

SERFF Tracking Number: HUMA-125808464 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 40211
Company Tracking Number: AR-06-2008
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Individual Medicare Supplement
Project Name/Number: 2008 Sales Presentation/AR-06-2008

Filing at a Glance

Company: Humana Insurance Company

Product Name: Individual Medicare Supplement SERFF Tr Num: HUMA-125808464 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 40211

Sub-TOI: MS06.000 Medicare Supplement - Co Tr Num: AR-06-2008 State Status: Filed-Closed

Other

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Dennis

Disposition Date: 10/03/2008

Cowart, Paula Williamson

Date Submitted: 09/09/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2008 Sales Presentation

Status of Filing in Domicile: Not Filed

Project Number: AR-06-2008

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/03/2008

Deemer Date:

State Status Changed: 10/03/2008

Corresponding Filing Tracking Number:

Filing Description:

Humana Insurance Company is submitting the attached presentation for your review and approval. The Sales Presentation, form number GHA_024_VRR, is a PowerPoint presentation that will be used by licensed agents during seminars or sales appointments to market Humana's Medicare Supplement plans approved in Arkansas. The Outline of Coverage referenced in the presentation is form number AR-81077-RR 207.

Arkansas Policies:

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AR-MESA, AR-MESB, AR-MESC, AR-MESF, AR-MESF(HD), AR-MESK, and AR-MESL

Company and Contact

Filing Contact Information

Paula Williamson, Senior Products Compliance pwilliamson@humana.com
 Analyst
 500 W. Main Street (502) 580-3515 [Phone]
 Louisville, KY 40201

Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$25.00	09/09/2008	22381262

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/03/2008	10/03/2008

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Disposition

Disposition Date: 10/03/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type

Item Name

Item Status

Public Access

Form

Sales Presentation

Filed

Yes

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Form Schedule

Lead Form Number: GHA_024_VRR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	GHA_024_VRR	Advertising	Sales Presentation	Initial			MedSupPres.pdf



Humana Medicare Supplement Insurance Plans

My Life. My Choice. My Humana.

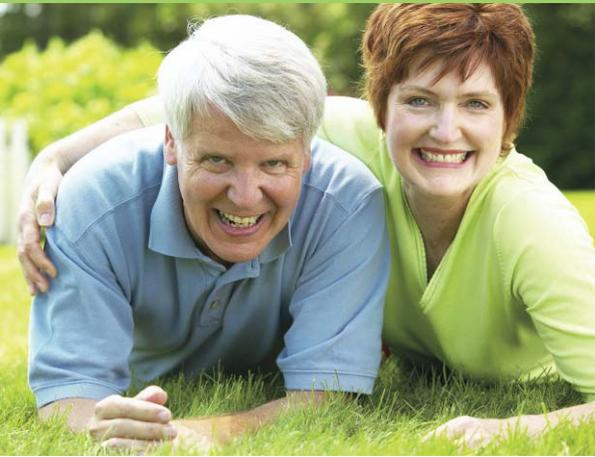
HUMANA
Guidance when you need it most

Why Humana?

- **Dedication to the market**
 - Over 47 years of serving people with Medicare
- **Financial Stability**
 - Rated A- (Excellent) by A.M. Best
- **National Coverage**
 - Providing Medicare plans in 50 states, Puerto Rico, and District of Columbia



Why Humana?



- **Humana is one of the nation's largest providers of Medicare health plans, offering:**
 - Medicare Supplement plans
 - Medicare Part D prescription drug plans
 - Medicare Advantage health plans
 - Medicare Advantage health plans with Part D coverage

What to consider when choosing a plan

- What type of plan do I have now?
- What do I like about my current coverage?
- If I could, what would I change about my coverage?
- Do I need a Part D prescription drug plan or does my current plan include Rx?
- What are my goals
 - Comprehensive coverage
 - Lower my monthly premiums
 - Freedom to choose my own doctor
- Do I rely on anyone to assist me in these types of decisions?

What is a Medicare Supplement Plan?

- It is health insurance sold by private insurance companies to help pay a portion of the costs not covered by Parts A and B of Medicare.
- Depending on the plan that you choose, Medicare Supplements pay most, if not all, of the deductibles, coinsurance, and copayments under Parts A and B of Medicare plan.
- Several standardized benefit plans are available, represented by letters A through L.

Why a Humana Medicare Supplement Plan?

- Choose any doctor or hospital that accepts Medicare
- Ease of use – little or no paperwork
- Guaranteed renewable plan
- Competitive premiums
- From a company you can trust



Product Benefits – Standard Plans

A	B	C	D	E	F*	G	H	I	J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Facility coinsurance							
	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible
		Medicare Part B Deductible			Medicare Part B Deductible				Medicare Part B Deductible
					Medicare Part B Excess Charge (100%)	Medicare Part B Excess Charge (80%)		Medicare Part B Excess Charge (100%)	Medicare Part B Excess Charge (100%)
		Foreign Travel Emergency							
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
				Preventive Care					Preventive Care

Product Benefits – Standard Plans

Plan K	Plan L
100% of Part A Hospitalization coinsurance plus coverage for 365 days after Medicare benefits end	100% of Part A Hospitalization coinsurance plus coverage for 365 days after Medicare benefits end
50% Hospice cost-sharing	75% Hospice cost-sharing
50% of Medicare-eligible expenses for the first three pints of blood	75% of Medicare-eligible expenses for the first three pints of blood
50% Part B coinsurance, except 100% coinsurance for Part B Preventive Services	75% Part B coinsurance, except 100% coinsurance for Part B Preventive Services
50% Skilled Nursing Facility coinsurance	75% Skilled Nursing Facility coinsurance
50% Part A deductible	75% Part A deductible
[\$4,140] out-of-pocket annual limit	[\$2,070] out-of-pocket annual limit

Benefit Structure – Example Plan F

Services	Medicare Pays	Med Supp Pays	Policyholder Pays
Hospitalization – First 60 Days	All but Part A Deductible	Part A Deductible	\$0
Skilled Nursing Facility – 21 st – 100 th days	All but [\$124]/day	Up to [\$124]/day	\$0
Blood – Medicare Part A	\$0	Three Pints	\$0
Medical Expenses (Including Outpatient Hospital Treatment) – First [\$135] of Medicare amounts	\$0	Part B Deductible	\$0
Medical Expenses – Remainder of Medicare amounts	80%	20%	\$0
Blood – Medicare Part B (Three Pints)	\$0	100%	\$0
Blood – Medicare Part B – Remainder Amounts	80%	20%	\$0
Home Health Care Durable Medical Equipment (after deductible)	80%	20%	\$0
Foreign Travel – Emergency Care (After \$250 Deductible)	\$0	80%	20%
Medicare Part B Excess Charges*	\$0	100%	\$0

* Difference between Medicare's approved payment amount and a provider's actual charge subject to Medicare Limiting charge.

Let's review

Outline of Medicare
Supplement Coverage



Let's review the
Outline of Coverage
to find the plan that suits you best.



Insured by Humana Insurance Company. Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement products are available to individuals who are enrolled in Medicare Part A and Part B benefits due to age and in some states also disability. Coverage levels vary by plan and are limited to Medicare approved amounts. This is a solicitation of insurance and you may be contacted by a Humana Insurance Agent. Availability of plans varies by state. Coverage can be canceled by Humana only for misrepresentation or failure to pay premiums. Policy form series MES or state equivalent.

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