

SERFF Tracking Number: HUMA-126665745 State: Arkansas  
Filing Company: Humana Insurance Company State Tracking Number: 45900  
Company Tracking Number: AR-09-2010  
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: Web Marketing DR/AR-09-2010

## Filing at a Glance

Company: Humana Insurance Company  
Product Name: 2010 Individual Medicare Supplement Plans  
SERFF Tr Num: HUMA-126665745 State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
SERFF Status: Closed-Filed-Closed  
State Tr Num: 45900  
Sub-TOI: MS08I.001 Plan A 2010  
Co Tr Num: AR-09-2010  
State Status: FEES PAID  
Filing Type: Advertisement  
Reviewer(s): Stephanie Fowler  
Disposition Date: 06/09/2010  
Authors: Michele Zabel, Dennis Cowart, Paula Williamson, Adrianna Maki, Mary Walker  
Date Submitted: 06/08/2010  
Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval  
Implementation Date:  
State Filing Description:

## General Information

Project Name: Web Marketing DR  
Project Number: AR-09-2010  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 06/09/2010  
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: 06/08/2010  
Created By: Adrianna Maki  
Corresponding Filing Tracking Number: AR-09-2010  
Deemer Date:  
Submitted By: Adrianna Maki  
Filing Description:  
RE: Humana Insurance Company/NAIC # 119, 73288  
Medicare Supplement Marketing Materials

Please find enclosed for your review marketing materials for Humana's Medicare Supplement insurance plans. The materials consist of emails, landing pages, and a fulfillment form.

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GHA086XHH Email Copy – Sent to respondents requesting a booklet to download.  
 GHA086RHH Pre Email – Sent prior to prospect receiving DM package.  
 GHA086SHH Post Email – Sent after prospect receives DM package.  
 GHA086VHH Pre-Post Landing Page – Emails will link to this page.  
 GHA08DDHH PPC Landing Page - Clicks on a PPC search engine ad will route to this page  
 GN\_22090\_OL Fulfillment – Sent to respondents upon request.

Information on forms in red type is instructional only and will not be visible to readers.

Policy forms issued by Humana Insurance Company: ARMESM10A, ARMESM10B, 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	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$300.00
Retaliatory?	No
Fee Explanation:	\$50 per advertisement X 6
Per Company:	No

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*Project Name/Number:* Web Marketing DR/AR-09-2010

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$300.00	06/08/2010	37072398

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/09/2010	06/09/2010

*SERFF Tracking Number:* HUMA-126665745      *State:* Arkansas  
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*Product Name:* 2010 Individual Medicare Supplement Plans  
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## **Disposition**

Disposition Date: 06/09/2010

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 06/09/2010 H	GHA086XH	Advertising	EMAIL COPY	Initial		0.000	HUM_E_PDF _Email_Copy _Supp_Gener ic.pdf
Filed 06/09/2010 H	GHA086RH	Advertising	PRE EMAIL	Initial		0.000	Med_Supp _Pre Email_Generi c.pdf
Filed 06/09/2010 H	GHA086SH	Advertising	POST EMAIL	Initial		0.000	Med_Supp _Post Email_Generi c.pdf
Filed 06/09/2010 H	GHA086VH	Advertising	PRE-POST LANDING	Initial		0.000	Med_Supp _Pre Post LP_Generic.p df
Filed 06/09/2010 HH	GHA08DD	Advertising	PPC LANDING	Initial		0.000	Med Supp PPC copy LP_v2.pdf
Filed 06/09/2010 _OL	GN_22090	Advertising	FULFILLMENT FORM	Initial		0.000	GN_22090_O L Med Supp Fulf.pdf

## Electronic PDF Email Campaign

A message from Humana Insurance Company

### Your Humana Medicare Supplement Booklet is at Your Fingertips!

#### Here is the Booklet You Requested

#### Download Your Booklet >

The booklet includes helpful details on Humana's Medicare Supplement insurance plans.

Hi [Recipient],

You've just taken the first step toward finding your Medicare Supplement plan. You can **download the FREE booklet you requested today!**

You will also receive a **printed version in the mail**. After you have reviewed Humana's plan offerings and are **ready to apply**, go online or call a licensed Humana agent to get started.

#### Questions on finding a Medicare Supplement plan for you?

#### Go online...

to easily review plans in your area at [Humana-Medicare.com](http://Humana-Medicare.com) You may also find answers to your questions and be able to apply online.

#### Find your plan >

Give us a call...

to get your questions answered and help you select your Medicare Supplement plan.

**Toll Free: [1-800-000-0000]**

**(TTY Users [711])**

[8 a.m – 8 p.m., Monday – Friday]

Internet Privacy Statement

Privacy Practices

Medicare Supplement insurance plans are insured by Humana Insurance Company

Humana Inc.

500 West Main Street

GHA086XHH

Louisville, KY 40202

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**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 insurance agents. Humana 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. (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).

You received this e-mail because you previously opted-in to Humana's e-mail list either over the phone or over the Internet. To unsubscribe from our email list please [click here](#).

GHA086XHH

Pre-Direct Mail Email (sent prior to prospect receiving DM package)

**[SUBJECT LINES]**

[Take the next step to finding your Medicare Supplement insurance plan.]  
[Important Medicare Supplement information from Humana is in the mail.]

**[EMAIL COPY]**

A message from Humana Insurance Company

**Look for important Medicare Supplement insurance information from Humana in your mailbox!**

Get an experienced company, competitive monthly premiums and the freedom to see any doctor that accepts Medicare.

**See your options:**

Go online to find your plan! Continue >

Dear [Medicare Beneficiary],

With something as important as your healthcare, you want to be with a company you know is going to take good care of you. That's why you'll receive information in the mail about your Medicare Supplement plan options that may give you more for less.

Make sure you're getting the price, value, and service you deserve. Call [1-800-000-0000] for more information.

**Medicare Supplement plans, like Humana's, offer...**

- COMPETITIVE premiums
- FREEDOM to see any doctor that accepts Medicare at any time
- CONVENIENT ways to apply. Call or go online today

**Have questions about Medicare Supplement plans? We're here to help.**

**Give us a call...**

and one of our licensed agents will be happy to answer your questions.

Toll-Free: [1-800-000-0000]

(TTY Users [711])

[8 a.m. to 8 p.m., Monday – Friday]

**Go online...**

to review Humana's Medicare Supplement plans.

GHA086RHH

Find Your Plan >

Sincerely,

[Patrick O'Toole]

[CSA Vice President]

Medicare Supplement insurance plans are 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 insurance agents. Humana 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. (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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500 West Main Street  
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You received this e-mail because you previously opted-in to Humana's e-mail list either over the phone or over the Internet. To unsubscribe from our e-mail list, please [click here](#).

GHA086RHH

Post-Direct Mail Email (sent after prospect receives DM package)

**[subject lines]**

[Don't miss the important Medicare Supplement information we mailed you.]

[Don't overlook the important Medicare Supplement mailing you received.]

[Did you receive Humana's Medicare Supplement information in the mail?]

**[body copy]**

A message from Humana Insurance Company

**Did you receive Humana's Medicare Supplement insurance information in the mail?**

We want to make sure you have all the information you need. Call [1-800-000-0000] if you have any questions.

**Take the next step:**

Review your options and apply!

See plans >

Dear [Medicare Beneficiary],

You don't want to miss the information you received in the mail on Humana's Medicare Supplement Insurance plans. You'll discover how Humana can provide you with a competitive premium and help cover you in ways that Medicare Part A and Part B do not.

Make sure you're getting the price, value, and service you deserve. Call [1-800-000-0000] for more information.

**Take advantage of Medicare Supplement benefits with Humana:**

- FREEDOM to see any doctor that accepts Medicare at any time
- COMPETITIVE premiums
- Get assistance over the phone to answer all your questions

**Have questions about Medicare Supplement plans? We're here to help.**

**Give us a call...**

and one of our licensed agents will be happy to answer your questions.

Toll-Free: [1-800-000-0000]

(TTY Users [711])

GHA086SHH

[8 a.m. to 8 p.m., Monday – Friday]

**Go online...**

to review Humana's Medicare Supplement plans.

Find Your Plan >

Sincerely,

[Patrick O'Toole]

[CSA Vice President]

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**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 insurance agents. Humana 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. (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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GHA086SHH

Email Landing Page (emails will link to this webpage)

A message from Humana Insurance Company

Find Your Medicare Supplement Insurance Plan Today

3 Easy Steps: 1. Enter ZIP Code, 2. Review Plans, 3. Apply Online

### **Get the three things you may want in a Medicare Supplement health plan!**

Get an experienced company, competitive monthly premiums and the freedom to see any doctor that accepts Medicare.

### **Get more from a Medicare Supplement plan**

Medicare Supplement plans, like Humana's, are designed to give you more for less!

Make sure you're getting the price, value, and service you deserve. Start now to see the variety of plans Humana offers in your area.

### **Enter your ZIP code to get started today!**

#### **Find your plan**

Step 1: Enter your ZIP code to view plans in your area: [Find a Plan](#)>

#### **Enter your ZIP code above to:**

- See your available Humana Medicare Supplement plans
- Review plan features
- Apply online instantly

#### **Telephone**

Toll Free: [1-800-000-0000]  
(TTY Users [711])

#### **Hours**

[8 a.m. to 8 p.m., Monday – Friday]  
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| [privacy practices](#) | [licensure](#) | © [2010] Humana, Inc.

Medicare Supplement insurance plans are 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**

GHA086VHH

**contacted by an agent.** Calls will be answered by licensed insurance agents. Humana 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. (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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500 West Main Street  
Louisville, KY 40202

**Pay Per Click Copy - by clicking one of the following titles, a prospect is directed to copy on the next page - the landing page, which is the first page of the ad the consumer will see.**

**Optional Titles**

1. Humana® Supplement Plans
2. Humana® Medigap Plans
3. Medicare Supplement Plans
4. Humana® Medicare Options

**Optional Ad Copy**

1. Apply For A Humana Supplement Plan For Competitive Premiums & More
2. Get The Freedom To See Any Doctor That Accepts Medicare. Apply Now!
3. Apply for a Humana Medicare Supplement Plan. Online Application
4. Turning 65 This Year? Apply for a Humana Medicare Supplement Plan
5. New to Medicare? Apply for a Humana Medicare Supplement Plan
6. Recently Eligible for Medicare? Apply for a Humana Supplement Plan
7. Need Medicare coverage? Get a free Medicare Supplement quote now.
8. Looking for Medicare Supplement plans? Get a free quote now
9. Turning 65 This Year? Get a free Medicare Supplement Plan quote now.
10. New to Medicare? Get a free Medicare Supplement Plan quote now.
11. Recently Eligible for Medicare? Get a free plan quote now.

**URL**

[www.Humana-Medicare.com](http://www.Humana-Medicare.com)

(PPC Landing Page – first page of ad consumer will see)

A message from Humana Insurance Company

Find Your Medicare Supplement Insurance Plan Today

3 Easy Steps: 1. Enter ZIP Code 2. Review Plans 3. Apply Online

### Looking for a Medicare Supplement plan?

Get an experienced company, competitive monthly premiums and the freedom to choose any doctor that accepts Medicare.

### Get more from a Medicare Supplement plan

Medicare Supplement plans, like Humana's, are designed to give you more for less!

Freedom to choose any doctor that accepts Medicare

Competitive monthly premiums

Apply online today!

### Step 1: Enter your ZIP Code

Enter your ZIP code to view Humana's plans in your area:

Find a Plan>

### Enter your ZIP code above to:

- See your available Humana Medicare Supplement plans
- Review plan features
- Apply online instantly

### Telephone

Toll Free: [1-800-000-0000]

[(TTY Users 711)]

### Hours

[8 a.m. to 8 p.m., Monday – Friday]

[home](#) | [help](#) | [site map](#) | [contact us](#)

The online application may not be available in all states.

Medicare Supplement insurance plans are 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 insurance agents. Humana 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. (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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# 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?

Humana Medicare Supplement plans have valuable services plus competitive premiums. Call one of our licensed agents today for a price quote.

(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<sup>†</sup>.

(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<sup>‡</sup>.

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.

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

(PG. 4)

## 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 (just call our licensed agents for quote).

Services	What you pay with Medicare <sup>1</sup>	What you pay with Plan F
<b>Hospitalization</b> First 60 days Days 61-90 Days 91 and after • while using 60 lifetime reserve days • once lifetime reserve days are used: - 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 <sup>†</sup> All costs
<b>Skilled Nursing Facility Care<sup>‡</sup></b> First 20 days Days 21-100 Days 101 and after	[\$0] [\$137.50] per day [All costs]	\$0 \$0 All costs
<b>Medical Expenses</b> 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
<b>Home Health Care</b> 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. <sup>1</sup>Amounts based on [2010] Medicare deductibles, coinsurance and limits. <sup>†</sup>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. <sup>‡</sup>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<sup>†</sup>. 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<sup>†</sup>. You decide what's best for your care. You can go to any hospital or health facility you choose<sup>†</sup>. 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.

<sup>†</sup>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 <sup>1</sup>					[\$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%.

## **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<sup>†</sup>.

(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<sup>‡</sup>] 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!***

<sup>†</sup>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. <sup>‡</sup>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<sup>†</sup>] 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!***

<sup>†</sup>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)

## **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: [711]*

**[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].]

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