

SERFF Tracking Number: HUMA-126329382 State: Arkansas  
Filing Company: Humana Insurance Company State Tracking Number: 43670  
Company Tracking Number: AR-09-2009  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Individual Medicare Supplement Plans  
Project Name/Number: 2010 CUNA OEP Mailings/AR-09-2009

## Filing at a Glance

Company: Humana Insurance Company

Product Name: Individual Medicare Supplement SERFF Tr Num: HUMA-126329382 State: Arkansas  
Plans

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 43670  
Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: AR-09-2009

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Dennis

Disposition Date: 11/03/2009

Cowart, Paula Williamson, Adrianna  
Maki

Date Submitted: 10/02/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2010 CUNA OEP Mailings

Project Number: AR-09-2009

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/03/2009

Deemer Date:

Submitted By: Adrianna Maki

Filing Description:

Humana Insurance Company

NAIC: 119, 73288

FEIN: 39-1263473

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/03/2009

Created By: Adrianna Maki

Corresponding Filing Tracking Number: AR-09-  
2009

Humana Insurance Company is submitting the attached marketing materials for your review and approval of relevant

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Medicare Supplement information. The forms are institutional advertising, developed by CUNA, which will be utilized by CUNA Mutual and its affiliated credit unions during the 2010 Medicare Open Enrollment Period (OEP). The letters will be sent to credit union members on the following dates: 12/22/09, 01/11/10, and 02/11/10. The bucksliip will be included with each mailing. The forms are substantially similar to those filed in SERFF filing # HUMA-126270717 for use during the Annual Election Period. The enclosed forms do not contain plan or benefit information about Humana's individual Medicare Supplement insurance policies.

Forms:

GHA068RHH – Solicitation Letter  
GHA068SHH – Solicitation Letter  
GHA068THH – Solicitation Letter  
GHA068UHH – Bucksliip

These materials have been filed and approved by the Centers for Medicare & Medicaid Services. The Medicare Supplement form number used for filing with the State Departments of Insurance is depicted at the bottom left corner of the page. The two numbers above the form number are CMS required numbers. CMS requires identification of contract type on all materials used as a solicitation on behalf of the plans described. The M0006 represents Medicare Advantage contracts and the C0006 represents PDP contracts.

CUNA has an agreement with Humana in which CUNA will market Humana's Medicare Advantage, Prescription Drug Plan, and Medicare Supplement plans. All calls will be answered by CUNA licensed agents who are appointed with Humana.

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

Please contact me via SERFF, at amaki@humana.com, or at 502-476-1262 if you have any questions or require further information relative to this filing.

## Company and Contact

### Filing Contact Information

Adrianna Maki, Compliance Analyst amaki@humana.com  
500 West Main Street 502-476-1262 [Phone]  
Louisville, KY 40202

### Filing Company Information

Humana Insurance Company CoCode: 73288 State of Domicile: Wisconsin  
1100 Employers Boulevard Group Code: 119 Company Type: Life & Health

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Green Bay, WI 54344 Group Name: State ID Number:  
(800) 558-4444 ext. [Phone] FEIN Number: 39-1263473

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**Filing Fees**

Fee Required? Yes  
Fee Amount: \$80.00  
Retaliatory? No  
Fee Explanation: \$20/form X 4 forms  
Per Company: No

| COMPANY                  | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|--------------------------|---------|----------------|---------------|
| Humana Insurance Company | \$80.00 | 10/02/2009     | 31013037      |

SERFF Tracking Number: HUMA-126329382 State: Arkansas  
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## Correspondence Summary

### Dispositions

| Status | Created By       | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed  | Stephanie Fowler | 11/03/2009 | 11/03/2009     |

*SERFF Tracking Number:* HUMA-126329382      *State:* Arkansas  
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## **Disposition**

Disposition Date: 11/03/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item             | Schedule Item Status | Public Access |
|----------|---------------------------|----------------------|---------------|
| Form     | Med OEP 2010 Sup BS       | Filed                | Yes           |
| Form     | Med OEP2010 Sup0111 Ltr.  | Filed                | Yes           |
| Form     | Med OEP2010 Sup 0211 Ltr. | Filed                | Yes           |
| Form     | Med OEP2010 Sup 1222 Ltr. | Filed                | Yes           |

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## Form Schedule

### Lead Form Number:

| Schedule Item         | Form Number | Form Type   | Form Name                    | Action  | Action Specific Data | Readability | Attachment                           |
|-----------------------|-------------|-------------|------------------------------|---------|----------------------|-------------|--------------------------------------|
| Filed<br>11/03/2009 H | GHA068UH    | Advertising | Med OEP 2010 Sup<br>BS       | Initial |                      | 0.000       | Med<br>OEP2010<br>Sup BS.pdf         |
| Filed<br>11/03/2009 H | GHA068SH    | Advertising | Med OEP2010<br>Sup0111 Ltr.  | Initial |                      | 0.000       | Med<br>OEP2010<br>Sup0111<br>Ltr.pdf |
| Filed<br>11/03/2009 H | GHA068TH    | Advertising | Med OEP2010 Sup<br>0211 Ltr. | Initial |                      | 0.000       | Med<br>OEP2010<br>Sup0211<br>Ltr.pdf |
| Filed<br>11/03/2009 H | GHA068RH    | Advertising | Med OEP2010 Sup<br>1222 Ltr. | Initial |                      | 0.000       | Med<br>OEP2010<br>Sup1222<br>Ltr.pdf |

# Should You Switch Health Plans?

Call us today to see if one of these Medicare health plan changes would benefit you.



## CHANGE FROM:

## CHANGE TO:

Medicare Parts A and B +  
Prescription Drug plan

Medicare Advantage  
Prescription Drug plan

Current Medicare  
Advantage  
Prescription Drug plan

New Medicare  
Advantage  
Prescription Drug plan

Medicare Advantage  
Prescription Drug plan

Medicare Parts A and B +  
Prescription Drug plan

Current Medicare  
Advantage—only plan

New Medicare  
Advantage—only plan or  
to Medicare Parts A and B

Medicare Advantage  
Prescription Drug plan

Medicare Parts A and B +  
Prescription Drug plan +  
Medicare Supplement  
Insurance plan

Medicare Parts A and B +  
Prescription Drug plan +  
Medicare Supplement  
Insurance plan

Medicare Advantage  
Prescription Drug plan

**[1-877-774-8570 (TTY 1-866-205-6207)**

**8 a.m. – 6 p.m., Monday – Thursday, and**

**8 a.m. – 5 p.m., Friday, CST**

**www.creditunionhealthcare.com]**

M0006\_GHA068UHH

C0006\_GHA068UHH

GHA068UHH

The Humana family has HMO, PPO, PDP, and PFFS plans with a Medicare contract. Enrollment period restrictions apply, call Humana for details: Toll-free [1-800-457-4708 (TTY 1-877-833-4486) 8 a.m. – 8 p.m., seven days a week.] There is no obligation to enroll.

Medicare Supplement insurance plans are insured by:

Humana Insurance Company

Humana Insurance Company of Kentucky –  
in Kentucky

Humana Health Benefit Plan of Louisiana, Inc.  
– in Louisiana

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.

**This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent.** Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses.

Policy form series MES (**in ID**, policy forms: ID-MESA, ID-MESB, ID-MESC, ID-MESF, ID-MESF(HD), ID-MESK, and ID-MESL; **in TN**, policy forms: TN-MESA, TN-MESB, TN-MESC, TN-MESF, TN-MESF(HD), TN-MESK, and TN-MESL).

M0006\_GHA068UHH

C0006\_GHA068UHH

GHA068UHH

Be sure to call us while there's still time... ➤

OPEN ENROLLMENT PERIOD ENDS:  
March 31, [2010]

Prepared for Members of:  
[STUVWXYZ Company Community Federal Credit Union]

\*\*AUTO\*\* DIGIT\*\* LINE\*\*

[John Thomas Benjamin Kolakowski-Anderson  
123 Main Street  
Second Address  
Anytown US 12345-6789]



[STUVWXYZ Company Community Federal Credit Union] knows that making a change to your Medicare plan is an important decision.

That's why we've partnered with the team of Humana and CUNA Mutual Group to help you explore your options and choose what is best for you.

Dear [John Thomas Benjamin Kolakowski-Anderson],

It's not too late! Depending on your current Medicare coverage, you may be able to make a change to the way you receive your Medicare health benefits during the Open Enrollment Period (January 1 through March 31). How do you decide what change — if any — would be right for you?

Thanks to [STUVWXYZ Company Community Federal Credit Union], you're eligible for some excellent help in making this decision. That's because your credit union has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you determine your best option in regards to changing your current Medicare health coverage.

**Get a No-Cost Medicare Consultation  
From a Non-Commissioned Representative**

Let our knowledgeable and non-commissioned representatives help you understand the various options you have for changing your Medicare health coverage to better meet your needs — whether it's Medicare Advantage plans, Medicare Supplement Insurance\*, or Prescription Drug plans. The goal of our friendly licensed representatives is to help you decide which option would best suit your personal situation.

**Make It Easy on Yourself...Call Us Toll Free Today**

Now — while this Open Enrollment Period is underway — would be an ideal time to just pick up the phone to receive your no-cost Medicare consultation. Call [1-877-774-8570 (TTY 1-866-205-6207) from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST]. Just this one free call could save you time and money.

Sincerely,

Jeffrey R. Hunt, CFP®  
Consumer Program Manager  
Licensed Insurance Representative, CUNA Mutual Insurance Agency

**P.S.** The Medicare Open Enrollment Period that lets you make a change to your Medicare health coverage will end **March 31, [2010]**. So, there's still time to find out if it would benefit you to switch health plans. Call us for you no-cost Medicare consultation today. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

**Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)  
8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST  
www.creditunionhealthcare.com]**

## Here Are Some QUESTIONS You May Have...

### Q. Why switch to another Medicare health plan?

#### A. Here are just some of the reasons why you might want to make a change:

- To save on the cost of your coverage.
- To receive extra benefits and services.
- To have more flexibility with benefits.
- To have a more convenient way of receiving benefits.

### Q. How do you switch your Medicare health plans?

#### A. You can switch right over the telephone. Just call us toll free: [1-877-774-8570 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]

### Q. What part does your credit union play in the election of Medicare health plans?

#### A. Your credit union recognizes a need for its members to get advice and have affordable and easy Medicare solutions. That's why it has partnered with CUNA Mutual and Humana to make this offer available to members that are eligible for Medicare.

### Who Is Humana?

- ◆ One of the nation's largest publicly traded health and supplemental benefits companies.
- ◆ Fortune [100] company with nearly [50] years' experience in the health industry.<sup>1</sup>
- ◆ Insures more than [10,000,000] medical members, including more than [3,000,000] Medicare Advantage and stand-alone prescription drug plan members.
- ◆ Focuses on health and wellness by offering programs in the areas of wellness and chronic disease management.

### Who Is CUNA Mutual?

- ◆ For over [70] years, CUNA Mutual has been serving credit unions and their members.
- ◆ The insurance companies of CUNA Mutual insure over [10,000,000] credit union members nationwide.<sup>2</sup>
- ◆ Has an ["A" (Excellent)] rating for financial stability and operating performance from A.M. Best Company, one of the nation's leading insurance analysts. ("A" is the third highest rating out of a possible 16.)<sup>3</sup>

1. <http://money.cnn.com/magazines/fortune/fortune500/2009/>

2. Q1 2009 CUNA Mutual Member Customer Counts.

3. A.M. Best 2009. Note: Rating refers to the financial stability of CUNA Mutual, not the policies being sold.

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The Medicare Supplement insurance plans offered are not a deposit and are not federally insured. These coverages are not sold or guaranteed by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Group. CUNA Mutual agents are salaried and receive no commissions. In some circumstances, you may speak with an agent from Humana, and Humana agents do receive commissions. To stop receiving offers from CUNA Mutual Group, please call [1-866-862-1819 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]

Be sure to call us right away since... ➤

OPEN ENROLLMENT PERIOD ENDS:  
March 31, [2010]

Important Reminder for Members of:  
[STUVWXYZ Company Community Federal Credit Union]

\*\*AUTO\*\* DIGIT\*\* LINE\*\*

[John Thomas Benjamin Kolakowski-Anderson  
123 Main Street  
Second Address  
Anytown US 12345-6789]



[STUVWXYZ Company Community Federal Credit Union] knows that making a change to your Medicare plan is an important decision.

That's why we've partnered with the team of Humana and CUNA Mutual Group to help you explore your options and choose what is best for you.

Dear [John Thomas Benjamin Kolakowski-Anderson],

The Medicare Open Enrollment Period ends **March 31, [2010]**. This federal deadline is the last chance you have right now for making a change to your Medicare health coverage\* to better suit your personal situation.

As you may recall from our recent letter, [STUVWXYZ Company Community Federal Credit Union] has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you determine the best option in regard to changing your current Medicare health coverage.

**Get a No-Cost Medicare Consultation  
From a Non-Commissioned Representative**

Before the March 31 deadline, let our knowledgeable and non-commissioned representatives help you understand the various options you have for changing your Medicare health coverage to better meet your needs — whether it's Medicare Advantage plans, Medicare Supplement Insurance\*, or Prescription Drug plans. The goal of our friendly licensed representatives is to help you decide which option would best meet your personal needs.

**Open Enrollment Period Ends Soon...So Call Toll Free Today**

Time is running out before the Open Enrollment Period ends! So, you'll want to pick up the phone today in time for us to help you with making a decision regarding your Medicare health coverage. This one free call could save you time and money. Call [1-877-774-8570 (TTY 1-866-205-6207) from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST] for a no-cost consultation.

Sincerely,

Jeffrey R. Hunt, CFP®

Consumer Program Manager

Licensed Insurance Representative, CUNA Mutual Insurance Agency

**P.S. Don't Delay!** The Medicare Open Enrollment Period for making a change to your health coverage ends on **March 31, [2010]**. That's right around the corner! Call us now for a no-cost, no-obligation consultation so we can help you with this important Medicare decision. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

**Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)]**  
**8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST**  
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### Q. What part does your credit union play in the election of Medicare health plans?

#### A. Your credit union recognizes a need for its members to get advice and have affordable and easy Medicare solutions. That's why it has partnered with CUNA Mutual and Humana to make this offer available to members that are eligible for Medicare.

### Who Is Humana?

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Be sure to call us right now just when this... ➤

OPEN ENROLLMENT PERIOD BEGINS:  
January 1, [2010]

Prepared for Members of:  
[STUVWXYZ Company Community Federal Credit Union]  
\*\*AUTO\*\* DIGIT\*\* LINE\*\*  
[John Thomas Benjamin Kolakowski-Anderson  
123 Main Street  
Second Address  
Anytown US 12345-6789]  
|||

[STUVWXYZ Company Community Federal Credit Union] knows that making a change to your Medicare plan is an important decision.

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Consumer Program Manager  
Licensed Insurance Representative, CUNA Mutual Insurance Agency

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(over, please) ➤

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2. Q1 2009 CUNA Mutual Member Customer Counts.

3. A.M. Best 2009. Note: Rating refers to the financial stability of CUNA Mutual, not the policies being sold.

The Humana family has HMO, PPO, PDP, and PFFS plans with a Medicare contract. Enrollment period restrictions apply, call Humana for details: Toll-free [1-800-457-4708 (TTY 1-877-833-4486) 8 a.m. – 8 p.m., seven days a week.] There is no obligation to enroll.

Medicare Supplement insurance plans are insured by:

Humana Insurance Company

Humana Insurance Company of Kentucky – in Kentucky

Humana Health Benefit Plan of Louisiana, Inc. – in Louisiana

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent.** Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. Policy form series MES (in ID, policy forms: ID-MESA, ID-MESB, ID-MESC, ID-MESF, ID-MESF(HD), ID-MESK, and ID-MESL; in TN, policy forms: TN-MESA, TN-MESB, TN-MESC, TN-MESF, TN-MESF(HD), TN-MESK, and TN-MESL).

The Medicare Supplement insurance plans offered are not a deposit and are not federally insured. These coverages are not sold or guaranteed by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Group. CUNA Mutual agents are salaried and receive no commissions. In some circumstances, you may speak with an agent from Humana, and Humana agents do receive commissions. To stop receiving offers from CUNA Mutual Group, please call [1-866-862-1819 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]