

SERFF Tracking Number: HUMA-128025091 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number:
 Company Tracking Number: AR-02-2012
 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 Direct Marketing - Packet IV/AR-02-2012

Filing at a Glance

Company: Humana Insurance Company
 Product Name: Humana RDHL Individual Medicare Supplement Plans
 SERFF Tr Num: HUMA-128025091 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 SERFF Status: Closed-Filed-Closed State Tr Num:
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Co Tr Num: AR-02-2012 State Status: Filed-Closed
 Filing Type: Advertisement
 Reviewer(s): Stephanie Fowler
 Disposition Date: 02/28/2012
 Authors: Michele Zabel, Paula Williamson, Bettina Ponds, Tammy House, Tiffany Turner, Seth Johnson
 Date Submitted: 01/25/2012 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: HRDHL Direct Marketing - Packet IV Status of Filing in Domicile: Not Filed
 Project Number: AR-02-2012 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: 02/28/2012
 State Status Changed: 02/28/2012
 Deemer Date: Created By: Bettina Ponds
 Submitted By: Bettina Ponds Corresponding Filing Tracking Number:
 Filing Description:
 Re: Humana Insurance Company, NAIC: 119, 73288, FEIN: 39-1263473
 Humana Reader's Digest Healthy Living Medicare Supplement Direct Marketing Ad Materials - Packet IV

Humana Insurance Company is submitting the below marketing material for your review and approval. We intend to utilize these pieces to market our individual Humana Reader's Digest Healthy Living Medicare Supplement Plans. The materials will be utilized in direct marketing mail campaigns.

SERFF Tracking Number: HUMA-128025091 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number:
 Company Tracking Number: AR-02-2012
 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 Direct Marketing - Packet IV/AR-02-2012

1. GHHH7E6HH - Direct Marketing Letter
2. GHHH7E7HH - Direct Marketing Letter
3. GHHH7E8HH - Direct Marketing Letter
4. GHHH7E9HH - Direct Marketing Letter
5. GHHH7EBHH - Trifold
6. GHHH7GYHH - Lift Note
7. GHHH7H1HH - Ad Card
8. GHHH7E1HH - Outer Envelope

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:	\$400.00
Retaliatory?	No
Fee Explanation:	8 forms @ \$50 each =\$400
Per Company:	No

SERFF Tracking Number: HUMA-128025091 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number:
Company Tracking Number: AR-02-2012
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 Direct Marketing - Packet IV/AR-02-2012

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$400.00	01/25/2012	55787352

SERFF Tracking Number: HUMA-128025091 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number:
Company Tracking Number: AR-02-2012
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 Direct Marketing - Packet IV/AR-02-2012

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/28/2012	02/28/2012

SERFF Tracking Number: HUMA-128025091 *State:* Arkansas
Filing Company: Humana Insurance Company *State Tracking Number:*
Company Tracking Number: AR-02-2012
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 Direct Marketing - Packet IV/AR-02-2012

Disposition

Disposition Date: 02/28/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HUMA-128025091 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number:
 Company Tracking Number: AR-02-2012
 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 Direct Marketing - Packet IV/AR-02-2012

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Direct Marketing Letter	Filed-Closed	No
Form	Direct Marketing Letter	Filed-Closed	No
Form	Direct Marketing Letter	Filed-Closed	No
Form	Direct Marketing Letter	Filed-Closed	No
Form	Trifold	Filed-Closed	No
Form	Lift Note	Filed-Closed	No
Form	Ad Card	Filed-Closed	No
Form	Outer Envelope	Filed-Closed	No

SERFF Tracking Number: HUMA-128025091 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number:
 Company Tracking Number: AR-02-2012
 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 Direct Marketing - Packet IV/AR-02-2012

Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/28/2012	GHHH7E6 HH	Advertising	Direct Marketing Letter	Initial		0.000	GHHH7E6HH - Letter - 4A 1,2.pdf
Filed-Closed 02/28/2012	GHHH7E7 HH	Advertising	Direct Marketing Letter	Initial		0.000	GHHH7E7HH - Letter - 4A 3.pdf
Filed-Closed 02/28/2012	GHHH7E8 HH	Advertising	Direct Marketing Letter	Initial		0.000	GHHH7E8HH - Letter - 4B 1,2.pdf
Filed-Closed 02/28/2012	GHHH7E9 HH	Advertising	Direct Marketing Letter	Initial		0.000	GHHH7E9HH - Letter - 4B 3.pdf
Filed-Closed 02/28/2012	GHHH7EB HH	Advertising	Trifold	Initial		0.000	GHHH7EBHH - Trifold - 4AB 1,2,3.pdf
Filed-Closed 02/28/2012	GHHH7GY HH	Advertising	Lift Note	Initial		0.000	GHHH7GYH H - Lift Letter - 4AB 1.pdf
Filed-Closed 02/28/2012	GHHH7H1 HH	Advertising	Ad Card	Initial		0.000	GHHH7H1HH - Question Card - 4AB 1,2,3.pdf
Filed-Closed 02/28/2012	GHHH7E1 HH	Advertising	Outer Envelope	Initial		0.000	GHHH7E1HH - OE - 4AB 1,2,3.pdf



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

Prepared for Reader's Digest Customer:

#ACS CODE**OEL**SORT
#MAGACCT/X#CHKDIGT SEONUM INSERT CODE
SAMPLE A SAMPLE XXX XXX SACK **
SOME ADDRESS XXX XXX
SOME ADDRESS 2XX XXXX XXX
SOME CITY STATE ZIP
IMB barcode

Now Humana and Reader's Digest have partnered to bring you great health coverage... and a whole lot more!

Dear Sample A. Sample:

Good news: I'm pleased to introduce you to the new Humana Reader's Digest Healthy Living Medicare Supplement Plans. It's a breakthrough in supplemental healthcare insurance that gives you a bundle of benefits that go beyond what Medicare Parts A and B cover.

Two names you can trust: 150 years of combined experience.

As a Reader's Digest customer, you know the goal of their magazines and books is to help you lead a fuller, more interesting life. For nearly 100 years, Reader's Digest has provided practical publications and great value to customers like you. That's why this new partnership is such a good fit.

With more than 50 years of healthcare experience, Humana has built a solid reputation by delivering excellent service and money-saving value to our policyholders. In fact, when you compare Humana to other major health insurance companies, you'll find our premiums are often competitive.

The coverage and control you expect.

You want lots of freedom when it comes to your healthcare choices, and a Medicare Supplement plan that gives you that freedom. You can visit any doctor, hospital or specialist that accepts Medicare. There's no need to worry about referrals, networks or complicated paperwork.

Dental and vision coverage are included.

Unlike other Medicare Supplement plans, with the Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans, dental and vision coverage are included. You can imagine how much money these benefits alone could save you.

Healthy living resources unmatched by other plans.

You'll find that our new plans offer additional value that other plans simply can't.

- 24-hour nurse advice line, so sound advice is only a toll-free call away.
• Humana Active Outlook®, our exclusive lifestyle enrichment program.
• Discounts on Humana products and services to help you stay healthy.

Plus Reader's Digest will provide you with trusted information on active, healthy living through these special values:*

- Reader's Digest Healthy Living Bulletins, 96 pages of practical health and wellness news.
• Reader's Digest Mind Stretchers Series, a quarterly publication of entertaining puzzles and games specially created to keep your mind sharp.
• Nearly 70% off Reader's Digest popular 3-book set: What Works, What Doesn't, Long Life Prescription, and Food Cures. This \$98.00 value can be yours for only \$29.99.

* The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.

Read more about these valuable benefits in the enclosed brochure. But first...

(more on other side)



Compare our winning plan at a glance.

The chart below shows you why there's so much to appreciate about Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

	Some Other Medicare Supplement Plans	Humana Reader's Digest Healthy Living Medicare Supplement Plans
Dental and Vision Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>
All the benefits of standard Medicare Supplement insurance plans	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Healthy Living Bulletins*	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Mind Stretchers*	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Big Discounts on Popular Health Books from the Editors of Reader's Digest*	<input type="checkbox"/>	<input checked="" type="checkbox"/>

* The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.

The Humana Reader's Digest Healthy Living Medicare Supplement Plan was designed to offer an innovative combination of benefits for value-conscious customers like you. **Call today: 1-800-784-5970 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., for more information, including a **no-obligation price quote**.[†]

Sincerely,

Patrick O'Toole
Vice President, Humana MarketPOINT

P.S. **FREE BOOKLET!** Call today for more information, including a no-obligation price quote and we'll send your copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan* — **FREE!**

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

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance 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.

The Humana Reader's Digest Healthy Living Medicare Supplement Insurance 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.

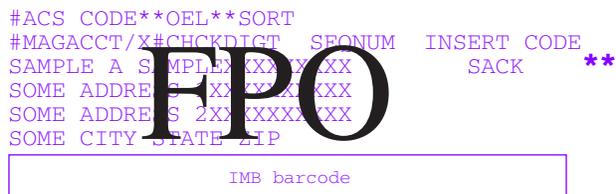
[†] No purchase is necessary to obtain a price quote.

Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209



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

Prepared for Reader's Digest Customer:



Now Humana and Reader's Digest have partnered to bring you great health coverage... and a whole lot more!

Dear Sample A. Sample:

Good news: I'm pleased to introduce you to the new Humana Reader's Digest Healthy Living Medicare Supplement Plans. It's a breakthrough in supplemental healthcare insurance that gives you a bundle of benefits that go beyond what Medicare Parts A and B cover.

Two names you can trust: 150 years of combined experience.

As a Reader's Digest customer, you know the goal of their magazines and books is to help you lead a fuller, more interesting life. For nearly 100 years, Reader's Digest has provided practical publications and great value to customers like you. That's why this new partnership is such a good fit.

With more than 50 years of healthcare experience, Humana has built a solid reputation by delivering excellent service and money-saving value to our policyholders. In fact, when you compare Humana to other major health insurance companies, you'll find our premiums are often competitive.

The coverage and control you expect.

You want lots of freedom when it comes to your healthcare choices, and a Medicare Supplement plan that gives you that freedom. You can visit any doctor, hospital or specialist that accepts Medicare. There's no need to worry about referrals, networks or complicated paperwork.

Dental and vision coverage are included.

Unlike other Medicare Supplement plans, with the Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans, dental and vision coverage are included. You can imagine how much money these benefits alone could save you.

Healthy living resources unmatched by other plans.

You'll find that our new plans offer additional value that other plans simply can't.

- **24-hour nurse advice line**, so sound advice is only a toll-free call away.
- **Humana Active Outlook®**, our exclusive lifestyle enrichment program.
- **Discounts on Humana products and services** to help you stay healthy.

Plus Reader's Digest will provide you with trusted information on active, healthy living through these special values:*

- Reader's Digest **Healthy Living Bulletins**, 96 pages of practical health and wellness news.
- Reader's Digest **Mind Stretchers Series**, a quarterly publication of entertaining puzzles and games specially created to keep your mind sharp.
- **Nearly 70% off Reader's Digest popular 3-book set:** *What Works, What Doesn't, Long Life Prescription*, and *Food Cures*. This \$98.00 value can be yours **for only \$29.99**.

* The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.

Read more about these valuable benefits in the enclosed brochure. But first...



Compare our winning plan at a glance.

The chart below shows you why there's so much to appreciate about Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

	Some Other Medicare Supplement Plans	Humana Reader's Digest Healthy Living Medicare Supplement Plans
Dental and Vision Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>
All the benefits of standard Medicare Supplement insurance plans	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Healthy Living Bulletins*	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Mind Stretchers*	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Big Discounts on Popular Health Books from the Editors of Reader's Digest*	<input type="checkbox"/>	<input checked="" type="checkbox"/>

* The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.

The Humana Reader's Digest Healthy Living Medicare Supplement Plans were designed to offer an innovative combination of benefits for value-conscious customers like you. **Call today: 1-800-784-5970 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., for more information, including a **no-obligation price quote**.[†]

Sincerely,

Patrick O'Toole
Vice President, Humana MarketPOINT

Dan Lagani
President, Reader's Digest North America

P.S. **FREE BOOKLET!** Call today for more information, including a no-obligation price quote and we'll send your copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan* — **FREE!**

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

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance 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.

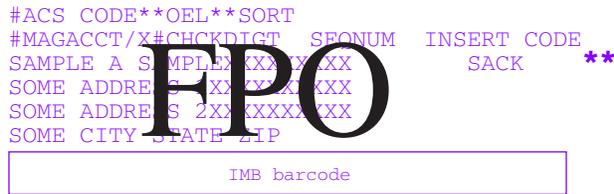
The Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

[†] No purchase is necessary to obtain a price quote.

Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209



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



Now Humana and Reader's Digest have partnered to bring you great health coverage... and a whole lot more!

Dear Sample A. Sample:

Good news: I'm pleased to introduce you to the new **Humana Reader's Digest Healthy Living Medicare Supplement Plans**. It's a breakthrough in supplemental healthcare insurance that gives you a bundle of benefits that go beyond what Medicare Parts A and B cover.

Two names you can trust: 150 years of combined experience.

Humana is the second-largest Medicare insurance company in America, trusted by over 3.5 million policyholders.* Drawing on more than 50 years of experience, we've built a solid reputation by delivering excellent service and money-saving value. Compare Humana to other major health insurance companies and you'll find our premiums are often competitive.

Reader's Digest has been a leader for nearly 100 years by being a trusted source of valuable health and wellness information for its readers. Together, Humana and Reader's Digest bring you a plan that pays you what you need and the tools to help you live a better, healthier life. That's a win for you!

The coverage and control you expect.

You want lots of freedom when it comes to your healthcare choices, and a Medicare Supplement plan that gives you that freedom. You can visit any doctor, hospital or specialist that accepts Medicare. There's no need to worry about referrals, networks or complicated paperwork.

Dental and vision coverage are included.

Unlike other Medicare Supplement plans, with the Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans, dental and vision coverage are included. You can imagine how much money these benefits alone could save you.

Healthy living resources unmatched by other plans.

You'll find that our new plans offer additional value that other plans simply can't.

- **24-hour nurse advice line**, so sound advice is only a toll-free call away.
- **Humana Active Outlook®**, our exclusive lifestyle enrichment program.
- **Discounts on Humana products and services** to help you stay healthy.

Plus Reader's Digest will provide you with trusted information on active, healthy living through these special values:†

- Reader's Digest **Healthy Living Bulletins**, 96 pages of practical health and wellness news.
- Reader's Digest **Mind Stretchers Series**, a quarterly publication of entertaining puzzles and games specially created to keep your mind sharp.
- **Nearly 70% off Reader's Digest popular 3-book set:** *What Works, What Doesn't, Long Life Prescription, and Food Cures*. This \$98.00 value can be yours **for only \$29.99**.

† **The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.**

Read more about these valuable benefits in the enclosed brochure. But first...



Compare our winning plan at a glance.

The chart below shows you why there's so much to appreciate about Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

	Some Other Medicare Supplement Plans	Humana Reader's Digest Healthy Living Medicare Supplement Plans
Dental and Vision Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>
All the benefits of standard Medicare Supplement insurance plans	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Healthy Living Bulletins†	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Mind Stretchers†	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Big Discounts on Popular Health Books from the Editors of Reader's Digest†	<input type="checkbox"/>	<input checked="" type="checkbox"/>

† The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.

The Humana Reader's Digest Healthy Living Medicare Supplement Plans were designed to offer an innovative combination of benefits for value-conscious people like you. **Call today: 1-800-784-5970 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., for more information, including a **no-obligation price quote**.‡

Sincerely,

Patrick O'Toole
Vice President, Humana MarketPOINT

P.S. **FREE BOOKLET!** Call today for more information, including a no-obligation price quote and we'll send your copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan* — **FREE!**

*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.

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

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance 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.

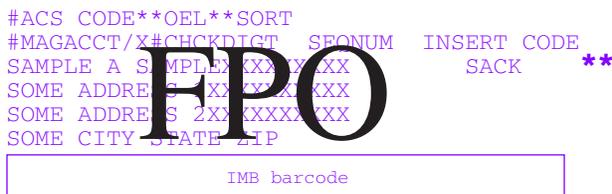
The Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

‡ No purchase is necessary to obtain a price quote.

Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209



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



Now Humana and Reader's Digest have partnered to bring you great health coverage... and a whole lot more!

Dear Sample A. Sample:

Good news: I'm pleased to introduce you to the new **Humana Reader's Digest Healthy Living Medicare Supplement Plan**. It's a breakthrough in supplemental healthcare insurance that gives you a bundle of benefits that go beyond what Medicare Parts A and B cover.

Two names you can trust: 150 years of combined experience.

Humana is the second-largest Medicare insurance company in America, trusted by over 3.5 million policyholders.* Drawing on more than 50 years of experience, we've built a solid reputation by delivering excellent service and money-saving value. Compare Humana to other major health insurance companies and you'll find our premiums are often competitive.

Reader's Digest has been a leader for nearly 100 years by being a trusted source of valuable health and wellness information for its readers. Together, Humana and Reader's Digest bring you a plan that pays you what you need and the tools to help you live a better, healthier life. That's a win for you!

The coverage and control you expect.

You want lots of freedom when it comes to your healthcare choices, and a Medicare Supplement plan that gives you that freedom. You can visit any doctor, hospital or specialist that accepts Medicare. There's no need to worry about referrals, networks or complicated paperwork.

Dental and vision coverage are included.

Unlike other Medicare Supplement plans, with the Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans, dental and vision coverage are included. You can imagine how much money these benefits alone could save you.

Healthy living resources unmatched by other plans.

You'll find that our new plans offer additional value that other plans simply can't.

- **24-hour nurse advice line**, so sound advice is only a toll-free call away.
- **Humana Active Outlook®**, our exclusive lifestyle enrichment program.
- **Discounts on Humana products and services** to help you stay healthy.

Plus Reader's Digest will provide you with trusted information on active, healthy living through these special values:†

- Reader's Digest **Healthy Living Bulletins**, 96 pages of practical health and wellness news.
- Reader's Digest **Mind Stretchers Series**, a quarterly publication of entertaining puzzles and games specially created to keep your mind sharp.
- **Nearly 70% off Reader's Digest popular 3-book set:** *What Works, What Doesn't, Long Life Prescription*, and *Food Cures*. This \$98.00 value can be yours **for only \$29.99**.

† **The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.**

Read more about these valuable benefits in the enclosed brochure. But first...



Compare our winning plan at a glance.

The chart below shows you why there's so much to appreciate about Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

	Some Other Medicare Supplement Plans	Humana Reader's Digest Healthy Living Medicare Supplement Plans
Dental and Vision Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>
All the benefits of standard Medicare Supplement insurance plans	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Healthy Living Bulletins†	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Complimentary Subscription to Reader's Digest Mind Stretchers†	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Big Discounts on Popular Health Books from the Editors of Reader's Digest†	<input type="checkbox"/>	<input checked="" type="checkbox"/>

† The items described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.

The Humana Reader's Digest Healthy Living Medicare Supplement Plans were designed to offer an innovative combination of benefits for value-conscious people like you. **Call today: 1-800-784-5970 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., for more information, including a **no-obligation price quote**.‡

Sincerely,

Patrick O'Toole
Vice President, Humana MarketPOINT

Dan Lagani
President, Reader's Digest North America

P.S. **FREE BOOKLET!** Call today for more information, including a no-obligation price quote and we'll send your copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan* — **FREE!**

*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.

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

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance 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.

The Humana Reader's Digest Healthy Living Medicare Supplement Insurance 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.

‡ No purchase is necessary to obtain a price quote.

Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209



A partnership I can trust.

Excellent service, value and 50 years of experience. That's Humana.

Humana has been an insurance leader for over 50 years. You can count on their stability for your future.

Since they're health insurance experts, they can help you enjoy a seamless and worry-free experience when it comes to coordinating your plan with your Medicare coverage.

And Humana goes beyond what you can expect by offering additional services in the **Humana Active Outlook**® program* at no additional cost:

- 24-hour nurse advice line
- MyHumana personal web page
- And more...see inside

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

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance 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.

The **Humana Reader's Digest Healthy Living Medicare Supplement Insurance 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.

Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209

**Call now for more information at
1-866-887-2303 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m.**

Special advertising bulletin about your Medicare options



Reader's Digest

Why the **trust factor** matters

Finally, one supplement plan...
two key extras

See inside...

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



GHHH7EBHH



A plan I can understand.

Introducing a Medicare Supplement plan with dental, vision, plus a bundle of extra services only available through our new partnership.

Making informed decisions about your Medicare options just got easier. Reader's Digest has teamed up with Humana to offer a Medicare Supplement solution that helps you lead a healthy, stress-free life.

The new **Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans** give you everything you'd expect from one of the nation's top insurance providers... and more as you'll see inside...

First and foremost, Medicare Supplement Insurance is there for you — providing coverage for most medical services you may need that Medicare A and B don't cover.

We'll help you keep learning about healthy living, too.

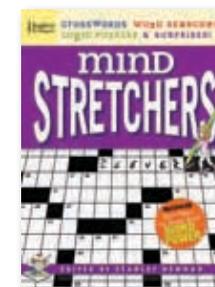
In addition to your benefits from Humana, Reader's Digest is pleased to be your source for a wealth of exclusive health information and tools available only to plan members.



Discounts on popular health books from the Reader's Digest Healthy Living Library, including *Food Cures*, *Long Life Prescription*, and *What Works, What Doesn't*.



Reader's Digest Healthy Living Bulletins – your quarterly guide to the latest health and wellness news. Each is 96 pages of practical, how-to advice.



Reader's Digest Mind Stretcher Series – every quarter, you'll get puzzles and games to entertain you and keep your mind sharp.



Discounts on Reader's Digest products and publications – health and wellness information in the Reader's Digest online store at readersdigeststore.com

Two Key Extras: Dental & Vision coverage included.

Unlike some other plans where dental and vision are add-ons, all our plans include this coverage. Keeping up to date with your dental and vision checkups can help detect other conditions early. Vision and dental — two ways you get more than you may expect from a Medicare Supplement plan.



Plus...your Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan includes these valuable services from Humana Active Outlook®:

- ▼ **HAO Magazine** – full of tips on active, healthy living.
- ▼ **Community Events** – engaging classes, health education seminars, workshops and volunteer fairs.
- ▼ **Discounts and money-saving offers** on products and services to help you stay healthy.

A Special Message

from the President of
Reader's Digest North America

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

Insured by Humana Insurance Company. Calls will be answered by licensed

Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans
are available to those enrolled in Parts A and B of Medicare due to age and are also

available in some states to under 65 disabled Medicare recipients. Coverage is limited

to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary

with the amount of benefits selected. Depending on the insurance 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 MESSRD or state equivalent.

The Humana Reader's Digest Healthy Living Medicare Supplement Insurance 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.

The purpose of this communication is the solicitation of insurance. Contact will be made

by a licensed insurance agent/producer or insurance company.

Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209

Readers Digest

Dear Friend of Reader's Digest,

You've no doubt seen the Reader's Digest and Humana logos together throughout this mailing. You may even have noticed this in Reader's Digest magazine over the last several months.

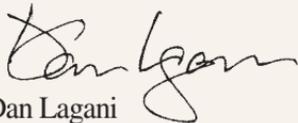
This combined logo represents a new and very special relationship between Reader's Digest and Humana – a national leader in healthcare coverage. Together, we've partnered to introduce a new line of Medicare supplement insurance products under the name: Humana Reader's Digest Healthy Living Medicare Supplement Plan.

Whether you're choosing a Medicare supplement plan for yourself, a family member, or someone in your care, no other Medicare Supplement plans can offer this unique value to you. The Humana Reader's Digest Healthy Living Medicare Supplement Plans provide the coverage you need along with practical tools to help you live a healthier life, including special publications with trusted health information from Reader's Digest, available only to policyholders.

We invite you to take a look at the materials enclosed. Then call Humana, Monday – Friday, 8 a.m. – 8 p.m., for your no-obligation price quote. Here's the toll-free number: **1-800-784-5970 (TTY: 711)**.

We're very proud to be partnering with Humana to bring you Medicare plans you can understand from partners you can trust.

Sincerely,



Dan Lagani
President
Reader's Digest North America



Patrick O'Toole
Vice President
Humana MarketPOINT

Still have questions about our plan?
We thought you might.

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

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance 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.

The **Humana Reader's Digest Healthy Living Medicare Supplement Insurance 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. Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209



Call now for more information at
1-800-784-5970 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m.

Our agents work with you.

At Humana, we welcome any and every question you might have about Medicare insurance. Our agents are licensed experts and trained to keep your best interests in mind as you work toward a solution that is right for you. That's the kind of service excellence that has led to serving over 3.5 million members. So don't hesitate, call us to get your questions answered today.

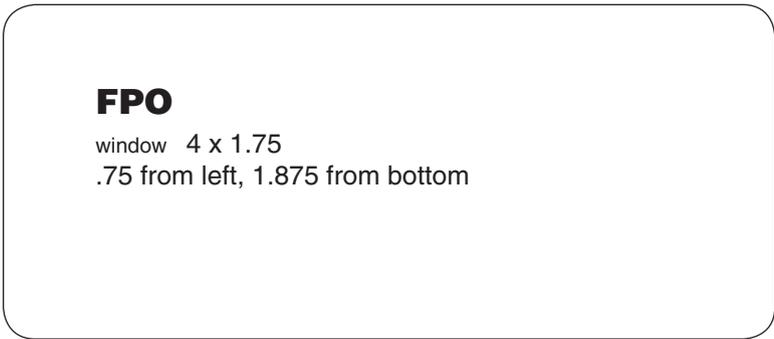
Here's one more thing you can't get anywhere else. **And it's free.**

When you call to speak to one of our licensed agents, we'll gladly offer to send you more information, including a free price quote to help you decide. There's no obligation, no purchase required. Just ask for your free copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan.*



**FREE
Booklet!**

Humana Inc.
P.O. Box 70209
Louisville, KY 40270-0209



INTRODUCING: A new, innovative Medicare Supplement Plan in partnership with Reader's Digest.
Open to see why it's good news for you!

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

GHHH7E1HH

Insured by Humana Insurance Company (Kentucky) - Humana Insurance Company of Kentucky).
Not connected with or endorsed by the U.S. government or the federal Medicare program.