

SERFF Tracking Number: HUMA-127209022 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 49034
 Company Tracking Number: AR-07-2011
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
 Standard Plans 2010
 Product Name: Humana RDHL Individual Medicare Supplement Plans
 Project Name/Number: Readers Digest Advertising Copy/AR-07-2011

Filing at a Glance

Company: Humana Insurance Company
 Product Name: Humana RDHL Individual Medicare Supplement Plans
 SERFF Tr Num: HUMA-127209022 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 SERFF Status: Closed-Filed-Closed State Tr Num: 49034
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Co Tr Num: AR-07-2011 State Status: Filed-Closed
 Filing Type: Advertisement
 Reviewer(s): Stephanie Fowler
 Disposition Date: 07/11/2011
 Authors: Michele Zabel, Paula Williamson, Bettina Ponds, Tammy House, Tiffany Turner, Seth Johnson
 Date Submitted: 06/10/2011 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval
 Implementation Date:
 State Filing Description:

General Information

Project Name: Reader's Digest Advertising Copy
 Project Number: AR-07-2011
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 07/11/2011
 State Status Changed: 07/11/2011
 Created By: Bettina Ponds
 Corresponding Filing Tracking Number:
 Deemer Date:
 Submitted By: Bettina Ponds
 Filing Description:
 Re: Humana Insurance Company
 NAIC: 119,73288
 FEIN: 39-1263473
 GHHH2YXHH – Reader's Digest Advertising Copy

Humana Insurance Company is submitting the attached marketing material for your review and approval. This is an

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advertisement we intend to publish in Reader's Digest publications to market our Humana Reader's Digest Healthy Living Individual Medicare Supplement Plans.

Forms: GHHH2YXHH and GHHH2YXHHWODV

The policy forms were recently submitted to your office on 06/10/2011, SERFF tracking number HUMA-127205550.

Policy forms ARMESRDA, ARMESRDF, ARMESRDF(HD), ARMESRDK, ARMESRDN

Please contact me via SERFF, at bponds@humana.com, or at (502)580-0964 if you have any questions or require further information relative to this filing.

Company and Contact

Filing Contact Information

Bettina Ponds, Medicare Supplement Product 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:	\$50 x 2 advertisements = \$100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$100.00	06/10/2011	48557774

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/11/2011	07/11/2011

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Disposition

Disposition Date: 07/11/2011

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-Closed 07/11/2011	GHHH2YX HH	Advertising	Reader's Digest Advertising Copy	Initial			GHHH2YXHH Reader's Digest Ad.pdf
Filed-Closed 07/11/2011	GHHH2YX HHWODV	Advertising	Reader's Digest Advertising Copy	Initial			GHHH2YXHH WODV Reader's Digest Ad.pdf

Reader's Digest August Publication

Version 1 (includes dental and vision)

[Picture of 4 seniors walking on a beach]

Presenting the Next Evolution in Healthcare

Information you can depend on. Partners you can rely on.

Announcing the Humana Reader's Digest Healthy Living

Medicare Supplement Insurance Plan: Medicare coverage with access to tools and resources to help you live a better, healthier life.

With a Humana Reader's Digest Healthy Living Medicare

Supplement Plan you'll get easy-to-understand information from

a source you've trusted for years, combined with the benefit of

Humana's 50 years of healthcare experience. These unique plans include

dental and vision coverage, along with access to discounts on Reader's Digest

products and publications, and customized, easy-to-understand health

and wellness information.

For more information

call [1-800-xxx-xxxx] (TTY:711)

[8 a.m. - 8 p.m., Monday – Friday]

GHHH2YXHH

[LOGO]

[The purpose of this communication is the solicitation of insurance.

Contact will be made by an insurance agent or insurance company.

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/producers.

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/producer or Humana for complete details of coverage and costs.

Policy form series MESRD or state equivalent. [Idaho Policy forms: IDMESRDA, IDMESRDF, IDMESRDF(HD), IDMESRDK, and IDMESRDN.] [Tennessee Policy forms: TNMESRDA, TNMESRDF, TNMESRDF(HD), TNMESRDK, and TNMESRDN.]

[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.

* New York residents are not subject to age and gender review.]

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Reader's Digest August Publication

Version 2 (without Dental and Vision)

[Picture of 4 seniors walking on a beach]

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