

SERFF Tracking Number: HUMA-127018067 State: Arkansas  
 Filing Company: Humana Insurance Company State Tracking Number: 47892  
 Company Tracking Number: AR-02-2011  
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
 Standard Plans 2010  
 Product Name: 2010 Individual Medicare Supplement Plans  
 Project Name/Number: 2011 Direct Marketing Postcards/AR-02-2011

## Filing at a Glance

Company: Humana Insurance Company

Product Name: 2010 Individual Medicare Supplement Plans SERFF Tr Num: HUMA-127018067 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 47892

Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: AR-02-2011 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Paula Disposition Date: 02/22/2011

Williamson, Bettina Ponds, Tammy

House, Tiffany Turner, Seth

Johnson

Date Submitted: 02/03/2011 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011 Direct Marketing Postcards

Status of Filing in Domicile: Pending

Project Number: AR-02-2011

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/22/2011

State Status Changed: 02/22/2011

Deemer Date:

Created By: Bettina Ponds

Submitted By: Bettina Ponds

Corresponding Filing Tracking Number:

Filing Description:

RE: Humana Insurance Company/NAIC # 119, 73288

2011 Direct Marketing Postcards

Humana Insurance Company is sending the attached materials for your review and approval. These are postcards that we intend to mail to recipients in support of other already-approved marketing materials. One postcard will be sent prior to the mailing of other materials and the other will be sent afterwards. The materials these postcards reference were

SERFF Tracking Number: HUMA-127018067 State: Arkansas  
 Filing Company: Humana Insurance Company State Tracking Number: 47892  
 Company Tracking Number: AR-02-2011  
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
 Standard Plans 2010  
 Product Name: 2010 Individual Medicare Supplement Plans  
 Project Name/Number: 2011 Direct Marketing Postcards/AR-02-2011

already approved on 03/25/2010, filing HUMA-126534002 . Please note that the already-approved materials contain the appropriate solicitation disclaimers. These postcards do not request any action on behalf of the recipient.

**Forms:**

- 1.) GHA09U5HH - Pre-postcard. This is sent prior to already-approved materials, advising recipients to keep an eye out for materials coming to their mailbox.
- 2.) GHA09U6HH - Post-postcard. This is sent after the marketing materials have been sent to the recipient as a reminder of the material Humana had sent them.

Policy forms issued by Humana Insurance Company: ARMESM10A, ARMESM10B, ARMESM10C, ARMESM10F, ARMESM10F(HD), ARMESM10K, ARMESM10L, and ARMESM10N.

If you have any questions or require additional information, I can be reached in addition to SERFF at (502) 580-0964 or by email at [bponds@humana.com](mailto:bponds@humana.com).

**Company and Contact**

**Filing Contact Information**

Bettina Ponds, Medicare Supplement Product [bponds@humana.com](mailto:bponds@humana.com)  
 Compliance Analyst  
 500 W. Main St. 502-580-0964 [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:	\$100.00
Retaliatory?	No
Fee Explanation:	2 forms @ \$50 ea.= \$100.00
Per Company:	No

SERFF Tracking Number: HUMA-127018067 State: Arkansas  
Filing Company: Humana Insurance Company State Tracking Number: 47892  
Company Tracking Number: AR-02-2011  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
Standard Plans 2010  
Product Name: 2010 Individual Medicare Supplement Plans  
Project Name/Number: 2011 Direct Marketing Postcards/AR-02-2011

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$100.00	02/03/2011	44376612

SERFF Tracking Number: HUMA-127018067 State: Arkansas  
Filing Company: Humana Insurance Company State Tracking Number: 47892  
Company Tracking Number: AR-02-2011  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
Standard Plans 2010  
Product Name: 2010 Individual Medicare Supplement Plans  
Project Name/Number: 2011 Direct Marketing Postcards/AR-02-2011

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/22/2011	02/22/2011

*SERFF Tracking Number:* HUMA-127018067      *State:* Arkansas  
*Filing Company:* Humana Insurance Company      *State Tracking Number:* 47892  
*Company Tracking Number:* AR-02-2011  
*TOI:* MS08I Individual Medicare Supplement -      *Sub-TOI:* MS08I.012 Multi-Plan 2010  
Standard Plans 2010  
*Product Name:* 2010 Individual Medicare Supplement Plans  
*Project Name/Number:* 2011 Direct Marketing Postcards/AR-02-2011

## **Disposition**

Disposition Date: 02/22/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: HUMA-127018067 State: Arkansas  
 Filing Company: Humana Insurance Company State Tracking Number: 47892  
 Company Tracking Number: AR-02-2011  
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
 Standard Plans 2010  
 Product Name: 2010 Individual Medicare Supplement Plans  
 Project Name/Number: 2011 Direct Marketing Postcards/AR-02-2011

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/22/2011 H	GHA09U5H	Advertising	Pre-postcard	Initial			GHA09U5HH Pre-DM Postcard – Med Supp (Filing).pdf
Filed 02/22/2011 H	GHA09U6H	Advertising	Post-postcard	Initial			GHA09U6HH Post-DM Postcard – Med Supp (Filing).pdf

**[Pre-DM Postcard:]**

**[FRONT:]**

**The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company.**

**Good news is on the way**

**Find a plan that may be right for you**

Keep an eye on your mailbox for important information from Humana about your Medicare Supplement insurance options.

GHA09U5HH

[BACK:]

**Choose a Medicare Supplement plan that:**

- Lets you keep your own doctor<sup>1</sup>
- Doesn't require a referral to see a specialist<sup>1</sup>
- May pay many of the costs Medicare doesn't
- Plus...Humana offers a wide range of plan options to suit your lifestyle and budget

Why wait? Call [or go online] now to review your choices and purchase a plan!

Call: [1-888-347-0084]

TTY: 711

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

[URL]

[Humana logo]

**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 insurance agent/producer or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent. <sup>1</sup>Use of physicians and specialists who accept Medicare patients is required.

GHA09U5HH

[ 10% Post-Consumer Material] [CODE]

Humana  
PO Box 70209  
Louisville, KY 40270-0209

[Mailing  
Indicia]

[Prospect P. Prospect  
123 Main Street  
Hometown, IN 471000-0000]

**[Post-DM Postcard:]**

**[FRONT:]**

**The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company.**

**Don't overlook the material you received**

**Enjoy the advantage of Humana**

Don't forget the important information you received about your Medicare Supplement insurance options with Humana.

GHA09U6HH

[BACK:]

**Medicare Supplement plans:**

- Let you keep your own doctor<sup>1</sup>
- Don't require a referral to see a specialist<sup>1</sup>
- May pay many of the costs Medicare doesn't
- Plus...Humana offers a wide range of plan options to suit your lifestyle and budget

Why wait? Call [or go online] now to review your choices and purchase a plan!

Call: [1-888-347-0084]

TTY: 711

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

[URL]

[Humana logo]

**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 insurance agent/producer or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent. <sup>1</sup>Use of physicians and specialists who accept Medicare patients is required.

GHA09U6HH

[ 10% Post-Consumer Material] [CODE]

Humana  
PO Box 70209  
Louisville, KY 40270-0209

[Mailing  
Indicia]

[Prospect P. Prospect  
123 Main Street  
Hometown, IN 471000-0000]

SERFF Tracking Number: HUMA-127018067 State: Arkansas  
Filing Company: Humana Insurance Company State Tracking Number: 47892  
Company Tracking Number: AR-02-2011  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
Standard Plans 2010  
Product Name: 2010 Individual Medicare Supplement Plans  
Project Name/Number: 2011 Direct Marketing Postcards/AR-02-2011

## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Statement of Variability	Filed	<b>Date:</b> 02/22/2011
<b>Comments:</b>		
<b>Attachment:</b>		
2011 Direct Marketing Postcard SOV.pdf		

## Statement of Variability

### GHA09U6HH and GHA09U5HH

[Post-DM Postcard:], [Pre-DM Postcard:], [FRONT:], [BACK:] → these are instructional notes and will not appear on final, printed documents

[Mailing Indicia] → this notates where the mailing indicia will be placed

[or go online] → bracketed to correspond with states' online accessibilities

[1-888-347-0084], [8 a.m. to 8 p.m., seven days a week] → bracketed to accommodate possible changes in phone number and hours, days of operation

[URL] → bracketed to accommodate appropriate URL and to correspond with states' online accessibilities

[Humana logo] → bracketed to insert Humana's logo

[Prospect P. Prospect  
123 Main Street

Hometown, IN 471000-0000] → bracketed to accommodate recipient's name and address

[ 10% Post-Consumer Material] → bracketed to use or not depending on the paper material

[CODE] → bracketed for additional code, if applicable

