/\$9.20 or 5%; \$120 max	
4	037/103	30 retail	\$0	\$4/\$25/\$40/33%	\$4/\$25/\$40/33%	\$3.70/\$9.20 or 5%	No
		30 MO	\$0	\$4/\$25/\$40/33%	\$4/\$25/\$40/33%	\$3.70/\$9.20 or 5%	
		90 retail	\$0	\$12/\$75/\$120	\$12/\$75/\$120	\$3.70/\$9.20 or 5%	
		90 MO	\$0	\$0/\$50/\$80	\$0/\$50/\$80	\$3.70/\$9.20 or 5%	
5	037/315	30 retail	\$0	\$10/\$20/\$40/25%	\$10/\$20/\$40/25%	\$3.70/\$9.20 or 5%	No
		30 MO	\$0	\$10/\$20/\$40/25%	\$10/\$20/\$40/25%	\$3.70/\$9.20 or 5%	
		90 retail	\$0	\$30/\$60/\$120	\$30/\$60/\$120	\$3.70/\$9.20 or 5%	
		90 MO	\$0	\$0/\$40/\$80	\$0/\$40/\$80	\$3.70/\$9.20 or 5%	
6	037/316	30 retail	\$0	\$10/\$30/\$60/33%	\$10/\$30/\$60/33%	\$3.70/\$9.20 or 5%	No
		30 MO	\$0	\$10/\$30/\$60/33%	\$10/\$30/\$60/33%	\$3.70/\$9.20 or 5%	
		90 retail	\$0	\$30/\$90/\$180	\$30/\$90/\$180	\$3.70/\$9.20 or 5%	
		90 MO	\$0	\$0/\$60/\$120	\$0/\$60/\$120	\$3.70/\$9.20 or 5%	
7	037/102	30 retail	\$0	\$5/\$30/\$60/33%	\$5/25%/25%/25%	\$3.70/\$9.20 or 5%	No
		30 MO	\$0	\$5/\$30/\$60/33%	\$5/25%/25%/25%	\$3.70/\$9.20 or 5%	
		90 retail	\$0	\$15/\$90/\$180	\$15/25%/25%	\$3.70/\$9.20 or 5%	
		90 MO	\$0	\$10/\$60/\$120	\$10/25%/25%	\$3.70/\$9.20 or 5%	

* Buy-ups include: Cosmetics, Cough/Cold, Fertility, Vitamins/Minerals, Weight Loss and Erectile Dysfunction Medications

****Please note that this is a high level overview of the Standard plans and is not intended to replace the use of the PDE and Benefit Grid as the source documents****