

SERFF Tracking Number: HUMA-127209173 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 49035
 Company Tracking Number: AR-08-2011
 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: HRDHL Sales Brochure/AR-08-2011

Filing at a Glance

Company: Humana Insurance Company
 Product Name: Humana RDHL Individual Medicare Supplement Plans
 SERFF Tr Num: HUMA-127209173 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 SERFF Status: Closed-Filed-Closed State Tr Num: 49035
 Sub-TOI: MS08I.012 Multi-Plan 2010
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 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: HRDHL Sales Brochure Status of Filing in Domicile: Not Filed
 Project Number: AR-08-2011 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
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 Submitted By: Bettina Ponds Corresponding Filing Tracking Number:
 Filing Description:
 Re: Humana Insurance Company, NAIC: 119, 73288, FEIN: 39-1263473
 GNA0B40HHRD – Humana Reader’s Digest Healthy Living Medicare Supplement Plans Sales Brochure

Humana Insurance Company is submitting the attached marketing material for your review and approval. We intend to utilize this brochure to market our individual Humana Reader’s Digest Healthy Living Medicare Supplement Plans.

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 Form: GNA0B40HHRD (Sales Brochure)

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

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 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

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Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$50.00	06/10/2011	48558212

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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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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	GNA0B40H	Advertising	Sales Brochure	Initial			GNA0B40HH RD (Sales Brochure).pdf

Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans



Insured by Humana Insurance Company. **Not connected with or endorsed by the U.S. government or the federal Medicare program.** The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company.

GNAOB40HHRD



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You have Medicare Parts A and B,
but they don’t pay all of your healthcare costs.
That’s where a Medicare Supplement plan comes in.

Overview



The Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans give you all the benefits of standard Medicare Supplement Plans plus special health and wellness materials from Reader's Digest. These plans from Humana and Reader's Digest also include dental and vision care, a benefit not found on many other Medicare Supplement Plans. When the second-largest private Medicare insurer¹ joins Reader's Digest – a name that stands for trusted, easy-to-understand information – the result is a Medicare Supplement product that provides the coverage you need along with practical tools to help you live a healthier life. No other Medicare Supplement Plans can offer this unique value to you.

¹ www.cms.gov/MCRAAdvPartDEnrolData/MEC
(Monthly Enrollment by contract)

Added Dental and Vision Benefits

Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans recognize the importance of proper eye and dental care. It's important to take care of your teeth, gums, mouth, and eyes to prevent other health problems. According to "Oral Health in America: A Report of the Surgeon General," a visit to the dentist can detect much more than a cavity². Recent research suggests a link between oral health and heart disease, stroke, diabetes, and respiratory disease.

The American Academy of Ophthalmology recommends adults age 65 and older get complete eye exams every one to two years. These exams check for cataracts, glaucoma, age-related macular degeneration, diabetic retinopathy, and other eye conditions. Early detection of these conditions can lead to better outcomes³.

² www.surgeongeneral.gov/library/oralhealth, 2000

³ development.aao.org/eyecare/treatment/eye-exams.cfm, 2010

Medicare Supplement insurance plans

help cover some of the costs not covered by 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 can keep the same doctors, are still in the Medicare program, and have all of your Medicare rights and protections.

Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans deliver value

Our Medicare Supplement plans provide you with a range of plan choices, ease of use, and extra services. They're backed by Humana – a company with 50 years in the healthcare business combined with the added value of health and wellness materials from Reader's Digest, one of America's best known and trusted brands.

Ease of use

- Freedom to choose any healthcare provider that accepts Medicare patients, even if you're traveling
- Guaranteed renewable as long as you pay your monthly premiums
- More predictable costs

Additional benefits

As a Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan policyholder, your plan also includes the following dental and vision benefits.

[• Dental Benefits

Covered Services

(\$50 deductible and a maximum annual benefit of \$1,000)

In Network

- ✓ 100% coverage on up to two routine exams per year
- ✓ 100% coverage on one set of bite-wing X-rays per year
- ✓ 100% coverage on up to two routine cleanings per year
- ✓ 50% coverage on fillings*
- ✓ 75% coverage for extractions

Out of Network

- ✓ 50% coverage on up to two routine exams per year
- ✓ 50% coverage on one set of X-rays per year
- ✓ 50% coverage on up to two routine cleanings per year
- ✓ 45% coverage on basic procedures*, including fillings
- ✓ 50% coverage on extractions

*Frequency limitations may apply]

[• Vision Benefits

Covered Services

In Network

- ✓ \$0 copayment for one annual routine eye exam
- ✓ \$100 toward your frame, lens and lens options or contact lenses annual benefit, plus discounts over benefit amount
- ✓ 15% off retail price or 5% off promotional price for laser vision repair

Out of Network

- ✓ Up to a \$75 allowance for one annual routine eye exam
- ✓ \$100 reimbursement toward your frame, lens, and lens options or contact lenses annual benefit]

Overview of Extra Services

In addition to covered benefits, you will also receive these extra services at no extra charge.

- **Humana Active Outlook**

A life-enriching health and wellness education program to help policyholders live a healthier, more fulfilled life includes:

- *HAOsm Magazine*, packed with inspiring stories for active, fun, healthy living
- Custom health and wellness information and interactive tools at **HumanaActiveOutlook.com**
- Community outreach through seminars and classes in local markets
- Assistance from trained senior consultants with everyday health related issues]

- **MyHumana**

Log on to [**Humana.com**] and register for MyHumana, your secure website. You can review details of your claims, use health and pharmacy tools, and find health information and resources. You also can find Medicare information at [**Humana-Medicare.com**].]

- **HumanaFirst[®]**

Nurse advice line offering 24-hour health information, guidance, and support. Whether the concern is immediate or longer-term, policyholders can call for expert advice to find out how Humana can help them lead a healthier life and get the most out of their health plan.]

- **WellDinesm Meal Program**

After an overnight stay in the hospital or nursing facility, policyholders are eligible for 10 nutritious, precooked frozen meals delivered to their door at no cost. To arrange for this service, policyholders simply call [1-866-96MEALS (1-866-966-3257)] after discharge and provide their Humana policyholder ID number,

and other basic information. A Humana representative will assist in scheduling delivery. Not available to policyholders who reside in Alaska and Hawaii.]

- **Hearing Aids and Services**

Discounts are available through TruHearing and Beltone[®].]

- **Rx Discount Program**

Save an average of 20 percent or more on prescription drugs just by showing your Humana ID card at participating pharmacies. You can use this discount program for weight loss, impotence, hair loss, smoking cessation and many other prescriptions that are not covered by Medicare. Most major pharmacy chains participate.]

- **Vision Discount Program**

HumanaVision and EyeMed[®] offer discounts on exams, frames, lenses, and laser correction at more than 35,000 participating locations.]

- **QuitNet[®] Comprehensive**

QuitNet is an evidence-based smoking cessation program that offers expert advice, personalized support, unlimited social support from fellow quitters, practical quit tips, and celebration of milestones reached, all designed to help tobacco users quit – and stay tobacco-free.

- Online or telephone tips and advice from expert counselors
- A personalized tobacco cessation plan and stop-smoking guide
- 24-hour Web support
- Phone coaching – a five-call protocol
- Printed **QuitNet QuitGuide**
- Over-the-counter tobacco cessation medicines (Nicotine Replacement Therapy)]

The programs and services described in this section are not insurance and are neither contractually offered nor guaranteed under our Medicare Supplement insurance policies.

Additional Services from *Reader's Digest*

- **Discount on all products at www.readersdigeststore.com**
You'll have a passcode giving you an exclusive, ongoing discount (15 to 20 percent) for all purchases made at the Reader's Digest store. This would include our health-related books and magazines, and subscriptions to *Reader's Digest* magazine.]
- **Three-book Reader's Digest Healthy Living Library**
You can purchase three of the most popular Reader's Digest health book titles (*Food Cures; Long Life Prescription; What Works What Doesn't*) for a substantial discount. Typical retail price for all three books: \$98.88. Policyholder price for all three books: \$29.99. (plus S&H)]
- **Reader's Digest Health Bulletins**
You'll receive four special reports in the mail throughout the year from Reader's Digest. Each report is devoted to a key health issue, such as heart health, nutrition, pain management, and brain health. Reports will highlight the latest research, new cures, ways to better your lifestyle and prevention tips, all in an easy-to-read and colorful format.]
- **Reader's Digest Mind Stretchers Series**
You'll get a complementary subscription to the massively popular brain-exercise series. A new volume comes quarterly and includes puzzles and games.]

The programs and services described in this section are not insurance and are neither contractually offered nor guaranteed under our Medicare Supplement insurance policies.

[Visual of Reader's Digest materials]

Choosing a Plan

Finding the best plan for you

To see which Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan fits your needs, review your healthcare costs for the past few years. You will also want to consider what costs you may face in the coming years. Compare this list to the information provided below and on the next page to find a plan that is right for you.

For example, if you think you won't use the healthcare system much, you may want to consider a basic plan. If your past or future needs are high, you may want to consider more coverage.

Basic coverage

Medicare Supplement Plan A provides basic coverage, which covers:

- **Hospitalization:** pays Part A coinsurance plus coverage for 365 additional days after Medicare benefits end
- **Medical Expenses:** pays Part B coinsurance – generally 20 percent of Medicare-approved expenses – or copayments for hospital outpatient services
- **Blood:** pays for the first three pints of blood each year
- **Hospice:** pays Part A Hospice Care coinsurance or copayment
- **Preventative Care:** pays Part B coinsurance for preventative care



Is a Medicare Supplement plan for you?

If you have Medicare Parts A and B, you may be eligible for a Medicare Supplement plan. Because Medicare doesn't pay all your healthcare costs, a Medicare Supplement plan can provide additional coverage.

The following Humana Reader's Digest Healthy Living Medicare Supplement Plans are available: A, F, High Deductible F, K, and N. All plans include dental and vision coverage. In addition, policyholders will receive health and wellness materials from Reader's Digest. Plans offered may vary by state.

Additional coverage

For greater security, in addition to basic coverage, Medicare Supplement Insurance Plans cover one or more of the areas listed below. Check what's most important to you and review the plans that address it.

- ❑ Skilled nursing facility care – available with Plans F, High Deductible Plan F, K, and N
- ❑ Medicare Part A deductible for hospitalization – available with Plans F, High Deductible Plan F, K, and N
- ❑ Medicare Part B deductibles for medical and hospital outpatient expenses – available with Plans F and High Deductible Plan F

- ❑ Medicare Part B excess charges – available with Plans F and High Deductible Plan F
- ❑ Foreign travel medical emergency help – available with Plans F, High Deductible Plan F, and N
- ❑ High-deductible plan option – available with Plan F
- ❑ Out-of-pocket limits – available with Plan K

These policies may not fully cover all your medical costs. However, by law, you can only have one Medicare Supplement plan. If you need help with prescription drug costs, consider Humana (Part D) prescription drug coverage. For additional information about the Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan benefits coverage, please refer to your Outline of Coverage.





Which Plan Meets Your Needs?

The table below can help you figure out which plan is right for you.

	A	F¹	K²	N⁴
Basic Benefits	✓	✓	50%	✓
Skilled Nursing Facility Coinsurance		✓	50%	✓
Part A Deductible		✓	50%	✓
Part B Deductible		✓		
Part B Excess (100%)		✓		
Foreign Travel Emergency		✓		✓
Out Of Pocket Annual Limit³			✓	
Vision Coverage	✓	✓	✓	✓
Dental Coverage	✓	✓	✓	✓

For details or to request an Outline of Coverage, **please contact your agent/producer or call Humana at [1-888-310-8482].**

Coverage is limited to Medicare-eligible expenses.

1 Plan F has an option called a High Deductible Plan F, which pays the same benefits as Plan F after you have paid a calendar year deductible. Deductible may increase annually. Benefits from this High Deductible Plan F will not begin until out-of-pocket expenses exceed the annual deductible. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B but do not include the plan's separate foreign travel emergency deductible.

2 Cost-sharing for items and services covered in Plan K is different from the cost-sharing provided by Plans A, F, K and N. Once you reach the annual limit, the plans pay 100 percent of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does not include charges from your provider that exceed Medicare-approved amounts, called "Excess Charges." You will be responsible for paying Excess Charges.

If a column lists a percentage, the policy covers that percentage of the described benefit. Hospitalization and preventative care are covered at 100%.

3 The out-of-pocket annual limit may increase each year for inflation. See Outline of Coverage for details and exceptions.

4 Plan N pays 100% of the Part B coinsurance except up to [\$20] copayment for office visits and up to [\$50] for emergency department visits.

How to Enroll

Based on where you live, Humana has up to three ways to enroll:

- **In Person** – contact your agent/producer to set up a personal appointment.
- **Telephone** – call Humana at [1-888-310-8482] to set up an appointment or request information. Licensed agents/producers are available [Monday through Friday, 8 a.m. to 8 p.m. If you use a TTY, call 711.]
- **Online** - visit Humana’s website at [[Humana-Medicare.com](https://www.humana.com)].



Definitions

Coinsurance

The percentage of costs you pay for medical services after you pay any deductibles

Copayment

The fixed dollar amount you pay when you receive medical services

Deductible

The amount you must pay for medical services before your plan starts paying certain benefits

Out-of-pocket costs

Any amounts other than your premium that you pay out of your pocket, including the deductible, copayments, and coinsurance specified in your plan

Premium

The amount you pay for your health plan

Additional Information

Review of Medicare basics

Medicare doesn't cover all your medical expenses. Your coverage depends on whether you have Medicare Part A, Medicare Part B, or both. Even then, Medicare only pays a portion of your costs for services and supplies.

Medicare Parts A and B cover much of the medical care you need, but not all of it.

Medicare Part A

Once you're eligible, **Part A** covers:

- Some inpatient hospital care
- Up to 100 days of care at a skilled nursing facility per benefit period
- Some hospice care and home healthcare

You're responsible for copayments and a deductible.

Medicare Part B

You can sign up and pay a premium for **Part B**, which helps cover:

- Doctor visits and outpatient care - subject to Part B limitations
- Some services not covered by Part A – including some physical and occupational therapy and some home healthcare, if the services are medically necessary

Medicare Part C

Better known as a **Medicare Advantage plan**, Part C is available only from private insurers like Humana that have a contract with Medicare. You must be enrolled in both Medicare Parts A and B to join a Medicare Advantage plan, which covers the same benefits as Medicare Parts A and B and usually includes additional benefits.

Medicare Part D

Part D is prescription drug coverage available only from private insurers like Humana that have a contract with Medicare. Medicare

Supplement policyholders can also purchase a Part D plan for prescription drug coverage.

Medicare Supplement

Many people buy a Medicare Supplement insurance plan from a private insurer like Humana. These supplemental plans cover some of the costs that Medicare Parts A and B don't. The Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan also includes dental and vision coverage plus you will have access to extra services, such as health and wellness materials from Reader's Digest.

Medicare Supplement Open Enrollment

During this six-month period, you can buy any Medicare Supplement plan you want that is sold in your state. It starts in the first month that you are covered under Medicare Part B and you are age 65 or older - or under age 65 in some states.

Guaranteed Acceptance

Your acceptance in a Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan is guaranteed if you apply during your open enrollment period. In some situations, you may qualify for guaranteed acceptance outside of your open enrollment period.

Pre-Existing Condition

Under a Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan, medical expenses incurred during the first three months of coverage may not be covered if they're due to a condition or conditions for which medical advice was given or treatment was recommended by a physician within six months prior to the coverage effective date. Limitations may not apply or may be reduced if you enroll during your open enrollment period or in your guaranteed issue period or if you satisfy creditable coverage requirements.

Questions



Common questions about Medicare Supplement Plans

Q. I signed up for a Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan. When will I receive my ID card and policy?

A. Your coverage is effective on the first day of the month after Humana accepts your completed application, unless you've requested a future effective date. You'll receive your ID card and policy in the mail [seven to ten days] after your application has been processed.

Q. Can you cancel my coverage?

A. Medicare Supplement insurance plans are guaranteed renewable. This means they can't be canceled for any reason other than non-payment of premiums or material misrepresentation.

Q. How do I pay my monthly premium?

A. You may select one of the following payment methods:

- Automatic bank withdrawal – Your premium is automatically deducted from your checking or savings account each month, and a [\$2] discount per payment is included for using this economical and secure form of payment.
- Coupon book – We provide a book of coupons that show your monthly premium. Mail in a coupon with your payment before the end of each month.
- Recurring credit card – Your premium is automatically deducted from your credit card account each month.
- Premiums may change every year, but they can only change if the premiums for all policies like yours in your state change. Your premium cannot change because of claims filed, a change in your health, or because of a change in your work. Your premium may also be adjusted annually following your birthday if the policy you purchase is attained-age rated. Also, deductibles and copayments may increase annually, as set by the Centers for Medicare and Medicaid Services.

Q. Once my coverage begins, what number do I call with questions I might have?

A. Customer Care representatives are available to help you. For questions about enrollment, billing, disenrollment, claims, or benefits, call [1-800-866-0581]. Representatives are on call [Monday through Friday 8 a.m. to 8 p.m.] If you use a TTY, call 711.

About Humana and *Reader's Digest*

Humana has experience you can trust – as a Fortune [100] company with [50] years in the health industry, and as a provider of Medicare plans for [more than 20 years]. We currently serve more than [10.2] million medical policyholders, including [4.5]million Medicare policyholders.⁵ You can rely on us to guide you through your Medicare Supplement insurance options and make it easier for you to choose the plan that's right for your healthcare needs, your lifestyle, and your budget.

Reader's Digest is best known for its flagship magazine, *Reader's Digest*, which is available in print as well as in digital form on the leading e-reader devices. Reader's Digest also publishes a series of single-topic special interest publications on health and other subjects that are available on newsstands nationwide. Reader's Digest also offers books, music, digital smart phone applications and video products. More information is available at readersdigest.com.



Call Humana at [1-888-310-8482] today to find out more about Humana Medicare Supplement plans or any of our Medicare plans. If you use a TTY, call 711. Or visit our website at [Humana-Medicare.com].

Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age. It's available in some states to disabled Medicare recipients younger than 65. You may be responsible for deductibles and coinsurance before benefits are payable. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Benefits vary by plan and the premium will vary with the amount of benefits selected. Coverage is limited to Medicare-eligible expenses. These policies may have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage or costs. [Policy series form MESRD or state equivalent. Idaho Policy forms: [IDMESRDA, IDMESRDF, IDMESRDF(HD), IDMESRDK, and IDMESRDN. Tennessee Policy forms: TNMESRDA, TNMESRDF, TNMESRDF(HD), TNMESRDK, and TNMESRDN.]]

The Humana Reader's Digest Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest for the use of the Reader's Digest name. 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.

5 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.



[Humana-Medicare.com]