

SERFF Tracking Number: HUMA-126654875 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 45844
Company Tracking Number: AR-08-2010
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 Humana.com Marketing/AR-08-2010

Filing at a Glance

Company: Humana Insurance Company

Product Name: 2010 Individual Medicare Supplement Plans SERFF Tr Num: HUMA-126654875 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 45844

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num: AR-08-2010

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Dennis

Disposition Date: 06/01/2010

Cowart, Paula Williamson, Adrianna

Maki, Mary Walker

Date Submitted: 06/01/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Humana.com Marketing

Status of Filing in Domicile:

Project Number: AR-08-2010

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/03/2010

Explanation for Other Group Market Type:

State Status Changed: 06/03/2010

Deemer Date:

Created By: Adrianna Maki

Submitted By: Adrianna Maki

Corresponding Filing Tracking Number: AR-08-2010

Filing Description:

RE: Humana Insurance Company/NAIC # 119, 73288

Medicare Supplement Electronic Enrollment Materials

Please find enclosed for your review and approval a landing page (GHA08UNHH) relating to Humana's Medicare Supplement insurance plans being marketed by Humana from it's website www.Humana.com.

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Policy forms issued by Humana Insurance Company: ARMESM10A, AKMESM10B, ARMESM10C, ARMESM10F, ARMESM10F(HD), ARMESM10K, and ARMESM10L.

If you have any questions or require additional information, I can be reached in addition to SERFF at (502) 476-1262 or by email at amaki@humana.com.

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: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form X 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$50.00	06/01/2010	36930086

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/01/2010	06/03/2010

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Disposition

Disposition Date: 06/01/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Form	Humana.com Med Supp Landing Page	Filed-Closed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/01/2010	GHA08UN HH	Other	Humana.com Med Supp Landing Page	Initial		0.000	GHA08UNHH (Humana.Co m MedSuppPag e).pdf

Medicare Supplement Insurance Plans

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

Medicare Supplement insurance plans like those offered by Humana help cover some of the costs not covered by Original Medicare Parts A and B such as deductibles and coinsurance.

Unlike Medicare Advantage plans, Medicare Supplement plans are purchased in addition to your Medicare Parts A and B benefits. When you choose a Medicare Supplement plan, you still have all of your Medicare rights and protections.

It should be noted that Medicare Supplement plans are not managed care.

Why choose a Medicare Supplement plan?

- Choice of plans – Humana offers a range of Medicare Supplement plans. Your premium may vary based upon the plan you choose, your age group, your gender and where you live.
- More predictable costs – These plans help cover some of the costs not covered by Parts A and B of Medicare such as deductibles and coinsurance, so you have more predictable costs.
- Keep the same doctors – Medicare Supplement plans give you the freedom to choose any healthcare provider, even if you're traveling.

Humana Medicare Supplement Plans

In most states, policies are standardized into plans labeled A through N as required by state laws. In Massachusetts, Minnesota, and Wisconsin, Medicare Supplement policies are standardized in a different way.

Here's an overview of the key features of the plans we offer. Humana offerings may vary by state.

- Plans A and B – Plan A provides basic coverage for hospitalization and medical expenses. Plan B includes the same basic benefits, plus coverage for your Part A deductible.
- Plan C – Plan C offers more coverage than plans A or B. You get the basic benefits listed in the chart above, plus coverage for the Part B deductible, skilled nursing care, emergency care abroad, and more.
- Plan F – Plan F offers the basic benefits, plus coverage for both the Part A the Part B deductible. Plan F also has a high-deductible option that can lower your premiums.
- Plans K and L – These lower-premium policies cover a range of medical costs, including doctor's services and hospital care. The plan pays a percentage of your costs, and then you are responsible for a portion.

These policies may not fully cover all your medical costs. None of Humana's Medicare Supplement plans cover:

- Long-term care to help you with daily tasks such as dressing, eating, etc.
- Vision or dental care

- Hearing aids
- Private-duty nursing
- Prescription drugs

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Insured by 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. 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 may have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs.

Policy form series MESM10 or state equivalent. Idaho Policy forms: IDMESM10A, IDMESM10B, IDMESM10C, IDMESM10F, IDMESF(HD), IDMESM10K, and IDMESM10L. Tennessee Policy forms: TNMESM10A, TNMESM10B, TNMESM10C, TNMESM10F, TNMESM10F(HD), TNMESM10K, and TNMESM10L.

New York Residents: 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.** 5% excess charge limit – NY policyholders are responsible for excess charges up to 5% of the Medicare allowable amount.

Humana
500 W. Main Street
Louisville, KY 40202

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	N/A		
Comments:			