

SERFF Tracking Number: HUMA-126572008 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 45355
 Company Tracking Number: AR-05-2010
 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 CUNA Age-In/AR-05-2010

Filing at a Glance

Company: Humana Insurance Company
 Product Name: 2010 Individual Medicare Supplement Plans
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 Sub-TOI: MS08I.001 Plan A 2010
 Filing Type: Advertisement

SERFF Tr Num: HUMA-126572008 State: Arkansas
 SERFF Status: Closed-Filed-Closed
 Co Tr Num: AR-05-2010
 Authors: Michele Zabel, Dennis Cowart, Paula Williamson, Adrianna Maki
 Date Submitted: 04/05/2010

State Tr Num: 45355
 State Status: Filed-Closed
 Reviewer(s): Stephanie Fowler
 Disposition Date: 04/09/2010
 Disposition Status: Filed-Closed
 Implementation Date:

Implementation Date Requested: On Approval
 State Filing Description:

General Information

Project Name: 2010 CUNA Age-In
 Project Number: AR-05-2010
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: Resubmission
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 04/09/2010
 Created By: Adrianna Maki
 Corresponding Filing Tracking Number: AR-05-2010
 Filing Description:
 Humana Insurance Company
 NAIC: 119,73288
 FEIN: 39-1263473

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Previous Filing Number: HUMA-126570976
 Overall Rate Impact:
 Filing Status Changed: 04/09/2010
 Deemer Date:
 Submitted By: Adrianna Maki

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

SERFF Tracking Number: HUMA-126572008 State: Arkansas
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Medicare Supplement information. The forms are marketing materials developed by CUNA, which will be utilized by CUNA Mutual and its affiliated credit unions to market Humana's Medicare Advantage, Prescription Drug Plans, and Medicare Supplement insurance plans. The letters will be sent to credit union members prior to and following their 65th birthday. The buckslip will be included with each mailing. The enclosed forms do not contain specific plan or detailed benefit information about Humana's individual Medicare Supplement insurance policies.

Form Number Media Material Description
GHA0829HH letter Med Supp Age-In Pre-Bday Letter
GHA082AHH letter Med Supp Age-In Std-Bday Letter
GHA082BHH letter Med Supp Age-In Post-Bday Letter
GHA082CHH buckslip Med Supp Age-In Buckslip

Because the materials also contain Medicare Advantage and Prescription Drug Plan information they have been filed with CMS. The number with the Y0040 above the form number is the CMS filing number.

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 to this filing.

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

SERFF Tracking Number: HUMA-126572008 State: Arkansas
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Company Tracking Number: AR-05-2010
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Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: \$50 X 4 advertisements
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$200.00	04/05/2010	35398363

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/09/2010	04/09/2010

SERFF Tracking Number: HUMA-126572008 *State:* Arkansas
Filing Company: Humana Insurance Company *State Tracking Number:* 45355
Company Tracking Number: AR-05-2010
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 CUNA Age-In/AR-05-2010

Disposition

Disposition Date: 04/09/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/09/2010 H	GHA0829H	Advertising	Pre-Bday Letter	Initial		0.000	Med AgeIn Supp Std PreBday Ltr (2).pdf
Filed 04/09/2010 H	GHA082AH	Advertising	Std-Bday Letter	Initial		0.000	Med AgeIn Supp Std Bday Ltr.pdf
Filed 04/09/2010 H	GHA082BH	Advertising	Post-Bday Letter	Initial		0.000	Med AgeIn Supp Std PostBday Ltr.pdf
Filed 04/09/2010 H	GHA082CH	Advertising	In Buckslip	Initial		0.000	Med AgeIn Supp Std BS.pdf

Important Medicare Information For Your Birthday

We can help you with your Medicare decisions, so... ➤

PLEASE CALL US BEFORE:
Your Upcoming Birthday

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

AUTO DIGIT** LINE**

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



Dear [John Thomas Benjamin Kolakowski-Anderson],

On your upcoming 65th birthday, you're eligible for Medicare. And, now — three months prior to your birthday — you can start enrolling in Medicare coverage. So, how do you begin this process?

Thanks to [STUVWXYZ Company Community Federal Credit Union], you have a great start. That's because your credit union has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you understand all your Medicare health plan options and make wise decisions based on your personal needs.

Get a No-Cost Medicare Consultation From a Non-Commissioned Agent

Let our knowledgeable and non-commissioned agents help answer your questions and talk you through Original Medicare Parts A & B and the various Humana Medicare plan options — from Medicare Supplement insurance plans... to "All-In One" Medicare Advantage plans... to Medicare Prescription Drug plans... and more. The goal of our friendly licensed agents is to help you determine which option would best suit your individual situation.

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

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

Sincerely,

Jeffrey R. Hunt, CERTIFIED FINANCIAL PLANNER™
Consumer Program Manager
Licensed Insurance Agent, CUNA Mutual Insurance Agency

P.S. You can enroll in Medicare three months before your 65th birthday, depending upon the health plan option you choose. So, now is not too soon to get started on understanding and exploring your Medicare options. Call us for your no-cost consultation today. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

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

Here Are Some QUESTIONS You May Have...

Q. Does Original Medicare (Medicare Parts A and B) cover all my medical expenses?

A. No, it covers only part of your medical and hospital expenses so it may leave you with bills to pay. As a Medicare-eligible credit union member, you'll qualify for a variety of Medicare health plan options that will cover some of the costs not covered with Original Medicare.

Q. If I continue to be employed after my 65th birthday, how will my employer's health plan work with Medicare?

A. If you're employed and plan to continue working after your 65th birthday, talk with your employer's benefits administrator. Find out how your current health plan differs from — or works with — Medicare so you can decide whether you want to keep your current health plan or switch to a Medicare plan.

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

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

Who Is Humana?

- ◆ One of the nation's largest publicly traded health and supplemental benefits companies.
- ◆ Fortune [100] company with nearly [50] years' experience in the health industry. ¹
- ◆ Insures [10,312,889] medical members, including [3,481,669] Medicare Advantage and stand-alone prescription drug plan members.
- ◆ Focuses on health and wellness by offering programs in the areas of wellness and chronic disease management.

Who Is CUNA Mutual?

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

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

2. Q1 2009 CUNA Mutual Member Customer Counts

3. A.M. Best 2010. Note: Rating refers to the financial stability of CUNA Mutual, not the policies being sold.

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

Medicare Supplement insurance plans are insured by:

Humana Insurance Company

Humana Insurance Company of Kentucky – in Kentucky

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

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. Policy form series MESM10 (**in ID**, policy forms: IDMESM10, IDMESM10A, IDMESM10B, IDMESM10C, IDMESM10F, IDMESM10F(HD), IDMESM10K, and IDMESM10L; **in TN**, policy forms: TNMESM10, TNMESM10A, TNMESM10B, TNMESM10C, TNMESM10F, TNMESM10F(HD), TNMESM10K, TNMESM10L).

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

Important Medicare Information For Your Birthday

Be sure to call us right now, because... ➤

YOUR MEDICARE ELIGIBILITY BEGINS:
3 months before your birthday month

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

AUTO DIGIT** LINE**

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



Dear [John Thomas Benjamin Kolakowski-Anderson],

Your 65th birthday is here and that means you're eligible for Medicare. So, how should you enroll in Medicare coverage? And, which Medicare health plan options would best meet your needs?

Thanks to [STUVWXYZ Company Community Federal Credit Union], you can receive some excellent help with answering your Medicare-related questions. That's because your credit union has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you understand all your Medicare options and make wise decisions based on your personal needs.

Get a No-Cost Medicare Consultation From a Non-Commissioned Agent

Let our knowledgeable and non-commissioned agents help answer your questions and talk you through Original Medicare Parts A & B and the various Humana Medicare plan options — from Medicare Supplement insurance plans... to "All-In One" Medicare Advantage plans... to Medicare Prescription Drug plans... and more. The goal of our friendly licensed agents is to help you determine which option would best suit your individual situation.

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Sincerely,

Jeffrey R. Hunt, CERTIFIED FINANCIAL PLANNER™
Consumer Program Manager
Licensed Insurance Agent, CUNA Mutual Insurance Agency

P.S. Now that your birthday month is here, you have only three more months to make some important Medicare coverage decisions. So, don't miss this opportunity for expert help in making the best decisions for your personal situation. Call us for your no-cost consultation today. [Be sure to mention **Invitation Code 000-0000-0** when you call.] (over, please) ➤

Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)]
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Medicare Supplement insurance plans are insured by:

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Humana Insurance Company of Kentucky – in Kentucky

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

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Important Medicare Information For Your Birthday

Call now since you're already eligible for Medicare and... ➤

TIME IS RUNNING OUT FOR:
Your Medicare Decision

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

AUTO DIGIT** LINE**

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



Dear [John Thomas Benjamin Kolakowski-Anderson],

Congratulations on your recent birthday! If you haven't already made a decision about your Medicare coverage options, you'll need to do so within three months of your 65th birthday. So, how should you enroll in Medicare coverage? And, which Medicare health plan options would best meet your needs?

As you may recall from our recent letter, you are eligible for some excellent help in making this decision. That's because [STUVWXYZ Company Community Federal Credit Union] has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you understand all your Medicare options and make wise decisions based on your personal needs.

Get a No-Cost Medicare Consultation From a Non-Commissioned Agent

Let our knowledgeable and non-commissioned agents help answer your questions and talk you through Original Medicare Parts A & B and the various Humana Medicare plan options — from Medicare Supplement insurance plans... to "All-In One" Medicare Advantage plans... to Medicare Prescription Drug plans... and more. The goal of our friendly licensed agents is to help you determine which option would best suit your individual situation.

Your Medicare Decision is Due Soon... So Call Toll Free Today

Time is running out for making a decision on your Medicare coverage options. That's why you'll want to pick up the phone today to let us help with this important decision. This one free call could save you time and money. Call [1-877-774-8570 (TTY 1-866-205-6207) from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST] for a no-cost consultation.

Sincerely,

Jeffrey R. Hunt, CERTIFIED FINANCIAL PLANNER™
Consumer Program Manager
Licensed Insurance Agent, CUNA Mutual Insurance Agency

P.S. Don't Delay! The window of opportunity to choose your Medicare coverage ends three months after your 65th birthday month. So, your deadline for this decision is fast approaching! Call us now for your no-cost Medicare consultation today. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)]
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This birthday, you'll make Medicare decisions.

Call if you need help deciding which options are right for you:

- ❖ **Original Medicare Parts A & B**—a government-sponsored Medicare plan administered by the Centers for Medicare & Medicaid Services (CMS). Covers many of your hospital and medical expenses, but not all of them.
- ❖ **Medicare Supplement Plans**—a type of supplemental insurance that helps you pay costs not covered by Original Medicare Parts A and B.
- ❖ **Medicare Advantage Plans**—health plan options that allow you to obtain Medicare plans from private companies that are contracted with Medicare. Many plans offer prescription drug coverage, as well as dental and vision coverage.
- ❖ **Prescription Drug Plans**—“stand-alone” insurance plans that help pay for medications a doctor prescribes.

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

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

8 a.m. – 5 p.m., Friday, CST

www.creditunionhealthcare.com]

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Policy form series MESM10 (**in ID**, policy forms: IDMESM10, IDMESM10A, IDMESM10B, IDMESM10C, IDMESM10F, IDMESM10F(HD), IDMESM10K, and IDMESM10L; **in TN**, policy forms: TNMESM10, TNMESM10A, TNMESM10B, TNMESM10C, TNMESM10F, TNMESM10F(HD), TNMESM10K, TNMESM10L).

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