

SERFF Tracking Number: HUMA-126111273 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 42106
Company Tracking Number: AR-02-2009
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Individual Medicare Supplement Plans
Project Name/Number: Age-In and Envelopes/AR-02-2009

Filing at a Glance

Company: Humana Insurance Company

Product Name: Individual Medicare Supplement SERFF Tr Num: HUMA-126111273 State: ArkansasLH
Plans

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 42106
Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: AR-02-2009

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Paula Williamson, Dennis Disposition Date: 04/22/2009

Cowart, Michele Zabel

Date Submitted: 04/13/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Age-In and Envelopes

Status of Filing in Domicile: Not Filed

Project Number: AR-02-2009

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: 04/22/2009

Explanation for Other Group Market Type:

State Status Changed: 04/22/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Humana Insurance Company

NAIC: 119,73288

FEIN: 39-1263473

SERFF Tracking Number: HUMA-126111273 State: Arkansas
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Humana Insurance Company is submitting the attached marketing materials for your review and approval. The forms are letters, brochures, and envelopes which will be used in direct response marketing campaigns for Humana Medicare Supplement insurance plans.

Forms:

AR_22090_b_CM Bday Fulfillment

GH_22105_b Bday Lift Note

GH_22253_b Bday Brochure

GH_22305_b Bday Letter

GH_22304_b Bday Envelope

(Note: the above forms are substantially similar to those filed in HUMA-125449704).

GHA04C9HH News Envelope

GHA04CAHH Most Envelope

GHA04CBHH Notice Envelope

GHA04CCHH Label Envelope

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

Please contact me via SERFF, at mzabel@humana.com, or at 502-580-8249 if you have any questions or require further information relative to this filing.

Company and Contact

Filing Contact Information

Michele Zabel, Senior Products Compliance Analyst mzabel@humana.com

Analyst

500 W. Main Street

(502) 580-8249 [Phone]

Louisville, KY 40201

Filing Company Information

Humana Insurance Company

CoCode: 73288

State of Domicile: Wisconsin

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1100 Employers Boulevard
Green Bay, WI 54344
(800) 558-4444 ext. [Phone]

Group Code: 119
Group Name:
FEIN Number: 39-1263473

Company Type: Life & Health
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$225.00
Retaliatory? No
Fee Explanation: \$25 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$225.00	04/13/2009	27131054

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	04/22/2009	04/22/2009

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Disposition

Disposition Date: 04/22/2009

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	Bday Fulfillment	Filed	Yes
Form	Bday LiftNote	Filed	Yes
Form	Bday Brochure	Filed	Yes
Form	Bday Envelope	Filed	Yes
Form	Bday Letter	Filed	Yes
Form	NEWS ENVELOPE	Filed	Yes
Form	MOST ENVELOPE	Filed	Yes
Form	NOTICE ENVELOPE	Filed	Yes
Form	LABEL ENVELOPE	Filed	Yes

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Form Schedule

Lead Form Number: AR_22090_b_CM

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AR_22090_b_CM	Advertising	Bday Fulfillment	Initial		0	AR_22090_b_CM BdayFulf File Gen with VAIS.pdf
Filed	GH_22105_b	Advertising	Bday LiftNote	Initial		0	GH_22105_b Bday LiftNote File Gen with VAIS.pdf
Filed	GH_22253_b	Advertising	Bday Brochure	Initial		0	GH_22253_b Bday Brochure File Gen with VAIS.pdf
Filed	GH_22304_b	Advertising	Bday Envelope	Initial		0	GH_22304_b Bday OE File Gen with VAIS.pdf
Filed	GH_22305_b	Advertising	Bday Letter	Initial		0	GH_22305_b Bday Ltr File Gen with VAIS.pdf
Filed	GHA04C9H	Advertising	NEWS ENVELOPE	Initial		0	GHA04C9HH News OE (NC).pdf
Filed	GHA04CA	Advertising	MOST ENVELOPE	Initial		0	GHA04CAHH Most OE (NC).pdf
Filed	GHA04CB	Advertising	NOTICE ENVELOPE	Initial		0	GHA04CBHH Notice OE (NC).pdf
Filed	GHA04CC	Advertising	LABEL ENVELOPE	Initial		0	GHA04CCHH

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HH

Label OE
(NC).pdf

[Seven] Things Every Medicare Supplement Should Have

Humana (logo)

(PG. 2)

Everything you want from a health plan—and then some.

As you'll read this booklet, you'll find that Humana's Medicare Supplement insurance plans offer all the freedom, all the extra services, and all the savings you really want and deserve at this stage of your life. It's the smart choice for your healthcare coverage.

Want to learn the basics about Medicare Supplement plans?

Begin on page [3].

You'll learn how supplements work, what supplements cover, and how to compare Medicare supplement plans **to Medicare.**

What is the mark of a good Medicare Supplement plan?

Skip to page [9].

You'll discover the "[7] things every Medicare Supplement plan should have", including some of the added features that make Humana's Medicare Supplement plans an exceptional value.

Ready to COMPARE?

Skip to page [14].

Humana Medicare Supplement plans have valuable extra services plus **competitive** premiums. Use the handy chart on page [14] to compare Humana's premiums **to other Medicare Supplement plans you may be considering.**

(PG. 3)

Is a Medicare supplement plan right for you?

First, a little history. When the Medicare program was created back in the 1960s, it was intended to provide very basic coverage for medical expenses. But it was never designed to pay 100%.

Today, with Medicare, you are expected to share in healthcare costs. For example, your Medicare Part A helps cover inpatient hospital care and skilled nursing facilities, but the Part A deductible that you still have to pay can be significant[†].

Day 1 through 60 in the hospital:

You are responsible for [\$1,068].

Days 61 through 90 in the hospital:

You pay [\$267] per day.

Days 91 through 150 in the hospital:

You pay [\$534] per day.

Your Medicare Part B helps pay doctors' services and outpatient care, but Part B still has a [\$135] deductible you have to pay before your Medicare benefits begin.

As you can see from the examples above, there are some gaps in Medicare coverage for which you are responsible.

Medicare Supplement plans are designed to fill the gaps.

Supplement plans are designed to pay what Medicare does not cover. For example, the very popular supplement Plan C covers all hospital expenses, no matter how long you stay. Even if you need more than 60 days of hospital care, your cost would be \$0[‡].

Medicare Supplement plans offer you insurance against unexpected and unpredictable medical expenses. For an affordable monthly premium, you get the peace-of-mind that comes from knowing most everything will be covered.

Questions? Ready to enroll?

[Call 1-877-123-4567

8 a.m. to 8 p.m., seven days a week][or go online to URL.com anytime.]

[†]Based on [2009] Medicare deductibles, coinsurance and limits. [‡]Plan C pays Medicare-approved amounts. Charges above approved limits are the responsibility of the policyholder. Subject to lifetime maximum of 365 days after Medicare lifetime reserve days.

Critical protection from the “gaps” in Medicare.

The chart below shows what you would pay for many common medical expenses. This chart uses the popular supplement Plan C for comparison. As you easily can see, Plan C helps to fill the gaps in coverage left by Medicare alone. This peace-of-mind coverage is available from Humana for a competitive monthly premium (see price chart on page 14.)

Services	What you pay with Medicare¹	What you pay with Plan C²
Hospitalization First 60 days Days 61-90 Days 91 and after <ul style="list-style-type: none"> • while using 60 lifetime reserve days • once lifetime reserve days are used: <ul style="list-style-type: none"> - additional 365 days - beyond the additional 365 days 	[\$1068] (This is your Part A deductible.) [\$267] per day [\$534] per day [\$0] [\$0]	\$0 \$0 \$0 \$0 [†] All costs
Skilled Nursing Facility Care[‡] First 20 days Days 21-100 Days 101 and after	[\$0] [\$133.50] per day [\$0]	\$0 \$0 All costs
Medical Expenses Physician services, outpatient services, physical and speech therapy, diagnostic tests	You pay first [\$135] (your Part B deductible) then 20% of all further costs.	\$0
Home Health Care Medically necessary skilled care services and medical supplies Durable medical equipment	\$0 You pay first [\$135] (your Part B deductible) then 20% of all further costs.	\$0 \$0

[†]When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid. [‡]You must meet Medicare requirements.

(PG. 5)

Medicare Supplement plans are designed to help you stay in control of your health.

Only you know what's best for you.

With a supplement plan, you have the freedom to choose your own doctors[†]. You don't have to select from networks or doctor lists. If you need to see a specialist, you don't need a referral or any kind of special permission[†]. You decide what's best for your care. You can go to any [hospital or] health facility you choose[†]. And you're not tied to any region or state. You can get your medical care anywhere in the country, even if you are traveling.

You can never be singled out for a rate increase, and you can never be cancelled.

By law, supplement plans cannot raise your individual rates based on your health or claims history. You are grouped in a "class" of people, and your rates are based on the "class" overall health, age and where you live. Rates may need to **increase** periodically as a group, but never on an individual basis. Your Humana Medicare Supplement plan is also guaranteed renewable, which means the company can **only** cancel your coverage for **non-payment of premium or fraud**.

Supplement plans are easy to use.

Supplements work seamlessly with **Part A and Part B of Medicare**, with no hassle and no paperwork, in most cases. Usually your doctor or hospital will file everything for you. And keep in mind, supplement plans do not in any way replace or cancel your Medicare membership. Medicare Supplement plans are separate insurance designed to enhance your overall health coverage.

[†]Physicians and hospitals must participate in the Medicare program.

All plans are regulated by the state and federal government.

By law, the basic benefits from plan to plan are the same from every insurance company. In other words, a Plan C from one company will provide the same core medical coverage as a Plan C from any other.

The difference is in the extra services and programs a company includes with the plan, the quality of service, and the price. This is what makes Humana Medicare Supplement plans stand out from the rest.

(PG. 6 - 7)

A quick comparison guide to help you select the right Medicare supplement plan.

The chart below provides a quick overview of the coverage included in each plan type.

✓ = included in plan

	Plan A*	Plan B*	Plan C*	Plan F†	Plan K*	Plan L*
Hospitalization coinsurance, plus coverage for 365 days after Medicare benefits end	✓	✓	✓	✓	✓	✓
Coinsurance for hospital outpatient services	✓	✓	✓	✓	50%	75%
First three pints of blood per year	✓	✓	✓	✓	50%	75%
Skilled nursing facility coinsurance			✓	✓	50%	75%
Part A deductible		✓	✓	✓	50%	75%
Part B deductible			✓	✓		
Part B excess charges (above Medicare-approved amount)				✓		
Foreign travel emergency			✓	✓		
Hospice cost-sharing					50%	75%
Out-of-pocket annual limit ¹					[\$4,440]	[\$2,220]

*These plans pay Medicare-approved amounts. Charges above approved limits are the responsibility of the individual. †Plan F has an option called a High Deductible Plan. This plan pays the same or offers the same benefits as Plan F after one has paid a calendar year [\$2,000] deductible. ¹Based on [2009] Medicare deductibles, coinsurance and limits.

Need help deciding? [Call and speak with a Humana licensed representative.][or go online for details].

Which plan you choose all comes down to your health, how much you use medical services (or think you might in the future), and your budget. [A licensed representative can walk you through your options and help you reach the right choice for your situation] [or go online to find the details about each of the plans we offer in your area.]

Questions? Ready to enroll?

[Call 1-877-123-4567

8 a.m. to 8 p.m., seven days a week][or go online to URL.com anytime]

(PG. 8)

Which Medicare Supplement plan is right for you?

Read the profiles below to see which best describes your personality and needs. These examples may aid you in choosing the plan that matches your lifestyle.

YOU WANT TO PAY A LOW PREMIUM and you don't want to pay for a lot of extra coverage you don't believe you're going to use very often. You don't mind if you have some extra costs from time to time.

THE PLAN FOR YOU: You might choose Plan A, which is the most basic level of coverage, or Plan B, which offers just a bit more. You'll be covered for most hospital costs, but not much else.

YOU WANT TO BE WELL COVERED and you're willing to pay a little extra each month for the peace-of-mind of knowing you're covered. You really want predictable monthly expenses and don't like surprise costs.

THE PLAN FOR YOU: You might consider a Plan C supplement, which covers most of the costs you'd have to pay. However, Plan C coverage is based on Medicare-approved charges. If the services cost more, you will be responsible.

YOU WANT THE MOST COMPLETE COVERAGE HUMANA OFFERS. You don't want to worry whether medical charges are Medicare-approved or higher.

THE PLAN FOR YOU: Plan F is very similar to a Plan C, except it covers any Medicare-eligible costs in excess of Medicare-approved amounts.³ You likely will have no costs or deductibles with a Plan F, although limitations may apply.

YOU WANT TO SAVE MONEY ON PREMIUMS BY SHARING COSTS. There are two plans designed to lower your premiums, but you have to be willing to share in some of the costs.

THE PLAN FOR YOU: Plans K and L are the "cost sharing" alternatives. With Plan K you pay 50% of some costs, and with Plan L you pay 25%.

(PG. 9)

The [7] things every Medicare Supplement plan should have.

NUMBER 1: The coverage you need.

The number one thing your Medicare supplement plan should have is the right medical coverage for your needs. Your insurance company should offer a selection of state-approved Medicare supplement plans with different benefits and premiums so you can choose the one that's right for you. Humana offers a variety of plans so you can find exactly what you want.

Humana has it!

NUMBER 2: Competitive premiums.

Humana is very pleased to offer competitive premiums for Medicare supplement plans. If you are shopping around for a supplement plan, [a quick phone call to Humana][or a visit to our website] could mean monthly savings and better coverage for you.

Humana has it!

NUMBER 3: Friendly “no hassle” service.

If you have a question or need any kind of help using your plan, you want to be able to pick up the phone and get the help you need quickly. Humana has pioneered the “Let’s Talk” philosophy of listening to its members and providing the personalized guidance you need.

Humana has it!

(PG. 10)

NUMBER 4: A strong company behind your plan.

Humana was founded by two men who wanted to provide a higher standard of care for their aging parents. David Jones and Wendell Cherry started the company in Louisville, Kentucky with the purchase of a single nursing home in 1961, and their philosophy of caring has endured throughout the many years of the company's growth and success. Today Humana is the [second-largest] Medicare insurance company in America, serving more than [4.5] million Medicare members in all 50 states†.

(GRAPHIC: US map with all 50 states, and a star in Louisville)

There are a lot of companies out there offering Medicare supplement plans, but not all have the stability of Humana. Humana is an established national company with more than [27,000] employees dedicated to providing the highest level of value and service. It's the kind of solid foundation you want in your insurance company.

Humana has it!

†Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report. Medicare membership includes those enrolled in Humana Medicare Supplement, Medicare Advantage and Prescription Drug Plans.

(PG. 11-12)

NUMBER 5: Added value with every plan.

As you've learned in this brochure, every Medicare supplement plan provides the same basic medical benefits, based on federal guidelines. A Plan C from Humana will deliver the same exact coverage as a Plan C from **any other company**. But there are two important ways companies can make their plans stand out from the rest:

- **The extras they provide their customers**
- The low price they charge for the plan

Humana Medicare Supplement plans come with some very valuable and exclusive services – at no extra charge – to help you stay healthy and make the most of your life[†].

You get exclusive lifestyle enrichment from Humana Active Outlook[®]

- **Live It Up!** Digest, our quarterly publication packed with specific how-to health and wellness information
- **HAO Magazine**, our quarterly award-winning publication with inspiring stories for active, healthy living
- **www.HumanaActiveOutlook.com**, your source for custom senior health information and interactive tools on the Web
- Members-only access to one-on-one health and wellness learning through local classes
- [Discounts and money-saving product offers]
- [National health education events]

[You get your own MyHumana web page

- It's the convenient, easy way to track your plan benefits and your health information.
- Available from any computer with Internet access, totally secure and private.]

[You get a Fitness Club membership

- Receive all the amenities of a basic membership at your favorite participating fitness center
- Participate in social events for meeting people, making friends and having fun]

Questions? Ready to enroll?

[Call 1-877-123-4567

8 a.m. to 8 p.m., seven days a week][or to online to URL.com anytime]

[†]The programs described are not insurance and are not offered nor guaranteed under our Medicare Supplement policies.

(Pg. 13)

[NUMBER 6: Opportunities to save.

Humana offers its Medicare supplement plan customers a variety of ways to make their monthly premium payment including "automatic deduction". This convenient service pays your monthly premium directly from your bank account. It's just one more way Humana helps stretch make your Medicare supplement plan easier.

Humana has it!

NUMBER [7]: Satisfied customers.

When thinking about an insurance company for your Medicare Supplement plan, perhaps the most important thing you should consider is what people are saying about the company. With over [4.5] million Medicare members, we hear from satisfied customers all the time, and we listen to their comments and suggestions to make our products even better.

Humana has it!

(Pg. 14)

Compare Humana's monthly premiums to any other company's.

This price chart is for the popular supplement Plan C for the state of [INSERT APPLICABLE STATE NAME]. Rates listed below are for anyone aged 65. [You can [call][or go online] and answer a few simple questions that will determine which premium, ["Preferred*" or "Standard"], applies to you.]

Age	Gender	Preferred	Standard
65	Male	\$139	\$207
65	Female	\$131	\$195

*Those qualifying for guaranteed issue will be issued the Preferred rate.

(Pg. 15)

The “[7] things you should have” are available with every Humana plan.

When you add up all the coverage, the extra services, the company reputation and the competitive premiums – you have to agree Humana Medicare Supplement plans are an excellent choice.

It’s easy to find out more. Just [pick up the phone and call] [or] [go online].

[Humana’s knowledgeable licensed representatives will answer any of your questions] [or] [find the details right online] and [help you] choose the Humana Medicare Supplement plan that’s right for you. The important thing is you [call] [or] [log on] right now, while it’s still fresh in your mind. Medicare supplement coverage is too important to put off!

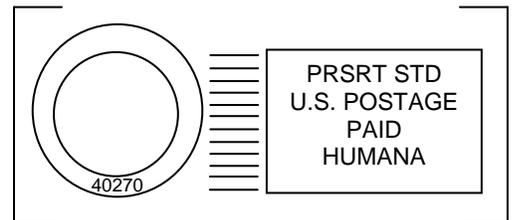
[Call 1-877-123-4567

8 a.m. to 8 p.m., seven days a week [or go online to URL.com anytime]

Speech or hearing impaired – TTY: 1-877-833-4486]

(Pg. 16)

[Humana Inc.
P O Box 70209
Louisville, KY 40270-0209]



Humana (logo)

Insured by [Humana Insurance Company]. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance, you may be contacted by an agent.** Medicare Supplement insurance available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. Coverage is limited to Medicare-eligible expenses. These policies have exclusions and limitations, please call your agent or Humana for complete details of coverage and costs. Benefits vary by plan and the premium will vary with the amount of benefits selected. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable. Pre-existing condition limitation of 90 days may apply for conditions for which medical advice was given for treatment was recommended by a physician within six months prior to effective date.

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(Side One)

**Looking at Medicare Supplement
insurance plans?**

READ THIS SIDE

Ask yourself these important questions **before**
choosing a plan.

- **Will** you enjoy extra services that enhance your active lifestyle?
- **Will** you get the kind of hassle-free service you really want?
- **Will** you be happy with the premiums?

If you answered “No” to even one of these questions, you should take a minute right now to [call Humana][or][go online]. [We’ll send you a FREE copy of [INSERT FULFILLMENT BOOK TITLE]] [and] [we will give you a personalized quote].

[Call 1-888-123-4567

8 a.m. to 8 p.m., seven days a week.][or go online to URL.com anytime.]

**Looking at Medicare Advantage Prescription Drug
(MAPD) plans instead?**

Please read **OTHER SIDE.**

(Side Two)

**Looking at
Medicare Advantage plans?
READ THIS SIDE**

A no-hassle, value-added Medicare Supplement insurance plan from Humana may be a better choice for you.

- 1. Medicare Supplement plans have no deductibles or copayments.**
- 2. Medicare Supplement plans allow you to keep the doctor you have now!**
- 3. Medicare Supplement plans do not require referrals to see a specialist.**

So take a minute to [call Humana][or][go online] right now. We'll send you a FREE copy of [*INSERT FULFILLMENT BOOK TITLE*] [and] [we will give you a personalized quote] so you can really [look at all the facts][understand your options].

[Call 1-888-123-4567 8 a.m. to 8 p.m., seven days a week.] [or go online to URL.com anytime.]

**Looking at Medicare Supplement plans?
Please read OTHER SIDE.**

Insured by [Humana Insurance Company]. Not connected with or endorsed by the U.S. government or the federal Medicare program.

¹Example: Plan C supplement. Plan C pays Medicare-approved amounts.

Charges above approved limits are the responsibility of the member. These policies have exclusions and limitations, please call your agent or Humana for complete details of coverage and costs. Benefits vary by plan and the premium rate vary with the amount of benefits chosen

GH_22105_b

More for Your Healthcare Dollar

More Control
More Freedom
More Value
More Convenience

Humana Medicare Supplement **Insurance** Plan

Humana (logo)

(INSIDE 3-PANEL SPREAD)

It doesn't get any easier!

Enrolling in a Humana Medicare Supplement plan can really simplify your life. [Answers to your questions are always just a phone call away.] [Or] [go online for details.] [And if you like to use the Internet, you can go to a handy web page called *MyHumana* to keep track of all your healthcare usage.] What could be easier?

The coverage you expect

With Humana's very popular Plan C¹, you're covered, **although some limitations apply**, for:

- Doctors and specialists
- Hospital stays
- Skilled nursing facility
- Outpatient services
- Diagnostic tests
- Emergency services, even in foreign countries

The freedom you want

A Humana Medicare Supplement plan respects your right to choose²:

- Use any doctor or specialist
- Go to any hospital
- No need for a referral
- No doctor list or network

The savings you need

Supplement Plan C covers just about every medical expense:

- You pay nothing when you visit the doctor³
- You pay nothing when you go to the hospital⁴

- All Medicare deductibles are covered
- You pay nothing for skilled nursing care⁵, although some limitations may apply.
- You may save money every month with our competitive plan premiums

The extra value you deserve⁶

- **Humana Active Outlook[®]** Program – tips and helpful information for your active, healthy lifestyle
- Your own MyHumana web page
- Discounts on products and services you use every day
- A fitness center membership that offers all the amenities of a basic membership at your favorite participating fitness center.

Take advantage of this opportunity today!

Ready to learn more about the benefits and advantages of a Humana Medicare Supplement plan? We're making it so easy and convenient for you.

(GRAPHIC: PHOTO OF BOOK)

[Just pick up the phone and call][or go online] for your [personalized quote] [and a] [free copy of *[INSERT FULFILLMENT BOOK TITLE]*]. [This handy booklet will show you exactly what's covered.] [Plus you'll receive a monthly premium chart for your area.]

[Call 1-866-123-4567 (TTY: 1-877-833-4486)

8 a.m. to 8 p.m., seven days a week.] [or go online to URL.com anytime.]

(RIGHT SIDE FLAP PAGE)

The quality healthcare you want for this time of your life.

If you're like most people, you want the same kind of good health coverage you had in the work place. You want the freedom to choose your own doctors. And you want your insurance to cover most expenses, so you don't have to worry about breaking your budget.

But you'll soon discover that with Medicare, there are gaps in your coverage—gaps that can mean you'll pay more out of your own pocket.

Don't worry. Humana has you covered!

Humana has grown to become the [second-largest] Medicare insurer in the U.S., serving [4.5] million members⁷. It's the kind of solid, experienced company you want.

[Call][or go online] now for complete details [and a personalized quote] – [1-888-123-4567][URL.com].

(BACK COVER)

(GRAPHIC: PHOTO OF BOOK)

Make sure you're getting all the value and all the coverage you deserve from your healthcare coverage. [Call][or go online] now for your [personalized quote] [and a] [free copy of [*INSERT FULFILLMENT BOOK TITLE*]].

[1-866-123-4567 (TTY: 1-877-833-4486)

8 a.m. to 8 p.m., seven days a week.] [or go online to URL.com anytime.]

HUMANA logo

Insured by [Humana Insurance Company] Not connected with or endorsed by the U.S. government or the federal Medicare program. ¹Plan C pays Medicare-approved amounts. Charges above approved limits are the responsibility of the member.

²Physicians and hospitals must accept Medicare. ³Does not include preventive care.

⁴Subject to lifetime maximum of 365 days after Medicare lifetime reserve days. ⁵You must meet Medicare's requirements. Coverage is limited to 100 days. ⁶**The programs described are not insured and are offered nor guaranteed under our Medicare Supplement policy.** ⁷Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report.

GH_22253_b

ENVELOPE – Standard #10 Size

Front:

IMPORTANT NOTICE:

Make sure you get everything you want from your Medicare coverage.

Open and read immediately.

- Service**
- Savings**
- Choice**
- Valuable Extras**

Look inside!

**Free [Quote] [and] [Offer] [Booklet]
[Information] Inside!**

Back:

Humana Inc.

P O Box 70209

Louisville, KY 40270-0209

GH_22304_b

The THREE THINGS you want most from Medicare health coverage are now available in a single plan.

1. *An experienced company behind the plan*
2. **Competitive** monthly premiums
3. *Extra services to enrich your life*

[Call][or][go online] now for a [personalized quote] [and] [free booklet that explains it all] – [1-888-123-4567].[URL.com.]

Dear [Nicole Cooper]:

When it's time for you to choose your Medicare coverage, make sure you're with a company you KNOW will take good care of you. A company like Humana—the [second-largest] insurer of Medicare beneficiaries in America¹. Drawing on more than [40] years of experience, we've built a solid reputation for delivering excellent service and money-saving value to more than [4.5] million members.

Humana is offering competitive premiums for Medicare Supplement insurance plans. Compare Humana to any of the other major companies and you'll find our monthly premiums are very competitive and affordable. [Call] [1-888-123-4567][or go online to URL.com] to learn more.

And you get [these] [free] services and extras to help you enjoy a fuller, healthier life².

- You get a [FREE] fitness center membership that offers all the amenities of a basic membership at your favorite participating fitness center
- You'll enjoy **Humana Active Outlook[®]**, our exclusive lifestyle enrichment program full of great tips on active, healthy living
- You get discounts and money-saving offers on vision care and other products and services to help you stay healthy

Learn all about these member advantages and more. [Call 1-888-123-4567][or go online to URL.com.]

You're in control—see any doctor you like at any time. We know you want lots of freedom when it comes to your healthcare choices, and a Humana Medicare Supplement plan gives you that freedom. You can go to any doctor, hospital, or specialist you choose, with no referrals and no networks to worry about³. You'll get [the full story in [INSERT FULFILLMENT BOOK TITLE] [and] [a personalized quote], yours free just for [calling].

Your healthcare dollar has never been worth more.

With Medicare Supplement Plan C, you'll start seeing the savings with every doctor visit, every hospital stay, and just about every medical service you might need. Here are just a few examples⁴:

If you go to the hospital⁵**you pay \$0**

(more savings on other side)

[Call][pr go online] for your FREE [personalized quote] [and also get this] [booklet about this value-packed plan]: [1-877-123-4567][URL.com]

If you go to the doctor⁶ you pay \$0
If you need outpatient treatmentyou pay \$0
If you go to a skilled nursing facility⁷you pay \$0

⁵Subject to lifetime maximum of 365 days after Medicare lifetime reserve days ⁶Does not include preventive care. ⁷You must meet Medicare's requirements. Limitations may apply. Coverage is limited to 100 days.

You get all of this coverage for a monthly premium that may surprise you. You can [call] [or] [go online] right now [for a [personalized] premium quote in your area][, or] [and] [you can use] [the handy chart in the free booklet [*INSERT FULFILLMENT BOOK TITLE*]].

It's the health plan that's easy to use!

When you purchase a Humana Medicare Supplement plan, your life gets simpler. You can be confident you're getting the assistance and answers you need just by calling one convenient number. And you can [call][or go online] right now to learn more about this valuable coverage [and get your personalized quote].

Compare Humana for price, value, and service. Feel free to compare our Medicare Supplement with those offered by other companies. We're confident that the extra services and competitive premiums Humana offers will make your choice an easy one.

You can get so much; all you have to do is [call][or go online] now and get your [personalized quote] [and a] [free copy of [*INSERT FULFILLMENT BOOK TITLE*]]. Make sure you get all the coverage, all the extra value, and all the savings you deserve. [Call [1-888-123-4567]. Licensed representatives are standing by [8 a.m. to 8 p.m., seven days a week. (TTY: 1-877-833-4486)].[Or go online anytime to URL.com.]

[PHOTO OF BOOK:
[*INSERT FULFILLMENT BOOK TITLE*]]

[PHONE NUMBER]

Sincerely,

[Patrick O'Toole, CSA
Vice President]

P.S. If you want a health plan that's easy to use and puts you in control, Humana could be the right company for you. [Call] [1-877-123-4567] [or go online anytime to URL.com]today for your [free personalized quote] [and a] [copy of [*INSERT FULFILLMENT BOOK TITLE*]] and get all the details.

HUMANA Logo

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GH_22305_b

NEWS

Front:
[Humana Inc.]
PO Box 70209
Louisville, KY, 40270-0209

IMPORTANT NEWS
about Medicare
supplement plans

BACK:

GHA04C9HH

 10% Post-Consumer Material]

VALUABLE INFORMATION ENCLOSED

MOST

Front:

[Humana Inc.]
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Louisville, KY, 40270-0209

[Get[ting] the MOST from MEDICARE
Valuable information enclosed

BACK:

GHA04CAHH

[ 10% Post-Consumer Material]

NOTICE

Front:

[Humana Inc.]

PO Box 70209

Louisville, KY, 40270-0209

NOTICE:

**Your Medicare supplement
plan options [enclosed]**

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LABEL

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**MEDICARE
SUPPLEMENT
PLAN OPTIONS**

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SERFF Tracking Number: HUMA-126111273 *State:* Arkansas
Filing Company: Humana Insurance Company *State Tracking Number:* 42106
Company Tracking Number: AR-02-2009
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: Individual Medicare Supplement Plans
Project Name/Number: Age-In and Envelopes/AR-02-2009

Rate Information

Rate data does NOT apply to filing.