

SERFF Tracking Number: HUMA-126534002 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 45137
Company Tracking Number: AR-02-2010
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: 2010 Individual Medicare Supplement Plans
Project Name/Number: 2010 Direct Marketing/AR-02-2010

Filing at a Glance

Company: Humana Insurance Company

Product Name: 2010 Individual Medicare Supplement Plans SERFF Tr Num: HUMA-126534002 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 45137

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num: AR-02-2010

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Dennis

Disposition Date: 03/25/2010

Cowart, Paula Williamson, Adrianna

Maki, Mary Walker

Date Submitted: 03/09/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Direct Marketing

Project Number: AR-02-2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/25/2010

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: 03/25/2010

Created By: Adrianna Maki

Corresponding Filing Tracking Number: AR-02-2010

Deemer Date:

Submitted By: Adrianna Maki

Filing Description:

Humana Insurance Company

NAIC: 119, 73288/ FEIN: 39-1263473

2010 Direct Marketing

Humana Insurance Company is submitting the attached marketing materials for your review and approval. The materials

SERFF Tracking Number: HUMA-126534002 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 45137
Company Tracking Number: AR-02-2010
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: 2010 Individual Medicare Supplement Plans
Project Name/Number: 2010 Direct Marketing/AR-02-2010

are letters, envelopes, postcards, television scripts, and brochures which will be used in direct marketing campaigns for Humana Medicare Supplement insurance plans.

Form Number Material Description
GHA02IPRR_M.N Med Supp TV Script
GHA04C9HH_M News Envelope
GHA04CCHH_M Label Envelope
GHA04IHH_M TVTiIn Envelope
GHA04IIHH_M TVTiIn Letter
GHA04IJHH_M TVTiIn Brochure
GHA04IPHH_M Consult Envelope
GHA04IQHH_M Consult Letter
GHA04IRHH_M Consult Brochure
GHA04J3HH_M Fulfillment
GHA05T0HH_M.N Med Supp TV 60-sec Script
GHA07C6HH_M Med Supp Postcard
GN_22090_M Med Supp Fulf
GN_22090_M.T Med Supp Fulf
GN_22103_M Member Envelope
GN_22105_M Lift Note
GN_22252_M Member Letter
GN_22253_M Brochure
GN_22304_M Prospect Envelope
GN_22305_M Prospect Letter

DM – Direct Mail

Fulfillment – material sent to direct mail respondents

Member Materials – sent to Humana Prescription Drug Plan members

The materials will be used to market policy forms ARMESM10A, ARMESM10B, ARMESM10C, ARMESM10F, ARMESM10F(HD), ARMESM10K, and ARMESM10L.

Please contact Anna Maki via SERFF, at amaki@humana.com, or at (502)476-1262 if you have any questions or require further information regarding this filing.

SERFF Tracking Number: HUMA-126534002 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 45137
 Company Tracking Number: AR-02-2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: 2010 Individual Medicare Supplement Plans
 Project Name/Number: 2010 Direct Marketing/AR-02-2010

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
 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: \$1,000.00
 Retaliatory? No
 Fee Explanation: \$50 per advertisement x 20 advertisement forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$1,000.00	03/09/2010	34710212

SERFF Tracking Number: HUMA-126534002 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 45137
Company Tracking Number: AR-02-2010
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: 2010 Individual Medicare Supplement Plans
Project Name/Number: 2010 Direct Marketing/AR-02-2010

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/25/2010	03/25/2010

SERFF Tracking Number: HUMA-126534002 *State:* Arkansas
Filing Company: Humana Insurance Company *State Tracking Number:* 45137
Company Tracking Number: AR-02-2010
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: 2010 Individual Medicare Supplement Plans
Project Name/Number: 2010 Direct Marketing/AR-02-2010

Disposition

Disposition Date: 03/25/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HUMA-126534002 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 45137
 Company Tracking Number: AR-02-2010
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: 2010 Individual Medicare Supplement Plans
 Project Name/Number: 2010 Direct Marketing/AR-02-2010

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Med Supp TV Script	Filed	Yes
Form	News Envelope	Filed	Yes
Form	Label Envelope	Filed	Yes
Form	TVTieln Envelope	Filed	Yes
Form	TVTieln Letter	Filed	Yes
Form	TVTieln Brochure	Filed	Yes
Form	Consult Envelope	Filed	Yes
Form	Consult Letter	Filed	Yes
Form	Consult Brochure	Filed	Yes
Form	Fulfillment	Filed	Yes
Form	Med Supp TV 60-sec Script	Filed	Yes
Form	Med Supp Postcard	Filed	Yes
Form	Med Supp Fulf	Filed	Yes
Form	Med Supp Fulf	Filed	Yes
Form	Member Envelope	Filed	Yes
Form	Lift Note	Filed	Yes
Form	Member Letter	Filed	Yes
Form	Brochure	Filed	Yes
Form	Prospect Envelope	Filed	Yes
Form	Prospect Letter	Filed	Yes

SERFF Tracking Number: HUMA-126534002 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 45137
 Company Tracking Number: AR-02-2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: 2010 Individual Medicare Supplement Plans
 Project Name/Number: 2010 Direct Marketing/AR-02-2010

Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/25/2010	GHA02IPR R_M.N	Advertising	Med Supp TV Script	Initial		0.000	GHA02IPRR_ M.N Med Supp TV.pdf
Filed 03/25/2010	GHA04C9H H_M	Advertising	News Envelope	Initial		0.000	GHA04C9HH_ _M News OE.pdf
Filed 03/25/2010	GHA04CC HH_M	Advertising	Label Envelope	Initial		0.000	GHA04CCHH_ _M Label OE.pdf
Filed 03/25/2010	GHA04IHH _M	Advertising	TVTiIn Envelope	Initial		0.000	GHA04IHH_ M TVTiIn OE.pdf
Filed 03/25/2010	GHA04IIHH _M	Advertising	TVTiIn Letter	Initial		0.000	GHA04IIHH_ M TVTiIn Ltr.pdf
Filed 03/25/2010	GHA04IJH H_M	Advertising	TVTiIn Brochure	Initial		0.000	GHA04IJHH_ M TVTiIn Brochure.pdf
Filed 03/25/2010	GHA04IPH H_M	Advertising	Consult Envelope	Initial		0.000	GHA04IPHH_ M Consult OE.pdf
Filed 03/25/2010	GHA04IQH H_M	Advertising	Consult Letter	Initial		0.000	GHA04IQHH_ M Consult Ltr.pdf
Filed 03/25/2010	GHA04IRH H_M	Advertising	Consult Brochure	Initial		0.000	GHA04IRHH_ M Consult Brochure.pdf
Filed 03/25/2010	GHA04J3H H_M	Advertising	Fulfillment	Initial		0.000	GHA04J3HH_ M Fulfillment.pdf

SERFF Tracking Number: HUMA-126534002 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 45137
 Company Tracking Number: AR-02-2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010

Product Name: 2010 Individual Medicare Supplement Plans

Project Name/Number: 2010 Direct Marketing/AR-02-2010

Filed	GHA05T0H Advertising Med Supp TV 60-sec Initial		0.000	GHA05T0HH
03/25/2010	H_M.N Script			_M.N Med Supp TV 60-sec.pdf
Filed	GHA07C6H Advertising Med Supp Postcard Initial		0.000	GHA07C6HH
03/25/2010	H_M			_M Med Supp Postcard.pdf
Filed	GN_22090 Advertising Med Supp Fulf Initial		0.000	GN_22090_M
03/25/2010	_M			Med Supp Fulf (noSS - Plan F).pdf
Filed	GN_22090 Advertising Med Supp Fulf Initial		0.000	GN_22090_M
03/25/2010	_M.T			.T Med Supp Fulf (noSS - Plan F - TV).pdf
Filed	GN_22103 Advertising Member Envelope Initial		0.000	GN_22103_M
03/25/2010	_M			Member OE.pdf
Filed	GN_22105 Advertising Lift Note Initial		0.000	GN_22105_M
03/25/2010	_M			Lift Note.pdf
Filed	GN_22252 Advertising Member Letter Initial		0.000	GN_22252_M
03/25/2010	_M			Mmbr Ltr (noSS - Plan F).pdf
Filed	GN_22253 Advertising Brochure Initial		0.000	GN_22253_M
03/25/2010	_M			Brochure (noSS - Plan F).pdf
Filed	GN_22304 Advertising Prospect Envelope Initial		0.000	GN_22304_M
03/25/2010	_M			Prospect OE.pdf
Filed	GN_22305 Advertising Prospect Letter Initial		0.000	GN_22305_M
03/25/2010	_M			Prspct Ltr (noSS - Plan F).pdf

Simple Sam :60 — with LISA (Med Supp)

	VIDEO	AUDIO
1	<p>Studio Set Close-up on Lisa.</p> <p><i>(No TV monitors)</i></p>	<p>LISA: Millions of Americans purchase a Medicare Supplement Insurance plan to help cover the gaps in Medicare.</p> <p><i>But which company offers the best value?</i></p>
2	<p>Lisa walks over to a marker board. She adds the + and the arrow.</p> <p>Affordable premium + Choice of doctors ↓ 40+ years experience</p> <p>Lisa circles the two phrases to show how they are combined, then draws an arrow down to connect to “Humana.”</p> <p>DISCLAIM: Premium will vary based on plan selected. Physicians and hospitals must accept Medicare patients.</p>	<p>With Humana’s Medicare Supplement plans you get an affordable premium and your choice of doctors ... all from a company with over 40 years of health care experience.</p>
3	<ul style="list-style-type: none"> – Hospitalization – Medical Expenses – Emergency Services – Skilled Nursing Care <p><i>LOWER THIRD:</i> <i>SUPER:</i> [1-888-123-4507]</p> <p>DISCLAIM: Medicare Supplement Plans C and F. Coverage levels vary by plan and are limited to Medicare-approved amounts up to policy limits. Availability of plans vary by state.</p>	<p>Humana’s most popular plans cover hospitalization, medical expenses, emergency services and care in a skilled nursing facility.</p>
4	<p>Close-up on Lisa</p> <p><i>LOWER THIRD:</i> <i>SUPER:</i> [1-888-123-4507]</p>	<p>Could Humana be a better value for your health care dollar? Here’s a quick way to find out.</p>
5	<p>GRAPHIC SCREEN: Image of Booklet</p> <p>Free Booklet Call [or go online] now!</p> <p><i>LOWER THIRD:</i> <i>SUPER:</i> [1-888-123-4507]</p> <p>DISCLAIM: Alternate information may be provided.</p>	<p>Call [1-866-123-4507] and get this free booklet that will help you decide if one of our Supplement plans is right for you.</p>

6	<p>Lisa gesturing at the white board.</p>	<p>You could find everything you're looking for with a Humana plan.</p>
7	<p><i>SUPER:</i> [1-888-123-4507] <i>TTY: 1-877-833-4486</i></p> <p><i>GRAPHIC: Humana Logo with tagline</i> Medicare Supplement Insurance Plans issued by Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Health Benefit Plan of Louisiana, Inc., Humana Health Insurance Company of Florida, Inc., Humana Insurance Company of New York. This is a solicitation of Medicare Supplement insurance policies and you may be contacted by an agent. Medicare Supplement plans are not connected with or endorsed by the U.S. government or the federal Medicare program.</p> <p>Calls will be answered by Medicare Supplement insurance agents.</p> <p>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 65 disabled Medicare recipients. In some states, rates are based on attained age.</p> <p>Coverage is limited to Medicare-eligible expenses. Benefits vary by plan and the premium will vary by amount of benefits selected. These policies have exclusions and limitations; please call your agent or Humana for complete coverage details and costs.</p> <p>Policy Form Series MESM10 or state equivalent. FL – FLMESM10A, FLMESM10B, FLMESM10C, FLMESM10F, FLMESM10F(HD), FLMESM10K and FLMESM10L. ID – IDMESM10A, IDMESM10B, IDMESM10C, IDMESM10F, IDMESM10F(HD), IDMESM10K and IDMESM10L. NY – NYMESM10A, NYMESM10B, NYMESM10C, NYMESM10F, NYMESM10F(HD), NYMESM10K and NYMESM10L. TN – TNMESM10A, TNMESM10B, TNMESM10C, TNMESM10F, TNMESM10F(HD), TNMESM10K and TNMESM10L.</p> <p>For NY residents only: This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is [72]%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.</p> <p>IMPORTANT NOTICE — A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.</p>	<p>So get the book and see for yourself ... there's no obligation, and it's totally free ... That's [1-866-123-4507].</p>

NEWS

Front:

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

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

[Samantha A. Sample
123 Any Street
Anytown, USA 12345]

MAILED FROM ZIP CODE
19446

PRSRT STD
U.S. POSTAGE
PAID
HUMANA

IMPORTANT NEWS
about Medicare
Supplement insurance plans

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

Back:

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[10% Post-Consumer Material]

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

VALUABLE INFORMATION ENCLOSED

GHA04C9HH_M

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

LABEL

Front:

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

**MEDICARE
SUPPLEMENT
INSURANCE
PLAN OPTIONS**

Humana Inc.
PO Box 70209
Louisville, KY, 40270-0209



Samantha A. Sample
123 Any Street
Anytown, USA 12345

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

Back:

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[ 10% Post-Consumer Material]

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

GHA04CCHH_M

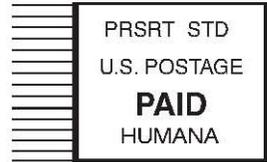
[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

As seen on TV

**Could
Humana
offer you a
better value
for your
Medicare
dollar?**

Humana Inc.
PO Box 70209
Louisville, KY, 40270-0209



Samantha A. Sample
123 Any Street
Anytown, USA 12345

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[ 10% Post-Consumer Material]

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

Please see inside for valuable resources
that may not be available
from other companies

GHA04IHH_M

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[Samantha A. Sample
123 Any Street
Any Town, USA 12345]

Dear <Samantha A. Sample:>

Could Humana offer you a better value for your Medicare dollar?

You owe it to yourself to find out.

Medicare Supplement insurance plans offer a variety of benefits and have different premiums.

That's why it pays to compare – and see which plan is right for you.

Humana offers you a FREE Guide, ***YOUR HEALTH.YOUR CHOICE. Choosing a Medicare Supplement Insurance Plan That's Right for You.*** It lets you know what to look for in any plan, no matter which company you choose.

We'll also be happy to answer your questions and discuss your specific needs right over the phone. Simply call Humana at [1-800-372-7304] and ask to speak to a licensed Medicare Supplement agent.

Call us now to see what we can do for you.

[Sincerely,



Patrick O'Toole, CSA
Vice President]

P.S. If you want extra value for your dollar, Humana could be the right company for you. Call [1-800-372-7304] today for your copy of ***YOUR HEALTH.YOUR CHOICE. Choosing a Medicare Supplement Insurance Plan That's Right for You.*** [Respond by [End of Month] for earliest possible coverage.]

As seen on TV
**Here's a quick,
and easy way
to find out**

- Humana offers competitive premiums for Medicare Supplement plans
- You can choose your own doctors, hospitals and specialists[†]
- You may get services[§] not included in other Medicare Supplement plans
- **Call today for your FREE Guide**
[1-800-372-7304]
[Monday – Friday,
8 a.m. to 8 p.m.]

[†]Physicians and hospitals must accept Medicare.

Get the facts – then make your decision

**YOUR HEALTH.
YOUR CHOICE.**

(Fulfillment book image)

Medicare Supplement plans offer you critical protection from the expenses Medicare doesn't cover. But not every plan has the same costs and benefits.

That's why choosing the right plan is so important.

YOUR HEALTH. YOUR CHOICE. Choosing a Medicare Supplement Insurance Plan That's Right for You is an informative guide that includes questions you should ask about any plan, no matter which company you choose.

Call today [1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]

IMPORTANT: Every Humana Medicare Supplement plan offers you:

Competitive Premiums

If you currently have a supplement plan from another company, Humana may be able to turn your monthly premiums into monthly *savings*.

Experienced Company

Humana works with more than [3.5] million Medicare members[‡] in all 50 states. We have the experience, strength and stability to be here for you now – and in the future.

Choice of Doctors

You have the freedom to choose your own doctors, hospitals and specialists[†] – with no referrals required. And you can get your medical care anywhere in the country, even while traveling.

Valuable Resources[§]

Humana gives you:

- Your own **MyHumana** Website that allows you to track your plan benefits and your health information.
- **HumanaFirst**[®]. A 24-hour nurse advice and assistance line you can call anytime.

[§]The resources described are not insurance and are not offered or guaranteed under our Medicare Supplement policies.

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 and you may be contacted by an agent. Calls will be answered by licensed Medicare Supplement agents. Medicare Supplement insurance is 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. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. 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. Policy form series MESM10 or state equivalent. [‡][April, 2009] Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report. [†]Physicians and hospitals must accept Medicare.



GHA04IIHH_M

Premiums that work for you • Benefits that work for you • A company that works for you

(Brochure cover)

“Do you have any questions about Medicare Supplement insurance plans?”

(Photo of woman in garden)



GHA04IJHH_M

(Inside panels)

Let Humana answer them – absolutely free and with no obligation

Choosing the Medicare Supplement plan that's right for you is an important decision. Please don't make it alone. Call Humana and get the answers you need.

“Can I choose my own doctors? (Photo of woman)”

Standard Medicare Supplement plans allow you to choose your own doctors, hospitals and specialists¹. You decide what's best for your care.

“Will I save money?” (Photo of man)”

Humana offers you competitive Medicare Supplement plan premiums. If you currently have a plan, call Humana and compare what you currently pay and what you may be able to save with Humana.

“Are there any extras not covered by Medicare?” (Photo of couple)”

Medicare Supplement plans offer you insurance against unexpected and unpredictable medical expenses that aren't covered by Medicare².

In addition, Humana Medicare Supplement plans offer access to some valuable resources³ – at no extra charge – to help you stay healthy and make the most of your life.

These include your own **MyHumana** Website to keep track of your plan benefits and health information. You'll also have access to our 24-hour nurse advice line called **HumanaFirst**[®] that gives you health information anytime of day or night.

We'll be happy to answer all your questions – [Monday – Friday, 8 a.m. to 8 p.m.]

Choosing a Medicare Supplement plan is easy – once you know your options.

A licensed Humana Medicare Supplement insurance agent will be happy to go over your specific situation with you, answer any questions, and help you select the plan that's right for you.

And once you become a member, Humana provides friendly customer service. If you need any kind of help using your plan, just pick up the phone and we'll provide the personalized guidance you need.

Call toll-free

[1-800-372-7304]

[Monday – Friday,

8 a.m. to 8 p.m.]

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 and you may be contacted by an agent. Calls will be answered by licensed Medicare Supplement insurance agents. Medicare Supplement insurance is 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. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. Policy form series MESM10 or state equivalent. ¹Physicians and hospitals must accept Medicare. ²Benefits 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. ³**The resources described are not insurance and are not offered or guaranteed under our Medicare Supplement policies.**

(Flap)

**YOUR HEALTH.
YOUR CHOICE.**

(Fulfillment book
image)

We'll send you our FREE Guide

When you call Humana, make sure to ask for our FREE Guide, ***YOUR HEALTH. YOUR CHOICE. Choosing a Medicare Supplement Insurance Plan That's Right for You.***

It will help you choose the plan that's best for you, and it provides more information on what you can expect from Humana.

[Call us toll-free
[1-800-372-7304]
TTY: 1-877-833-4486
[Monday – Friday
8 a.m. to 8 p.m.]]

(Back flap)

Ask how your current Medicare Supplement plan compares

If you currently have a Medicare Supplement plan, you'll learn what added features and resources you can get with Humana.

And if you haven't chosen a plan yet, you can get the information you need to make the decision that's right for you.

There's no cost or obligation for the call – and we'll be happy to answer any questions.

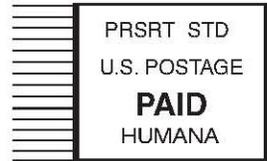
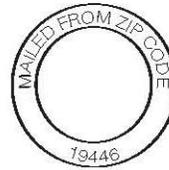
Call us toll-free
[1-800-372-7304]
TTY: 1-877-833-4486
[Monday – Friday
8 a.m. to 8 p.m.]



GHA04IJHH_M

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

Humana Inc.
PO Box 70209
Louisville, KY, 40270-0209



[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

Do you have the facts about your Medicare Supplement insurance plan options?

Samantha A. Sample
123 Any Street
Anytown, USA 12345

Would you like to know more?

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[10% Post-Consumer Material]

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

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

**Call our Medicare Supplement
information HOT LINE:**

[1-800-372-7304]

[Monday – Friday, 8 a.m. to 8 p.m.]

GHA04IPHH_M

HUMANA
Guidance when you need it most

[Samantha A. Sample
123 Any Street
Any Town, USA 12345]

Dear [Samantha A. Sample:]

Humana wants to make it easy for you to choose the Medicare Supplement insurance plan that's right for you.

That's why we have a Medicare Supplement information HOT LINE.

Call [1-800-372-7304] to speak to a licensed Medicare Supplement insurance agent who will answer all your questions – at no cost or obligation.

You'll find Humana offers competitive premiums and the experience, strength and stability to be here for you now – and in the future.

You can choose your own doctors, hospitals and specialists[†] – without a referral. And you may get valuable services not offered by other companies[§].

We'll also be happy to send you our FREE Guide, ***YOUR HEALTH.YOUR CHOICE. Choosing a Medicare Supplement Insurance Plan That's Right for You.*** It lets you know what to look for in any plan, no matter which company you choose.

We look forward to hearing from you and answering your questions. There's no cost to call our new Medicare Supplement information HOT LINE.

[Sincerely,



Patrick O'Toole, CSA
Vice President]

P.S. Remember; this FREE consultation comes with no obligation. Just call our Medicare Supplement information HOT LINE at [1-800-372-7304.] [***Respond by [End of Month] for earliest possible coverage.***]

[†]Physicians and hospitals must accept Medicare.

GHA04IQHH_M

**Call Humana now to
get the facts**

**And to make sure
you get the
benefits you want**

**[Image of call
center
representative]**

**Call our Medicare
Supplement
information HOT
LINE toll-free
at [1-800-372-7304]**

***YOUR HEALTH.
YOUR CHOICE.***

(Fulfillment book
image)

**Ask for a FREE
consultation and
our FREE Guide**

Do you have questions about Medicare Supplement plans?

Q. What does a Medicare Supplement plan cover?

A. Medicare Supplement plans are designed to cover some of the expenses that Medicare doesn't.

These may be costs that are above Medicare-approved amounts or deductibles for doctor's services, hospitalization, and outpatient care.

Q. Why should I consider a Humana Supplement plan?

A. There are many reasons – including resources offered by Humana.

These are fully described in our FREE Guide. Please ask for it when you call our Medicare Supplement information HOT LINE at the number below.

Q. How should I choose a Medicare Supplement plan?

A. You'll need to compare plans, costs and benefits. Medicare Supplement plans offer you a wide range of benefits. And different companies may charge different amounts for the same plan.

That's why it's so important to *ask Humana* – before you decide on any Medicare Supplement plan.

Call Humana's
Medicare Supplement information HOT LINE
toll-free at: [1-800-795-5194]
TTY: 1-877-833-4486
[Monday – Friday, 8 a.m. to 8 p.m.]
and we'll be happy to answer your questions.

§ **The resources described are not insurance and are not offered or guaranteed under our Medicare Supplement policies.**

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 and you may be contacted by an agent. Calls will be answered by licensed Medicare Supplement insurance agents. Medicare Supplement insurance is 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. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. 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. Policy form series MESM10 or state equivalent.

GHA04IQHH_M

Premiums that work for you • Benefits that work for you • A company that works for you

HUMANA
Guidance when you need it most

(Brochure cover):
“Ask Humana”

(Photo of man on telephone)



GHA04IRHH_M

(Inside panels)

Choosing the Medicare supplement insurance plan that's right for you is an important decision. Ask Humana and get the answers you need.

“Can I choose my own doctors?” (Photo of woman)

Standard Medicare Supplement plans allow you to choose your own doctors, hospitals and specialists¹. You decide what's best for your care.

“Will I save money?” (Photo of man)

Humana offers you competitive Medicare Supplement plan premiums. If you currently have a plan, call Humana and compare what you currently pay and what you may be able to save with Humana.

“Are there any extras not covered by Medicare?” (Photo of couple)

Humana Medicare Supplement plans offer you insurance against unexpected and unpredictable medical expenses that aren't covered by Medicare².

In addition, Humana Medicare Supplement plans come with some valuable resources³ – at no extra charge – to help you stay healthy and make the most of your life.

These include your own **MyHumana** Website to keep track of your plan benefits and health information. You'll also have access to our 24-hour nurse advice line called **HumanaFirst**[®] that gives you health information anytime of day or night.

We'll be happy to answer all your questions – [Monday – Friday, from 8 a.m. to 8 p.m.]

Choosing a Medicare Supplement plan is easy – once you know your options.

A licensed Humana Medicare Supplement insurance agent will be happy to go over your specific situation with you, answer any questions, and help you select the plan that's right for you. And once you become a policyholder, Humana provides friendly customer service. If you need any kind of help using your plan, just pick up the phone and we'll provide the personalized guidance you need.

Call toll-free

[1-800-372-7304]

[Monday – Friday

8 a.m. to 8 p.m.]

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 and you may be contacted by an agent. Calls will be answered by licensed Medicare Supplement insurance agents. Medicare Supplement insurance is 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. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. Policy form series MESM10 or state equivalent. ¹Physicians and hospitals must accept Medicare. ²Benefits 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. ³**The resources described are not insurance and are not offered or guaranteed under our Medicare Supplement policies.**

(Flap)

Ask how your current Medicare Supplement plan compares

If you currently have a Medicare Supplement plan, you'll learn what additional resources are available with Humana.

And if you haven't chosen a plan yet, you can get the information you need to make the decision that's right for you.

There's no cost or obligation for the call – and we'll be happy to answer any questions.

Call us toll-free

[1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday

8 a.m. to 8 p.m.]

(Back)

***YOUR HEALTH.
YOUR CHOICE.***

(Fulfillment book
image)

We'll send you our FREE Guide

When you call Humana, make sure to ask for our FREE Guide, ***YOUR HEALTH. YOUR CHOICE. Choosing a Medicare Supplement Insurance Plan That's Right for You.***

It will help you choose the plan that's best for you and provide more information on what you can expect from Humana.

Call us toll-free

[1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday

8 a.m. to 8 p.m.]

HUMANA
Guidance when you need it most

(Cover)

YOUR HEALTH. YOUR CHOICE.

(Photo of woman with misc. people in background)

**Choosing a Medicare Supplement Insurance Plan
That's Right for You**



GHA04J3HH_M

(Page 1)

Why millions of Americans have enrolled in a Medicare Supplement insurance plan

When the Medicare program was created back in the 1960s, it was intended to provide very basic coverage for medical expenses.

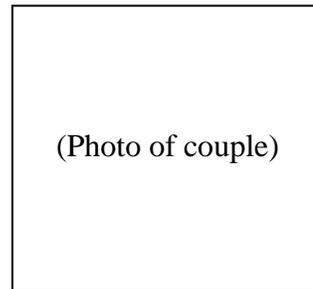
But it was never designed to pay 100%.

Today, the rising cost of healthcare has led millions of Medicare members to choose additional coverage – to pay for the expenses that Medicare *doesn't* include.

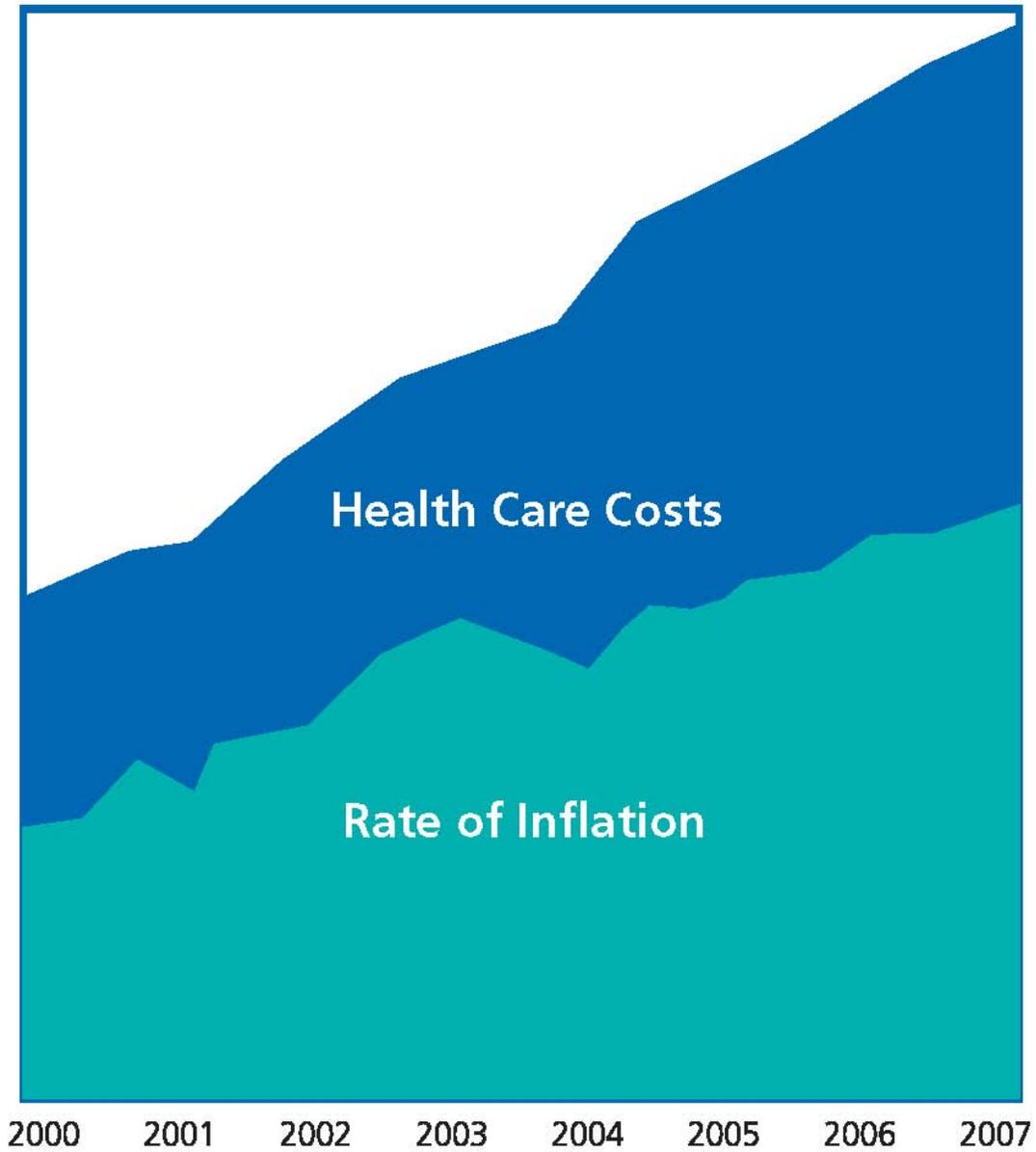
These Medicare Supplement plans are private insurance plans designed to help cover these extra expenses, which may be significant.

These additional expenses may include[†]:

- Costs above Medicare-approved amounts
- Deductibles for doctor's services
- Hospitalization
- Outpatient care
- Medical equipment for home health care
- Skilled nursing facility care



[†]Benefits vary by plan and the premium will vary with the amount of benefits selected.



Annual healthcare spending in the United States has been increasing two to five times the rate of inflation since 2000. Total spending was \$7,900 per person in 2007[‡].

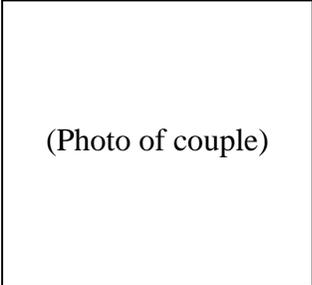
[‡]The Impact of Rising Health Care Costs
Report by The National Coalition on Health Care
October 2009

Medicare Supplement plans help you stay in control of your health and your health care costs

State government regulates all plans. By law, the basics from plan to plan are the same from every insurance company. These are:

- You have the freedom to choose your doctors – without worrying about being in a network[†].
- You don't need a referral to see a specialist[†].
- You can go to any hospital or health facility you choose[†].
- You can get your medical care anywhere in the country, even if you're traveling.

However, not all Medicare Supplement plans offer you access to the same services or the same monthly premiums. That's why it's so important to choose the company that's right for you.



(Photo of couple)

[†]Physicians and hospitals must accept Medicare.

How can you make sure you're getting the most from your plan?

You want to get the benefits and services you'll need.

You want to pay a competitive monthly premium.

You want to work with a stable and experienced company you can trust.

Humana works with more than [3.5] million Medicare members in all 50 states[‡] and has been in the health care industry for almost 50 years. We'll be happy to go over our plans with you and answer any questions.

Call us toll-free

[1-800-000-0000]

TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]

[or go to URL]

[‡][April, 2009] Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report.

(Page 5)

Here are some questions to consider

When you call Humana – or any other company that offers Medicare Supplement plans – there are some specific questions you may want to ask.

What benefits do you offer?

Your insurance company should offer you a selection of state-approved Medicare Supplement plans. Humana offers a wide variety of Medicare Supplement plans to help you find exactly what you want.

How competitive are your premiums?

Humana offers you *competitive* Medicare Supplement plan premiums. If you currently have a plan, call Humana and compare what you currently pay to what you may be able to save with Humana.

Can I continue to count on you?

Humana is an established national company dedicated to providing value and service. We've been doing it for almost 50 years. It's the kind of solid foundation you want in your insurance company.

What services do you offer?

In addition, our plans offer access to some valuable resources – at no extra charge – to help you stay healthy and make the most of your life.

Plus, Humana gives you these valuable resources:

MyHumana Health Centers

When you buy a Humana Medicare Supplement plan, you have 24-hour online access to information about preventive care, such as screenings, tests, and tips on how to reduce your risk of developing common health problems.

Senior Health Center

An all-in-one online resource for health information for seniors. It includes useful tools such as assessments, health libraries, quizzes, and calculators.

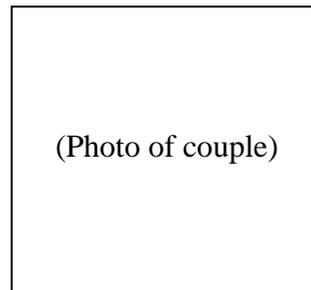
Condition Health Centers

MyHumana Online Condition Centers help you or a loved one get information about how to prevent, treat, and manage a variety of conditions.

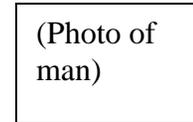
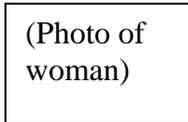
24-hour Nurse Advice and Assistance

HumanaFirst[®] is our 24-hour nurse advice line that you can call anytime to get answers to basic questions, and help determine whether you need to see a doctor.

†The resources described are not insurance and are not offered or guaranteed under our Medicare Supplement policies.



Which Humana Medicare Supplement Insurance plan is right for you?



	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 3 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	✓	✓	✓	✓	50%	75%
Out-of-pocket annual limit‡					[\$4,620]	[\$2,310]

✓ = included in plan

It can be a little confusing...

With so many plans and options to choose from, it really helps to have a friendly, knowledgeable person talk you through it. And there's no cost or obligation when you call Humana. How good is your health? How much do you use medical services now – or think you will in the future? How much can you budget? A licensed Humana Medicare Supplement insurance agent can walk you through your options and help you reach the right choice for your situation.

Call us toll-free

[1-800-000-0000], TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]

[or go to URL]

*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.

‡Amounts based on [2009] Medicare deductibles, coinsurance and limits.

Important facts to keep in mind

- When you purchase Medicare Supplement insurance, you don't replace or cancel your Medicare membership. You keep have all your Medicare rights and protections.
- You and your spouse must buy separate Medicare Supplement plans. Every plan is designed to cover your individual healthcare costs.
- Your Medicare Supplement plan is designed to work seamlessly with Medicare. Medicare will pay its share of your healthcare costs, then your Medicare Supplement plan pays its share.
- Your Medicare Supplement plan involves no paperwork, in most cases. Your doctor or hospital will usually file everything for you.
- Your Medicare Supplement plan is also guaranteed renewable, which means the company can only cancel your coverage for non-payment of premium or misrepresentation.

(Page 10)

Call Humana now for a FREE consultation

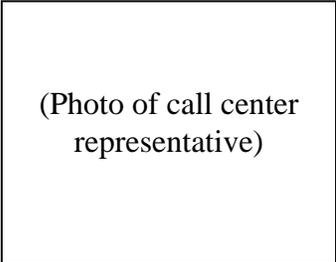
When you add up all the coverage, the services, the competitive premiums and Humana's long experience and stability – you'll agree Humana Medicare Supplement plans are an excellent choice.

It's easy to find out more. Just pick up the phone and call.

Humana's knowledgeable, licensed Medicare Supplement insurance agents will answer any of your questions and help you choose the Humana Medicare Supplement plan that's right for you.

Medicare Supplement plan coverage is too important to put off – so please call as soon as possible.

**Call us toll-free
[1-800-000-0000]
TTY: 1-877-833-4486
[Monday – Friday, 8 a.m. to 8 p.m.]
[or go to URL]**



(Photo of call center representative)

(Back cover)

[Humana logo]

[<Samantha A. Sample>
<123 Any Street>
<Anytown, USA 12345>]

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 and you may be contacted by an agent. Calls will be answered by licensed Medicare Supplement insurance agents. Medicare Supplement insurance is 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. 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 limitations of 90 days may apply for conditions for which medical advice was given or treatment was recommended by a physician within six-months prior to your effective date. Your policy will terminate on the date you request, the policy renewal date if premium is not paid by the end of the grace period, or on the date of death. Your policy will terminate on your effective date if there is fraudulent information on your application. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent.

GHA04J3HH_M

Client: Humana
 Project: Supp Short Form – 60 seconds
 Date: July 21, 2009
 Version: 4.1

	VIDEO	AUDIO	
1	<p>SAM AND KEN IN THE STUDIO ENVIRONMENT, STANDING NEAR THE DEMONSTRATION TABLE.</p> <p>[GRAPHIC:] Right Medicare health plan? Saving money? Reliable company?</p> <p>[DISCLAIMER:] This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent.</p>	<p>SAM: Do you have the right Medicare health plan? Are you saving money? And are you with a company you can rely on?</p>	:07
2	<p>KEN ON CAMERA [GRAPHIC:] Humana Medicare Supplement insurance plan</p> <p>[DISCLAIMER:] Medicare Supplement Insurance Plans issued by Humana: Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Health Benefit Plan of Louisiana, Inc., Humana Health Insurance Company of Florida, Inc., or Humana Insurance Company of New York.</p>	<p>SAM: The answer to your questions could be a Medicare Supplement insurance plan from Humana ... with the benefits and savings you want.</p>	:08
3	<p>SAM HOLDS UP BOOKLET</p> <p>[LOWER THIRD SUPER:] [1-800-372-0175]</p> <p>[DISCLAIMER:] Calls are answered by licensed Medicare Supplement insurance agents. Alternate materials may be provided.</p>	<p>SAM: You can get all the facts in this free booklet ... <i>Making Medicare Supplement Insurance Work for You</i> ... and it's yours just by calling [1-800-372-0175]</p>	:11

<p>4</p>	<p>KEN ON CAMERA</p> <p>[GRAPHIC:] Competitive premium Peace of mind 20 years helping people</p> <p>[LOWER THIRD SUPER:] [1-800-372-0175]</p> <p>[DISCLAIMER:] 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.</p>	<p>KEN: For a competitive monthly premium you get peace of mind, knowing many of your medical costs will be covered ... all from a company that's been helping people with Medicare for more than 20 years.</p>	<p>:10</p>
<p>5</p>	<p>KEN ON CAMERA</p> <p>[GRAPHIC:] Freedom to choose</p> <p>[LOWER THIRD SUPER:] [1-800-372-0175]</p> <p>[DISCLAIMER:] Physicians and hospitals must accept Medicare patients.</p>	<p>KEN: And with a Medicare supplement plan, like that offered by Humana, you always have the freedom to go to any doctor, specialist or hospital.</p>	<p>:08</p>

<p>6</p>	<p>FULL SCREEN GRAPHICS</p> <p>HUMANA [LOGO] [Fulfillment Book Cover]</p> <p>Free Booklet Call now!</p> <p>[SUPER:] [1-800-372-0175] TTY: 1-877-833-4486</p> <p>[DISCLAIMER:] Not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states to those under 65 due to disability. Policy Form Series MESM10 or state equivalent. FL – FLMESM10A, FLMESM10B, FLMESM10C, FLMESM10F, FLMESM10F(HD), FLMESM10K and FLMESM10L. ID – IDMESM10A, IDMESM10B, IDMESM10C, IDMESM10F, IDMESM10F(HD), IDMESM10K and IDMESM10L. NY – NYMESM10A, NYMESM10B, NYMESM10C, NYMESM10F, NYMESM10F(HD), NYMESM10K and NYMESM10L. TN – TNMESM10A, TNMESM10B, TNMESM10C, TNMESM10F, TNMESM10F(HD), TNMESM10K and TNMESM10L.</p> <p>NY Residents only: This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is [72%]. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. IMPORTANT NOTICE — A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.</p> <p>GHA05T0HH_M.N</p>	<p>SAM: The booklet is free and there's no obligation, so call now ... [1-800-372-0175]. That's [1-800-372-0175].</p>	<p>:13</p>
-----------------	---	--	-------------------

(ALL TYPE – NO GRAPHICS)

(Front)

**This is a solicitation of Medicare Supplement insurance
and you may be contacted by a licensed agent.**

Important Information About
**Humana's Medicare
Supplement Insurance Plans**

Medicare Parts A & B do not cover all your medical expenses.

That's why many Americans have chosen a Medicare Supplement insurance plan.

Join them today and help protect yourself from out-of-pocket expenses.

GHA07C6HH_M

(BACK)

Call now for our free guide.

***YOUR HEALTH.
YOUR CHOICE.***

(Fulfillment book
image)

This guide will help you choose the Humana Medicare Supplement insurance plan that's right for you and provide more information on what you can expect from Humana.

Call [1-800-000-0000]

TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]

Humana (logo w/tag)

Insured by Humana Insurance Company (Kentucky – Humana Insurance Company of Kentucky, Louisiana – Humana Health Benefit Plan of Louisiana, Inc.). **Not connected with or endorsed by the U.S. government or the federal Medicare program.** Medicare Supplement insurance is available to those enrolled in Medicare Parts A and B due to age and in some states those under the age of 65 due to disability. Coverage is limited to Medicare-eligible expenses. These policies have exclusions and limitations; please contact your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent.

GHA07C6HH_M

Seven Things Every Medicare Supplement Should Have

(GRAPHIC: PHOTO OF GRANDPARENTS WITH GRANDDAUGHTER)

(PG. 2)

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

What could be easier, or more affordable, than having your medical coverage with a trusted company. And it's not just any medical coverage. As you'll read in this booklet, Medicare Supplement insurance plans like those from Humana offer all the freedom, all the additional 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.

If you **DO NOT HAVE** a Medicare Supplement plan
Begin on page 3.

You'll learn how supplements work and what supplements cover.

If you **CURRENTLY HAVE** a Medicare Supplement plan
You can 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 services plus competitive premiums. Use the handy chart on page 14 to compare Humana's premiums to any other plan's.

(GRAPHIC: PHOTO OF GRANDPARENTS WITH GRANDDAUGHTER)

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. 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[†].

(GRAPHIC:
PHOTO OF MAN)

**Day 1 through 60 in the hospital:
You are responsible for [\$1,100].**

**Days 61 through 90 in the hospital:
You pay [\$275] per day.**

**Days 91 through 150 in the hospital:
You pay [\$550] per day.**

Your Medicare Part B helps pay doctors' services and outpatient care, but Part B still has a [\$155] deductible you have to pay before your Medicare benefits begin.

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

Medicare supplement plans are designed to help with these costs.

Supplement plans are designed to pay many of the costs Medicare does not cover. For example, the very popular supplement Plan F covers all hospital expenses. Even if you need more than 60 days of hospital care, you would pay nothing[‡].

Medicare supplement plans offer you insurance against unexpected and unpredictable medical expenses. For a competitive monthly premium, you can get the peace-of-mind that comes from knowing many of your medical costs may be covered.

[†]Based on [2010] Medicare deductibles, coinsurance and limits. [‡]Subject to lifetime maximum of 365 days after Medicare lifetime reserve days.

Critical protection from the costs Medicare doesn't cover.

The chart below shows what you would pay for many common medical expenses. This chart uses the popular supplement Plan F for comparison. As you easily can see, Plan F provides coverage for the costs 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 F
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 	[\$1,100] (This is your Part A deductible.) [\$275] per day [\$550] per day [All costs] [All costs]	\$0 \$0 \$0 \$0 [†] All costs
Skilled Nursing Facility Care[‡] First 20 days Days 21-100 Days 101 and after	[\$0] [\$137.50] per day [All costs]	\$0 \$0 All costs
Medical Expenses Physician services, outpatient services, physical and speech therapy, diagnostic tests	You pay first [\$155] (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 [\$155] (your Part B deductible) then 20% of all further costs.	\$0 \$0

In addition to Plan F, Humana also offers Plans A, B, C, High Deductible F, K and L. ¹Amounts based on [2010] Medicare deductibles, coinsurance and limits. [†]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. Limitations, including benefit period requirements, may apply.

(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 standard 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's" overall health, age and where you live. Premiums or rates may increase for other reasons such as an increase applicable to all persons covered under this type of policy or certificate in this state, 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 premiums or material misrepresentation.

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 accept Medicare patients.

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 F from one company will provide the same core medical coverage as a Plan F from any other.

The difference is in the 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 of plans offered by Humana to help you select the right Medicare supplement plan.

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

(GRAPHIC:
PHOTO OF MAN & WOMAN
PHOTO OF WOMAN
PHOTO OF GRANDMOTHER
WITH GRANDDAUGHTER)

	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 3 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	✓	✓	✓	✓	50%	75%
Out-of-pocket annual limit [†]					[\$4,620]	[\$2,310]

✓ = included in plan

Need help deciding? Call and speak with a Humana licensed insurance agent [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 Medicare Supplement insurance agent 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]

*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. Based on [2010] Medicare limits.

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 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 more 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 supplement is very similar to a Plan C, except it covers any Medicare-eligible costs in excess of Medicare-approved amounts. You likely will have no costs or deductibles of any kind 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 supplement plan should have.

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 to help you find exactly what you want.

Humana has it!

2: Competitive premiums.

Humana is very pleased to offer competitive premiums for Medicare supplement plans. If you are shopping around to enroll in a supplement plan for the first time, or if you currently have a supplement plan with another carrier, a quick phone call to Humana [or a visit to our Website] could turn into monthly savings for you.

Humana has it!

3: Friendly 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 policyholders and providing the personalized guidance you need.

Humana has it!

(PG. 10)

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 [3.5] 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. Humana is an established national company with more than [28,000[‡]] 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. [‡]Humana Talent Performance Report

(PG. 11)

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 F from Humana will deliver the same basic coverage as a Plan F from any other company. But there are two important ways companies can make their plans stand out from the rest:

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

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

The following programs are not insurance and are not offered or guaranteed under our Medicare Supplement policies.

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
- Policyholder-only access to one-on-one health and wellness learning through local classes

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]

(GRAPHIC: PHOTO
OF COUPLE)

(PG. 12)

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 access to *HumanaFirst*®

- This nurse advice line is a toll-free, 24-hour health information line.
- Call anytime, day or night, to speak with a registered nurse about illnesses or injuries.
- Get information to help determine whether to manage your care at home or see a medical professional.

Humana has it!

(Pg. 13)

NUMBER 6: Convenience.

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 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 [3.5[†]] 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!

[†]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. 14)

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

This price chart is for the popular supplement Plan F for the [state of California]. [Plans are also available for age 85 and up – please call [or go online] for details.] [You can call [or go online] and answer a few simple questions to determine which premium, “Preferred” or “Standard”, applies to you.]

Age	Gender	Preferred	Standard
65	Male	\$198 / \$169 / \$141	\$295 / \$252 / \$210
65	Female	\$187 / \$160 / \$133	\$279 / \$238 / \$198
66-67	Male	\$156 / \$133 / \$111	\$232 / \$198 / \$165
66-67	Female	\$146 / \$125 / \$104	\$218 / \$186 / \$155
68-69	Male	\$174 / \$149 / \$124	\$259 / \$221 / \$185
68-69	Female	\$165 / \$141 / \$118	\$245 / \$209 / \$175
70-74	Unisex	\$183 / \$157 / \$131	\$273 / \$233 / \$194
75-79	Unisex	\$211 / \$180 / \$150	\$314 / \$268 / \$224
80-84	Unisex	\$233 / \$199 / \$166	\$348 / \$297 / \$247

(Pg. 15)

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

When you add up all the coverage, the additional 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 Medicare Supplement insurance agents will answer any of your questions 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]

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

[or go online to URL.com anytime]

(GRAPHIC: PHOTO
OF WOMAN)

(BACK COVER)



Humana (logo)

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Calls will be answered by Medicare Supplement insurance agents. Medicare Supplement insurance is 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. Policy form series MESM10 or state equivalent. 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 limitations of 90 days may apply for conditions for which medical advice was given or treatment was recommended by a physician within six-months prior to your effective date. Your policy will terminate on the date you request, the policy renewal date if premium is not paid by the end of the grace period, or on the date of death. Your policy will terminate on your effective date if there is fraudulent information on your application. [To discontinue receipt of non-Prescription Drug Plan benefit material, please call [1-800-000-0000].]

GN_22090_M

Making Medicare Supplement Insurance Work for You

Fact-Filled Guide

GN_22090_M.T

Humana (logo)

(PG. 2)

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

What could be easier, or more affordable, than having your medical coverage with a trusted company. And it's not just any medical coverage. As you'll read in this booklet, Medicare Supplement insurance plans like those from Humana offer all the freedom, all the additional 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.

If you **DO NOT HAVE** a Medicare Supplement plan
Begin on page 3.

You'll learn how supplements work and what supplements cover.

If you **CURRENTLY HAVE** a Medicare Supplement plan
You can 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 services plus competitive premiums. Use the handy chart on page 14 to compare Humana's premiums to any other plan's.

(GRAPHIC: PHOTO OF GRANDPARENTS WITH GRANDDAUGHTER)

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. 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[†].

(GRAPHIC:
PHOTO OF MAN)

**Day 1 through 60 in the hospital:
You are responsible for [\$1,100].**

**Days 61 through 90 in the hospital:
You pay [\$275] per day.**

**Days 91 through 150 in the hospital:
You pay [\$550] per day.**

Your Medicare Part B helps pay doctors' services and outpatient care, but Part B still has a [\$155] deductible you have to pay before your Medicare benefits begin.

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

Medicare supplement plans are designed to help with these costs.

Supplement plans are designed to pay many of the costs Medicare does not cover. For example, the very popular supplement Plan F covers all hospital expenses. Even if you need more than 60 days of hospital care, you would pay nothing[‡].

Medicare supplement plans offer you insurance against unexpected and unpredictable medical expenses. For a competitive monthly premium, you can get the peace-of-mind that comes from knowing many of your medical costs may be covered.

[†]Based on [2010] Medicare deductibles, coinsurance and limits. [‡]Subject to lifetime maximum of 365 days after Medicare lifetime reserve days.

Critical protection from the costs Medicare doesn't cover.

The chart below shows what you would pay for many common medical expenses. This chart uses the popular supplement Plan F for comparison. As you easily can see, Plan F provides coverage for the costs 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 Medicare ¹	What you pay with Plan F
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 	[\$1,100] (This is your Part A deductible.) [\$275] per day [\$550] per day [All costs] [All costs]	\$0 \$0 \$0 \$0 [†] All costs
Skilled Nursing Facility Care[‡] First 20 days Days 21-100 Days 101 and after	[\$0] [\$137.50] per day [All costs]	\$0 \$0 All costs
Medical Expenses Physician services, outpatient services, physical and speech therapy, diagnostic tests	You pay first [\$155] (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 [\$155] (your Part B deductible) then 20% of all further costs.	\$0 \$0

In addition to Plan F, Humana also offers Plans A, B, C, High Deductible F, K and L. ¹Amounts based on [2010] Medicare deductibles, coinsurance and limits. [†]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. Limitations, including benefit period requirements, may apply.

(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 standard 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's" overall health, age and where you live. Premiums or rates may increase for other reasons such as an increase applicable to all persons covered under this type of policy or certificate in this state, 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 premiums or material misrepresentation.

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 accept Medicare patients.

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 F from one company will provide the same core medical coverage as a Plan F from any other.

The difference is in the 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 of plans offered by Humana to help you select the right Medicare supplement plan.

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

(GRAPHIC:
PHOTO OF MAN & WOMAN
PHOTO OF WOMAN
PHOTO OF GRANDMOTHER
WITH GRANDDAUGHTER)

	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 3 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	✓	✓	✓	✓	50%	75%
Out-of-pocket annual limit [†]					[\$4,620]	[\$2,310]

✓ = included in plan

Need help deciding? Call and speak with a Humana licensed insurance agent [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 Medicare Supplement insurance agent 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]

*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. Based on [2010] Medicare limits.

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 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 more 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 supplement is very similar to a Plan C, except it covers any Medicare-eligible costs in excess of Medicare-approved amounts. You likely will have no costs or deductibles of any kind 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 supplement plan should have.

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 to help you find exactly what you want.

Humana has it!

2: Competitive premiums.

Humana is very pleased to offer competitive premiums for Medicare supplement plans. If you are shopping around to enroll in a supplement plan for the first time, or if you currently have a supplement plan with another carrier, a quick phone call to Humana [or a visit to our Website] could turn into monthly savings for you.

Humana has it!

3: Friendly 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 policyholders and providing the personalized guidance you need.

Humana has it!

(PG. 10)

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 [3.5] 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. Humana is an established national company with more than [28,000[‡]] 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. [‡]Humana Talent Performance Report

(PG. 11)

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 F from Humana will deliver the same basic coverage as a Plan F from any other company. But there are two important ways companies can make their plans stand out from the rest:

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

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

The following programs are not insurance and are not offered or guaranteed under our Medicare Supplement policies.

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
- Policyholder-only access to one-on-one health and wellness learning through local classes

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]

(GRAPHIC: PHOTO
OF COUPLE)

(PG. 12)

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 access to HumanaFirst®

- This nurse advice line is a toll-free, 24-hour health information line.
- Call anytime, day or night, to speak with a registered nurse about illnesses or injuries.
- Get information to help determine whether to manage your care at home or see a medical professional.

Humana has it!

(Pg. 13)

NUMBER 6: Convenience.

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 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 [3.5[†]] 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!

[†]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. 14)

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

This price chart is for the popular supplement Plan F for the [state of California]. [Plans are also available for age 85 and up – please call [or go online] for details.] [You can call [or go online] and answer a few simple questions to determine which premium, “Preferred” or “Standard”, applies to you.]

Age	Gender	Preferred	Standard
65	Male	\$198 / \$169 / \$141	\$295 / \$252 / \$210
65	Female	\$187 / \$160 / \$133	\$279 / \$238 / \$198
66-67	Male	\$156 / \$133 / \$111	\$232 / \$198 / \$165
66-67	Female	\$146 / \$125 / \$104	\$218 / \$186 / \$155
68-69	Male	\$174 / \$149 / \$124	\$259 / \$221 / \$185
68-69	Female	\$165 / \$141 / \$118	\$245 / \$209 / \$175
70-74	Unisex	\$183 / \$157 / \$131	\$273 / \$233 / \$194
75-79	Unisex	\$211 / \$180 / \$150	\$314 / \$268 / \$224
80-84	Unisex	\$233 / \$199 / \$166	\$348 / \$297 / \$247

(Pg. 15)

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

When you add up all the coverage, the additional 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 Medicare Supplement insurance agents will answer any of your questions 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]

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

[or go online to URL.com anytime]

(GRAPHIC: PHOTO
OF WOMAN)

(BACK COVER)



Humana (logo)

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Calls will be answered by Medicare Supplement insurance agents. Medicare Supplement insurance is 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. Policy form series MESM10 or state equivalent. 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 limitations of 90 days may apply for conditions for which medical advice was given or treatment was recommended by a physician within six-months prior to your effective date. Your policy will terminate on the date you request, the policy renewal date if premium is not paid by the end of the grace period, or on the date of death. Your policy will terminate on your effective date if there is fraudulent information on your application. [To discontinue receipt of non-Prescription Drug Plan benefit material, please call [1-800-000-0000].]

GN_22090_M.T

ENVELOPE – Standard #10 Size

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]	<p>IMPORTANT INFORMATION for Humana Members</p> <p>Humana Inc. P O Box 70209 Louisville, KY 40270-0209</p> <div data-bbox="857 382 1289 693" style="border: 1px solid black; background-color: yellow; padding: 10px;"><ul style="list-style-type: none"><input checked="" type="checkbox"/> Service<input checked="" type="checkbox"/> Savings<input checked="" type="checkbox"/> Valuable Extras<p style="text-align: center;">Look inside!</p></div>	[TO OPEN - FOLD AND TEAR ON DOTTED LINE]
--	--	--

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]	<p style="text-align: center;">Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program.</p> <p style="text-align: center;"> 10% Post-Consumer Material</p> <p>GN_22103_M</p>	[TO OPEN - FOLD AND TEAR ON DOTTED LINE]
--	---	--

(Side One)

**HAVE A MEDICARE SUPPLEMENT
INSURANCE PLAN?
READ THIS SIDE**

Ask yourself these important questions about your current plan.

- *Are you enjoying extra services that enhance your active lifestyle?*
- *Are you getting the kind of service you really want?*
- *Are you happy with the premiums you are paying?*

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 you too can discover how to get more and pay less.

Call [1-888-123-4567]

[8 a.m. to 8 p.m., seven days a week.]

[or go online to URL.com anytime]

DON’T have a Medicare supplement?

Please read OTHER SIDE.

(Side Two)

**DON'T HAVE A MEDICARE
SUPPLEMENT INSURANCE PLAN?
READ THIS SIDE**

A 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[†].**

Take a minute right now to call Humana [or go online]. We'll send you a FREE copy of [*INSERT FULFILLMENT BOOK TITLE*] so you can really look at all the facts.

Call [1-888-123-4567]

[8 a.m. to 8 p.m., seven days a week.]

[or go online to URL.com anytime]

Have a Medicare supplement?

Please read OTHER SIDE.

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Calls will be answered by Medicare Supplement insurance agents. 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 65 disabled Medicare recipients. 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. Policy form series MESM10 or state equivalent. [†]Physicians and hospitals must accept Medicare patients. [To discontinue receipt of non-Prescription Drug Plan benefit material, please call [1-800-000-0000].]

GN_22105_M

The THREE THINGS you want most from 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

(GRAPHIC: PHOTO OF GROUP OF SENIORS)

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

Dear [Ashleigh Bills]:

With something as important as your healthcare, you want to be with a company you know is going to take good care of you. As a Humana member, we hope you've come to rely on us for excellent service and money-saving value. Now you can take that trusted coverage one step further. Now you can add a Humana Medicare Supplement insurance plan and be covered for doctor visits, prescriptions, tests, hospital stays, outpatient procedures... and much more.

Humana is offering competitive premiums for Medicare supplement plans. As you probably already know, Humana is committed to providing competitive, affordable premiums for its policyholders. Call [1-888-123-4567] [or go online to URL.com] to learn more.

And you get even more services and extras to help you enjoy a fuller, healthier life[†].

- You'll enjoy **Humana Active Outlook[®]**, our exclusive lifestyle enrichment program full of great tips on active, healthy living.
- You have access to a toll-free, 24-hour health information nurse advice line.
- You get discounts and money-saving offers on vision care and other products and services to help you stay healthy.

[†]**The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement policy.**

Learn all about these policyholder 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 freedom when it comes to your healthcare choices, and a Medicare Supplement plan gives it to you. You can go to any doctor, hospital or specialist you choose that accepts Medicare patients, with no referrals and no networks to worry about. You'll get the full story in [INSERT FULFILLMENT BOOK TITLE], yours free just for calling [or going online].

Your healthcare dollar has never been worth more. As a Humana member, you already know our plans are designed to save you money every step of the way. With Medicare Supplement Plan F, you may 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 examples¹:

If you go to the hospital² **you pay \$0**
(more savings on other side)

(GRAPHIC: IMAGE OF FULFILLMENT BOOK)

Call [or go online] for your FREE booklet about this value-packed plan: [1-877-123-4567] [URL.com]

If you go to the doctor³ **you pay \$0**
If you need outpatient treatment **you pay \$0**
If you go to a skilled nursing facility⁴ **you pay \$0**

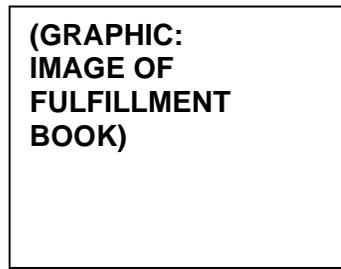
¹In addition to Plan F, Humana also offers Plans A, B, C, High Deductible F, K and L. ²Subject to lifetime maximum of 365 days after Medicare lifetime reserve days. ³Does not include preventive care. ⁴You must meet Medicare's requirements. Coverage is limited to 100 days.

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

Get all your health coverage from one company! When you add a Humana Medicare Supplement plan to your current Humana coverage, your life gets simpler. You get answers to your questions from one experienced company you already know and trust. You can be confident you're getting everything you need just by calling one convenient number. And you can call [or go online] right now to learn more about this valuable coverage.

Compare Humana for price, value and service. Even if you already have a Medicare supplement with another company, chances are you may not be getting the total package of services and competitive premiums that Humana offers. And since you're already a Humana member, going with a single company for all your Medicare insurance makes even more sense.

If you do just one thing this year to upgrade your Medicare coverage, call [or go online] now and get your free copy of [INSERT FULFILLMENT BOOK TITLE]. Make sure you're getting all the coverage, all the value, and all the savings you deserve. Call [1-888-123-4567]. Licensed Medicare Supplement insurance agents 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].



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, stick with the company you know. Call [1-877-123-4567] [or go online to URL.com] today for your free copy of [INSERT FULFILLMENT BOOK TITLE] and get all the details.

[P.P.S. Respond by [End of Month] for earliest possible coverage.]

HUMANA Logo

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Calls will be answered by Medicare Supplement insurance agents. 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 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. 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. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent. To discontinue receipt of non-Prescription Drug Plan benefit material, please call [1-800-000-0000].

More for Your Healthcare Dollar

Humana Medicare Supplement Insurance Plans

More Control...More Freedom...More Value...More Convenience

(GRAPHIC: PHOTO OF A COUPLE WITH A SALES REPRESENTATIVE)

GN_22253_M

(INSIDE 3-PANEL SPREAD)

It doesn't get any easier!

Purchasing 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?

(GRAPHIC: PHOTO OF A WOMAN WITH BINOCULARS)

The coverage you expect

With Humana's very popular Plan F¹, you're covered, although some limitations may 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 Medicare Supplement plan respects your right to choose[†]:

- 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 F covers just about every medical expense:

- You pay nothing when you visit the doctor²
- You pay nothing when you go to the hospital
- All Medicare deductibles are covered³
- You pay nothing for skilled nursing care⁴, although some limitations may apply.
- You may save money every month with our competitive plan premiums.

[†]Physicians and hospitals must accept Medicare patients.



10% Post-Consumer Material

The extra value you deserve

- **Humana Active Outlook®** Program – tips and helpful information for your active, healthy lifestyle[‡]
- Your own *MyHumana* web page
- A 24-hour nurse advice line
- Discounts on products and services you use every day[‡]

[‡]The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement policy.

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 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]
[URL.com]

(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 if you're like many people with only Medicare, you're discovering that a lot of medical expenses come out of your own pocket.

Humana has you covered!

Humana has grown to become the [second largest] Medicare insurer in the U.S., serving [3.5] million members⁵. It's the kind of solid, experienced company you want. And our low premium is exactly what you need!

Call [or go online] now for complete details – [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 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. This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Calls will be answered by Medicare Supplement insurance agents. 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 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. 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. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent. ¹In addition to Plan F, Humana also offers Plans A, B, C, High Deductible F, K and L. ²Does not include preventive care. ³Subject to lifetime maximum of 365 days after Medicare lifetime reserve days. ⁴You must meet Medicare's requirements. Coverage is limited to 100 days. ⁵Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report. [To discontinue receipt of non-Prescription Drug Plan benefit material, please call [1-800-000-0000].]

GN_22253_M

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

IMPORTANT NOTICE:
**Make sure you're getting everything you want
from your Medicare coverage.**

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

Valuable information enclosed

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

Look inside!

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

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

 10% Post-Consumer Material

GN_22304_M

[TO OPEN - FOLD AND TEAR ON DOTTED LINE]

The THREE THINGS you want most from 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

(GRAPHIC: PHOTO OF GROUP OF SENIORS)

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

Dear [Ashleigh Bills]:

With something as important as your healthcare, you want to be with a company you know is going to take good care of you. Humana is now the [second-largest] Medicare insurance company in America, serving over [3.5] million members[†]. Drawing on more than [40] years of experience, we've built a solid reputation delivering excellent service and money-saving value for our policyholders.

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. Call [or go online to URL.com] [1-888-123-4567] to learn more.

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

- You'll enjoy **Humana Active Outlook[®]**, our exclusive lifestyle enrichment program full of great tips on active, healthy living.
- You have access to a toll-free, 24-hour health information nurse advice line.
- You get discounts and money-saving offers on vision care and other products and services to help you stay healthy.

[‡]The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement policy.

Learn all about these policyholder 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 Medicare Supplement plan gives you that freedom. You can go to any doctor, hospital or specialist you choose that accepts Medicare patients, with no referrals and no networks to worry about. You'll get the full story in [*INSERT FULFILLMENT BOOK TITLE*], yours free just for calling [or going online].

Your healthcare dollar has never been worth more. With Medicare Supplement Plan F, 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 examples¹:

- If you go to the hospital² **you pay \$0**
- If you go to the doctor³ **you pay \$0**

(more savings on other side)

[†]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.

(GRAPHIC: IMAGE OF FULFILLMENT BOOK)

Call [or go online] for your FREE booklet about this value-packed plan: [1-877-123-4567] [URL.com]

If you need outpatient treatment..... **you pay \$0**
If you go to a skilled nursing facility⁴..... **you pay \$0**

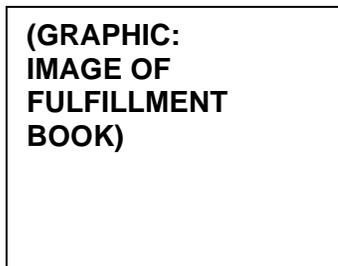
¹In addition to Plan F, Humana also offers Plans A, B, C, High Deductible F, K and L. ²Subject to lifetime maximum of 365 days after Medicare lifetime reserve days. ³Does not include preventive care. ⁴You must meet Medicare's requirements. Coverage is limited to 100 days.

You get all of this coverage for a monthly premium that may surprise you. You can call [or go online] right now for a premium quote or 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 in 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.

Compare Humana for price, value and service. Even if you already have a Medicare supplement with another company, chances are may not be getting the total package of services and competitive premiums that Humana offers.

If you do just one thing this year to upgrade your Medicare coverage, call [or go online] now and get your free copy of [INSERT FULFILLMENTBOOK TITLE]. Make sure you're getting all the coverage, all the value, and all the savings you deserve. Call [1-888-123-4567]. Licensed Medicare Supplement insurance agents 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].



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 to URL.com] today for your copy of [INSERT FULFILLMENT BOOK TITLE] and get all the details.

[P.P.S. Respond by [End of Month] for earliest possible coverage.]

HUMANA Logo

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Calls will be answered by Medicare Supplement insurance agents. 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 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. 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. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent.