

SERFF Tracking Number: HUMA-128495287 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number:
 Company Tracking Number: AR-10-2012
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
 Standard Plans 2010
 Product Name: HRDHL Individual Medicare Supplement Plans
 Project Name/Number: HRDHL Direct Marketing Packet #5/AR-10-2012

Filing at a Glance

Company: Humana Insurance Company
 Product Name: HRDHL Individual Medicare Supplement Plans SERFF Tr Num: HUMA-128495287 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-10-2012 State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Disposition Date: 07/02/2012
 Authors: Michele Zabel, Paula Williamson, Bettina Ponds, Tiffany Turner, Susan Levie, Chi Dang, Shawn Farnsley
 Date Submitted: 06/20/2012 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: HRDHL Direct Marketing Packet #5 Status of Filing in Domicile: Not Filed
 Project Number: AR-10-2012 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: WI is the state of domicile.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 07/02/2012
 State Status Changed: 07/02/2012
 Deemer Date: Created By: Tiffany Turner
 Submitted By: Tiffany Turner 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

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

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materials will be utilized in direct marketing mail campaigns.

- GHH9Q1HH - Letter
- GHH9Q2HH - Slip Sheet
- GHH9Q3HH - Lift Note
- GHH9Q0HH - Outer Envelope

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

Please contact me via SERFF, at tturner2@humana.com, or at (502)580-1570. If you have any questions or require further information relative to this filing.

State Narrative:

Company and Contact

Filing Contact Information

Tiffany Turner, Compliance Analyst tturner2@humana.com
 500 W Main 502-580-0837 [Phone]
 NCT 29
 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:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50 per form (4) = \$200.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Humana Insurance Company \$200.00 06/20/2012 60274300

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/02/2012	07/02/2012

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Disposition

Disposition Date: 07/02/2012

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 07/02/2012	GHHH9Q1 HH	Advertising Direct Marketing Letter	Initial		0.000	GHHH9Q1HH - Letter.pdf
Filed-Closed 07/02/2012	GHHH9Q2 HH	Advertising Slip Sheet	Initial		0.000	GHHH9Q2HH - Slip Sheet.pdf
Filed-Closed 07/02/2012	GHHH9Q3 HH	Advertising Lift Note	Initial		0.000	GHHH9Q3HH - Lift Note.pdf
Filed-Closed 07/02/2012	GHHH9Q0 HH	Advertising Outer Envelope	Initial		0.000	GHHH9Q0HH - OE.pdf

Find out how you could reduce your Medicare expenses.
Call [1-800-784-5970] Monday - Friday, 8 a.m. - 8 p.m., EST.]
and get your FREE-Know-The-Facts Booklet.

Dear [Mrs. Washingtonson],

- If you'd like to worry less about out-of-pocket expenses...
- If you want to be able to choose your own doctor*...
- If you want a competitive premium...
- If you'd like to see your health care dollar go much, much further...

HUMANA.

- Reduce Medical Expenses
- Choose your Doctor*
- **Get your FREE Know-The-Facts Booklet**

Call [1-800-784-5970]

Speak to a licensed insurance agent

▲ Call today to find out more!▲

Then what you need is a competitive Medicare Supplement Insurance Plan. A plan that, in some states, even includes Dental and Vision coverage. A plan with no network restrictions*, and coverage for many of the costs not covered by Medicare Parts A and B.

Call [1-800-784-5970]
to find out if a Medicare Supplement Insurance Plan from Humana can deliver everything you want – including Dental and Vision Coverage!

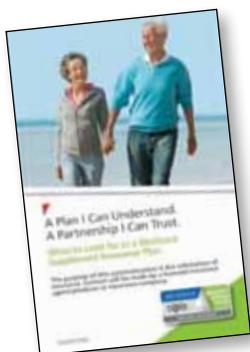
Understanding your health coverage shouldn't be complicated. You need a plan that is easy to understand, and gives you value, support and peace of mind.

Two companies that really understand this are *Humana* and *Reader's Digest*. *Humana* has been offering insurance and affordable health coverage to Medicare members for over 25 years, and *Reader's Digest* is a trusted provider of information that simplifies and enriches the lives of millions of people. That's why we recommend the...

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

Call [1-800-784-5970] to speak to a real person and find out if we can help you secure the financial peace of mind you want. Licensed insurance agents are standing by to answer your questions.

(Over, please)



Call [1-800-784-5970]
today to get your FREE Know-The-Facts Booklet from Humana and Reader's Digest

*Physicians and hospitals must accept Medicare patients.

You'll find out why these ALL-NEW Medicare Supplement plans have such great value. You'll discover that these plans in some states even **include Dental and Vision coverage**. You'll learn about all the **exclusive extras*** that you will receive when you sign up – valuable Medicare information, healthy discounts, local wellness workshops and much more! * The items described are not insurance, and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at anytime, and may be subject to geographic availability.

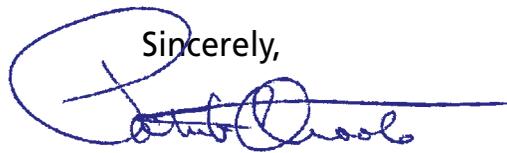
Call [1-800-784-5970] to have your questions answered!

Call now and we'll also send you a FREE KNOW-THE-FACTS BOOKLET called: *"A Plan I can understand. A Partnership I can trust: What to Look for in a Medicare Supplement Insurance Plan."* Read it immediately and empower yourself with insight to help you make a confident, informed decision about saving your healthcare dollars.

As you can see, the *Humana Reader's Digest Healthy Living Medicare Supplement Plans* were designed with value-conscious individuals like you in mind. They bring you the coverage you want, when you need it, along with practical health and wellness tools to help you live a better, healthier life. But please don't just take my word for it...

Call **[1-800-784-5970]** for a no-obligation quote**, and to find out what isn't covered by Medicare Parts A and B, and how we can help you avoid worrying about it.

Sincerely,



Patrick O'Toole

Vice President, Humana MarketPOINT



P.S. Do you want to get more from your plan and maybe even pay less out-of-pocket? Call [1-800-784-5970 (TTY: 771)] to speak to a real person between [8 a.m. and 8 p.m., EST. Monday to Friday.]

PLUS: You get a FREE Know-The-Facts Booklet when you call!

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 or Medicare due to age and are also available in some states to under 65 disabled 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.

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

** No purchase is necessary to obtain a price quote. Humana Inc., P.O. Box 70209, Louisville, KY 40270-0209

FRONT

Reader's
Digest

Reader's Digest Report:
**What you need to know about
Medicare Supplement Insurance Plans.**



Are you paying too much? Does your plan include dental and vision? Do you have all the information you need to make a well-informed decision?

Reader's Digest has found a company that can answer these all-important questions and to offer you excellent health coverage at a great value.

Humana is now the second-largest Medicare insurance provider in America, serving over 35 million members.* Humana offers competitive monthly premiums and flexible coverage. **Humana's** commitment to delivering top-notch service and money-saving value for their members truly sets them apart from their competitors.

Find out what you now need to know about Medicare. Read the attached letter for more information, and call **[1-800-784-5970 (TTY: 711) Monday - Friday, 8 a.m. - 8 p.m., EST.]** for your FREE Know-the-Facts booklet.

*Medicare Advantage, Cost, PACE, Demo, and Prescription Drugs Plan Organizations Report. Medicare membership includes those enrolled in Humana Medicare Supplement, Medicare Advantage and Prescription Drug Plans.

GHHH9Q2HH

BACK

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 or Medicare due to age and are also available in some states to under 65 disabled recipients. Dental and vision benefits may not be available in all states. Policy form series MESRD or state equivalent.

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

Don't have a **MEDICARE SUPPLEMENT INSURANCE PLAN?**

Here are **3 REASONS** why a *Medicare Supplement Insurance Plan* from Humana may be a good choice for you:

- ▶ **Some Medicare Supplement plans have NO DEDUCTIBLES or copayments.**
- ▶ **Medicare Supplement plans allow you to keep the doctor you have now*!**
- ▶ **Medicare Supplement plans DO NOT require referrals to see a specialist*.**

Call **[1-800-784-5970]**
[(TTY: 711) Monday - Friday, 8 a.m. - 8 p.m.]

HAVE A MEDICARE SUPPLEMENT? << PLEASE READ THE OTHER SIDE >>

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 or Medicare due to age and are also available in some states to under 65 disabled 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.

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

*Physicians and hospitals must accept Medicare patients.

Have a **MEDICARE SUPPLEMENT INSURANCE PLAN?**

Ask yourself these important questions about your current plan:

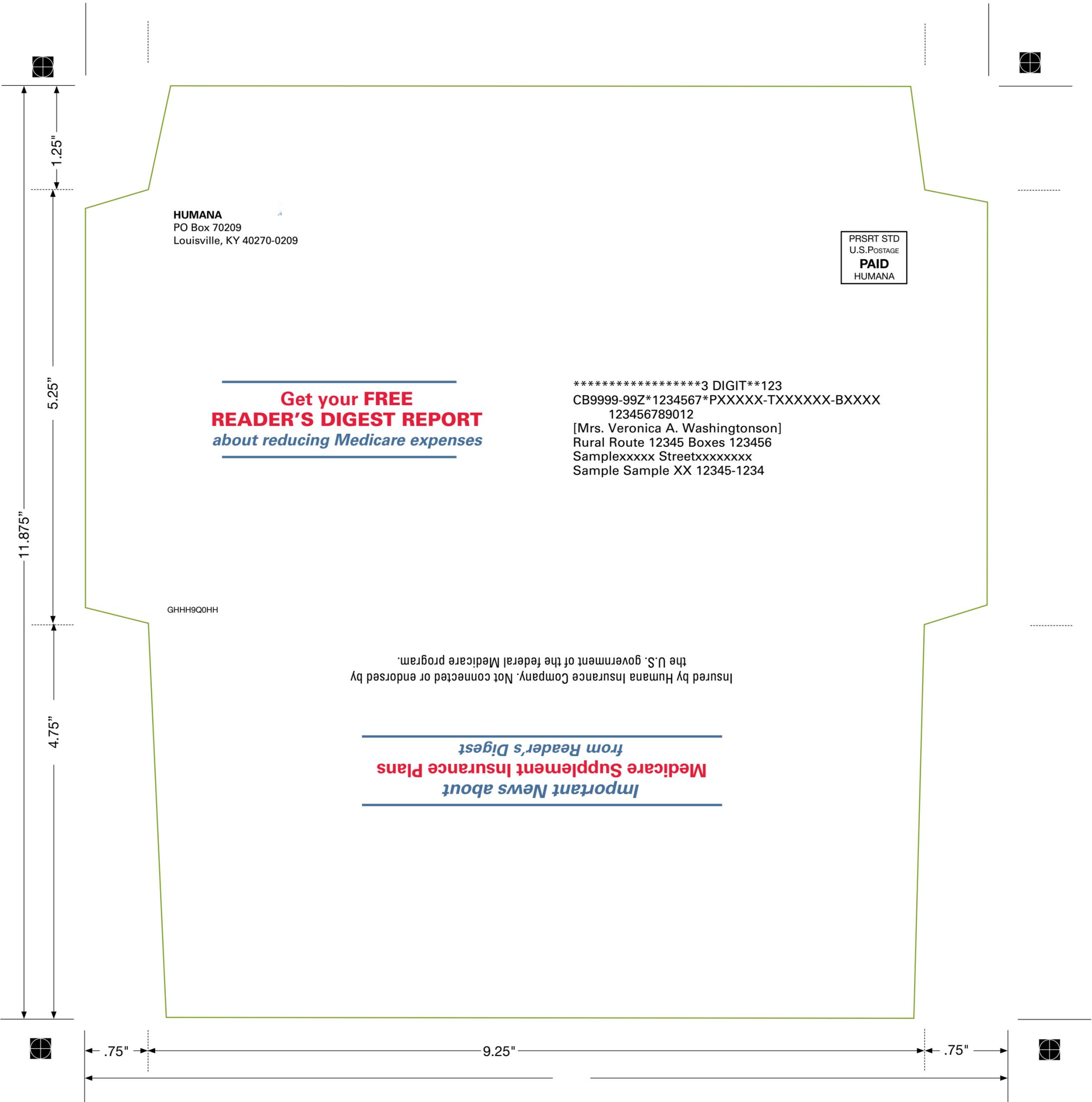
- ▶ **Are you happy with the premiums you are paying?**
- ▶ **Are you getting the kind of service you really want?**
- ▶ **Are you enjoying extra services that enhance your lifestyle?**

If you answered "No" to even ONE of these questions, please call HUMANA today.

Call **[1-800-784-5970]**
[(TTY: 711) Monday - Friday, 8 a.m. - 8 p.m.]

**Discover if you could
GET MORE and
PAY LESS right now!**

***DON'T HAVE A MEDICARE SUPPLEMENT?
<< PLEASE READ THE OTHER SIDE >>***



HUMANA
PO Box 70209
Louisville, KY 40270-0209

PRSRT STD
U.S. POSTAGE
PAID
HUMANA

**Get your FREE
READER'S DIGEST REPORT**
about reducing Medicare expenses

*****3 DIGIT**123
CB9999-99Z*1234567*PXXXXX-TXXXXXX-BXXXX
123456789012
[Mrs. Veronica A. Washingtonson]
Rural Route 12345 Boxes 123456
Samplexxxxx Streetxxxxxxx
Sample Sample XX 12345-1234

GHHH9Q0HH

Insured by Humana Insurance Company. Not connected or endorsed by
the U.S. government of the federal Medicare program.

**Important News about
Medicare Supplement Insurance Plans**
from Reader's Digest