2019 AEP Strategy guide

Humana

Compliance Matters:

Download each time you use! Because required disclaimers change from time to time, be sure you have the most recent version.

Due to required anti-discrimination disclaimer, our flyers and letters are now 2-sided.





Click the images for additional information

Ignite Your Sales

Humana is pleased to provide our agents with a comprehensive new suite of hundreds of pre-approved marketing materials to help grow and retain your book of business. Humana is offering agents materials designed to engage and motivate consumers to choose a Humana plan that meets their needs.

These campaign materials emphasize the tremendous value that a local agent relationship offers to Medicare eligibles who are making insurance decisions. The pre-approved prospecting tools include letters, postcards, mailers, flyers, ads and banner ads.

Throughout this catalog we feature best practices for using the various marketing materials. These guidelines will help you determine how, when and to whom to send marketing materials.

We hope Humana's many excellent plan options and the marketing best practices and tools we're providing help you have the best enrollment period ever!

What's Inside?

How to Use the Marketing Resource Center
How to Use the Marketing Resource Center Variable Photo Options
Key Audiences
Marketing Best Practices and Tips
AEP Customizable Ads, Flyers, Postcards and Letters (Only for use 10/1 – 12/7/19)
MAPD Premium Focused Customizable Multi-touch Campaign
MAPD Veterans Flyers and Ads
MAPD Expansion Customizable Multi-touch Campaign
MAPD Losing Coverage Flyers and Postcards
MAPD Non-Product Specific Customizable Multi-touch Campaign
Request for Future Contact Form and Business Reply Card
AEP Client Letters
AEP Client Letters Agent Focused Campaign Medicare Supplement Campaign
Medicare Supplement Campaign
CSNP Flyer
Dual SNP Flyer
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Year-Round Opportunities

Banner Ads	. 5
Dual Flyer and Postcards	
Educational	. 5

Member Outreach Campaign

30-60-90 Member Engagement Campaign
Humana Go365 Campaign
Humana SilverSneakers Campaign
Humana Pharmacy Campaign
New to You Grassroots Campaign
MAPD Generic

...... 1 2 3 4-6 . 7-14 15-16 17 18-19 20-31 32 33 34-45 46-49 50 51 52-56 57 58-59 60 61 62 63 64 65-69

How to Use the Marketing Resource Center

All of these marketing materials, including banner ads, can be personalized in Humana's Marketing Resource Center with your name, company address, phone number, email, web address, your professional photo and agency logo.

- Due to CMS regulations, only the bracketed content in these materials may be altered. No additional information may be added or substituted.
- After signing in to Vantage through Humana.com, click "Marketing Resource Center" on the Sales & Marketing card. This will take you directly to the Marketing Resource Center.
 - Scroll down and click on the "Medicare" box.
 - Materials are categorized by type, such as \$0 Premium and Age-in/New to Medicare.
 - You can use the check boxes in the left column to narrow your results, such as selecting a specific document type, like "Flyer."
 - After selecting category, click on your agent category Delegated External or Humana-Employed Career.
 - Or enter a document number or name into the search box at the top right.
- If you've never used the Marketing Resource Center before, click on the "Quick Start Guide" on the home page in the "Support" box.
- You will see only the materials relevant to your certifications.
- After customizing, you will download your personalized materials or email them to yourself so that you may print at your local printer or email ads to media outlets.

The AEP materials are only for use between October 1 – December 7. Dissemination or mailing of these materials before October 1 or after December 7 is prohibited by the Centers for Medicare & Medicaid Services (CMS) and the agent's contract with Humana.

Campaigns

- MAPD "\$0 Premium"
- MAPD "More Benefits"
 - Special Needs Plans,

- MAPD "Savings"
- Member Engagement
- and more!

Campaign elements

Letter

• Flyer

• 5" x 5" - 8" x 8" small ads • Grassroots*

Postcard

- Large Newspaper ad
- Online banner ads

We recommend interspersing the messages throughout the selling season to optimize your likelihood of tapping into a consumer's motivation to switch plans.

*Only available for select campaigns

Variable Photo Options

Some materials have different photo options to choose from! Photo options may vary by message and tactic.



After selecting "Customize and Download" (or if you select "Order," click on "My Cart" to check out), the Customization step for your selection pops up.



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- The image selection field instructs "Please select your photo and click on the flyer to approve your preview."
- Click on the image shown and all photo options will appear.



Click on/select the photo that best aligns with your market to add it to your customized marketing piece.



Many of the materials allow you to add your professional photo. Photos must be 300 DPI to successfully upload.



Marketing Best Practices and Tips



Building and managing a direct mail program

Direct mail is an effective means of driving response among Medicare eligibles. It allows you to target your message to specific people at specific times.

Even though direct mail is considered more effective than other mass media options, the most successful direct mail programs still only deliver response rates of between 0.75 percent and 1.5 percent, so it is important to do everything you can to help maximize your success.

Here are five tips to follow:

1

2

Use a targeted and proven mailing list. Data has shown that consumers age 65–75 are more likely to switch Medicare plans than their older peers. So be sure that segment is included in your mailings.

Segment your list. For Medicare prospects, lower-income targets will likely respond better to low-price messages while higher-income prospects may be more drawn to value-added benefits or expansive network messages.

Test your messages/creative executions. For Medicare marketing, it may be wise to execute A/B mail splits—dropping 3 different messages to segments of the same audience at the same time. This will allow you to quickly determine if one message is stronger than the other in driving responses.

Commit to a mailing plan based on your overall marketing activities. Mailboxes will be full, especially during AEP, but you can't afford to be absent. Plan to be in front of your prospects at least every other week. If you sprinkle your marketing plan with other media exposure and events, your piece will more likely be recognized in the mailbox and read.

5

4

Think about consumers' behavior when planning your marketing. First, they will research plans, then they'll shop, then they'll decide. You want to be present and available at each of these stages.

Marketing Best Practices and Tips



1

2

Purchasing print media

When placing a print ad, gather information on the publication you're using. These four tips should be helpful when purchasing print media:

Make sure the publication reaches your target audience. Publications should be able to supply demographics on their audiences to aid in your decision making.

Advertise in community sections and/or senior publications. Many communities have local publications that can be great outlets to deliver your message to consumers in your area. Additionally, if available, we recommend choosing senior publications targeted at reaching a large portion of your specific audience.

Plan your marketing campaign in advance. If you know you will run your ad in a publication multiple times, 3 ask the rep for information on their frequency discounts.

Print is the recommended media outlet for marketing to Medicare eligibles. Radio and billboards are awareness tactics but typically do not drive consumers to call immediately, the only exception being Spanish radio ads, which are only effective for Spanish-speaking agents.



4

30-60-90 Member outreach campaign

Studies show that members are less likely to switch plans when they have an engaged relationship with their Medicare Advantage plan representative. Based on that information, we recommend the following strategy to create a relationship with the new member from the early stages of enrollment:

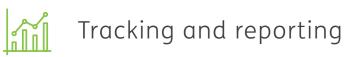
- Work with local MarketPoint office to confirm approval on hosting a Member Orientation Meeting (MOM) (required step)
- Gather the necessary material to have on hand at the meeting
- Within 30 days, send MOM meeting invitation

- Within 60 days, send pharmacy letter, flyer or email*
- Within 90 days, send Go365 letter, flyer or email

Only use email for members who have opted in to this form of communication.

5

Marketing Best Practices and Tips



We're glad to offer you these materials. Please let us know about the volume of leads and sales you get from them so we can measure their effectiveness and continue to build upon their success.

If you don't have a tracking system to monitor this activity, please ask callers how they heard about you and fill in what information you can using the link to the reporting form below.



Digital tracking

You can use such systems as Google Analytics for the landing pages, and the Google or Microsoft Display Network for banner ads, reporting monthly or as the material is used. Front-end analytics can capture such data as how many consumers are clicking on your message or submitting forms for further information, allowing access to this information with a click. This lets you know what is working and how you can adjust your communication for the best response rate.



Big \$0 Premium

DIN: GHHHXCFTEN19a



Languages

Spanish

Creole

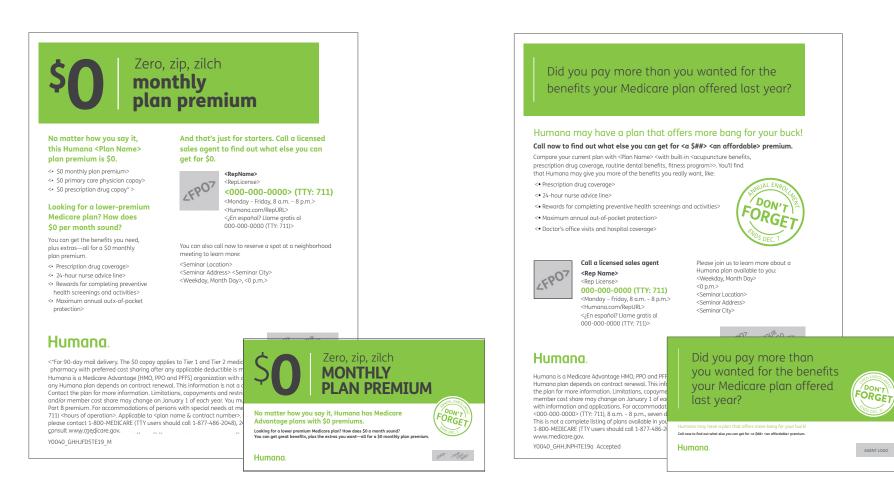
Alternative Big Zero

DIN: GHHJPP3TE19



Spanish

4707 01018 0057



Big Zero Big 3

DIN: GHHJFD5TE19



Languages

Spanish

Medicare Costs Last Year

DIN: GHHJNPHTE19a





Premium, Part B giveback – Keep money in your pocket

DIN: GHHHJEWGTE19



Languages

Spanish

Premium, Part B giveback – Just got better

DIN: GHHJF8LENTE19a





Premium Plus, What's better than?

DIN: GHHHXCHTE19a



Languages

Spanish

Premium Plus, No referral

DIN: GHHJNZKTE19



Spanish



specialist without the need for referrals!



LEPO7 LYOURDER



Premium Plus, PCP copay

DIN: GHHJNJ4TE19

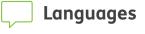


Languages

Spanish

Premium Plus, TruHearing

DIN: GHHHXCHTE19



Spanish





<\$##> monthly plan premium plus...

CFP07 CP010 CFP0557



Premium Plus, MOOP

DIN: GHHHXCHTE19



Languages

Spanish

Premium Plus, Network

DIN: GHHJNPGTE19a







Premium Plus, No Rx deductible

DIN: GHHHXCHTE19_NRXD



Languages

Spanish

Premium Plus, OTC

DIN: GHHHXD3TE19a



Spanish

ORGET





Premium Plus, SilverSneakers

DIN: GHHHXCHTE19 SS



Languages

Spanish



Switch \$0

DIN: GHHHXCRTE19a







Veterans



Part B Giveback Veteran Flyer

DIN: GHHJXCXEN

Languages

English only

Veterans



MA-only veterans

DIN: GHHHXCVTE19

Languages
Spanish

16

Expansion



Expansion Market - Hello

DIN: GHHHXCYEN19



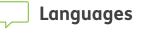
English only

Losing Coverage

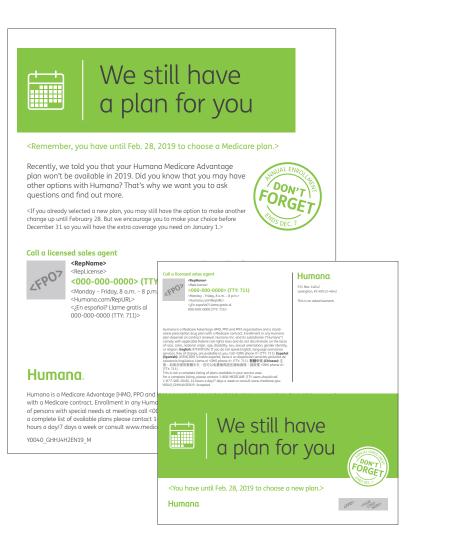


Leaving the Area

DIN: GHHHXCZTEN19a



Losing Coverage



Plan Exit DIN: GHHJ4H2EN19

Languages

Spanish

Creole

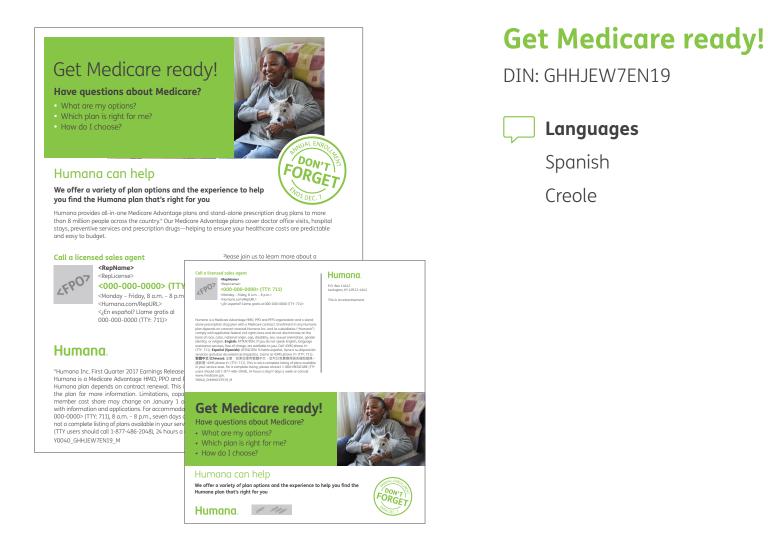
19



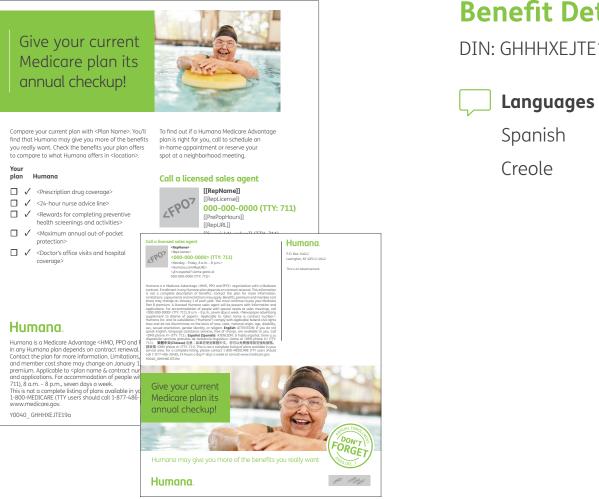
ANOC Reorientation

DIN: GHHJYQCEN19

Languages							
	Spanish						
	Creole						







Benefit Details - No Checklist

DIN: GHHHXEJTE19a



Enrollment Event - Seminar Focused

DIN: GHHJEWMEN19

anguages
panish
Ireole



Feeling Limited PPO

DIN: GHHJKZCTE19

Languages

English only





Humana Experience

DIN: GHHJEXNTE19

Languages



Medicare Costs Last Year

DIN: GHHJ4GNEN19

$\overline{}$	Languages
	Spanish



Our Enrollment Centers

DIN: GHHJEW6EN19

📃 Languages

Attention Medicare Eligibles!

<Attention Medicare eligibles>

It's time to enroll in Medicare Advantage!

<See our ad inside> <URL>

Humana

Y0040_GHHJQ9DEN19 Accepted

Post It Note

DIN: GHHJQ9DEN19

Languages

NEW FOR 2019!

<Plan Name>

<Dental benefits—preventive exams for as little as <\$##> copay>

Call to speak with a licensed sales agent today

<000-000-0000> (TTY: 711)

<Rep Name> <Rep License #> <8 a.m. – 8 p.m., seven days a week> <¿En español? Llame gratis al 000-000-0000 (TTY: 711)> <URL>

Y0040_GHHJQ2SEN19_M

Humana

Banner/Stickynote/FSI

DIN: GHHJQ2SEN19

Languages



Languages



Not All PPOs

DIN: GHHJEWCTE19a

Languages Spanish

Request for Future Contact Form and Business Reply Card

The "Request for Future Contact" form can only be used to post at locations where Medicare eligibles may frequent, such as community senior centers. They are not to be mailed. Respondents to these materials may be contacted only between October 1 – December 7.

Humana. 2018 Request for Future Contact – career Agent	r Future Contact – Delegated Agent	nt Registration Form	l Event Registration Form	or Future Contact – career Agent	r Future Contact – career Agent
Today's date: I grant permission for a Humana MarketPoint licensed sales agent to contact me between October 1, 2018 and December 7, 2018 to discuss Humana's Medicare Advantage plan options. I am not required to complete this form but have chosen to do so at my discretion.	, a licensed sales agent, to contact δ to discuss Humana's Medicare plan options. hosen to do so at my discretion.	ent but it is needed if you'd like additional ensed Humana sales agent. he so at your discretion.	s event but it is needed if you'd like additional a licensed Humana sales agent. done so at your discretion.	 be able to serve you now. s event but it is needed if you'd like additional a licensed Humana sales agent. done so at your discretion. 	o be able to serve you now. ed sales agent to contact me between
Name:					lumana's Medicare Advantage plan options. hosen to do so at my discretion.
Address:					
City, state, ZIP:	Home Cell	Home Cell	Home Cell	- Home - Cell	
Phone #: Cell					Home Cell
Preferred method of contact:			a.mp.m.	🗋 a.m. 🛄 p.m.	
Best time to contact:	a.m p.m.	a.m. p.m. Health products < Dental>	tive Plus <_ Life insurance>	Health products < Dental>	_ a.m p.m.
Signature:		<vision> <health products=""></health></vision>	th insurance> <_ Vision coverage>	< Vision> < Health products>	les agent contact you by telephone, email or cell
By signing you are requesting to have a licensed insurance sales agent contact you by telephane, email or cell phone to provide additional information about products and services. Your consent is voluntary and allows Humana to contact you via text messaging, artificial or prerecorded voice messages, or automatic dialing for marketing purposes. You may contact us to change your preferences at any time. Changing your preferences will not affect your eligibility for Humana benefits and enrollment, payment for coverage of services, or ability to get treatment. Data use charges and rates from your cellular carrier may apply. Humana is a Medicare Advantage (HMO, PPO and PFFS) organization and a stand-alone prescription drug plan with QMedicare contract. Enrollment in any Humana plan depends on contract reneval. Y0040_GHHJHVMEN_M	les agent contact you by telephone, email or cell services. via text messaging, artificial or prerecarded voice may contact us to change your preferences at any r for Humana benefits and enrollment, payment for pres and rates from your cellular carrier may apply. Ization and a stand-alone prescription drug plan with s on contract renewal.	ales agent contact you by telephone, email or cell services. I via text messaging, artificial or prerecorded voice may contact us to change you preferences at any y for Humana benefits and enrollment, payment for arges and rates from your cellular carrier may apply. hization and a stand-alone prescription drug plan with Is on contract renewal.	les agent contact you by telephone, email or cell services. It messaging, artificial or prerecorded voice messages, erences at any time. Changing your preferences will , payment for coverage of services, or ability to get ier may apply.	les agent contact you by telephone, email or cell services. via text messaging, artificial or prerecorded voice may contact us change your preferences at any for Humana benefits and enrollment, payment for rges and rates from your cellular carrier may apply. zation and a stand-alone prescription drug plan with s on contract renewal.	services, via text messaging, artificial or prerecorded voice may contact us to change your preferences at any r for Humana benefits and enrollment, payment for grees and rates from your cellular carrier may apply. ization and a stand-alone prescription drug plan with s on contract renewal.

Request for Future Contact Forms

- Y0040 GHHJHVMEN Career Agent
- Y0040 GHHJHVPEN Delegated Agent
- Y0040 GHHJHVTEN Optional Event
- Y0040 GHHJHVSEN MarketPoint[®] Optional Event
- Y0040 GHHJHVLEN Veteran's Optional Event
- Y0040 GHHJHVLEN Veteran's Career Agent

AEP Client Letters

In these pre-approved, 2-sided AEP letters to send to your clients, only bracketed information may vary.

Prime Audience

- Y0040_GHHHE6AHH Clients in \$0 premium markets with Medicare Part D coverage only
- Y0040_GHHHE68HH Clients wanting to get more from their Medicare coverage
- Y0040_GHHHE67HH & Y0040_GHHHE69HH All clients and prospects

< Recipient Name>			
<recipient 1="" address="" line=""></recipient>			
<recipient 2="" address="" line=""></recipient>			
<city, state="" zip=""></city,>			
	< Recipient Name>		
<date></date>	<recipient 1="" address="" line=""></recipient>		
	<recipient 2="" address="" line=""></recipient>		
Learn more about Humana's all-in-one Medicare Advantage plan	<city, state="" zip=""></city,>		
It's a privilege for me to provide you with Medicare prescription drug cov		< Recipient Name> <recipient 1="" address="" line=""></recipient>	
I hope you're enjoying your plan when you use the pharmacy, and I wan	<date></date>	<recipient 1="" address="" line=""></recipient>	
other possible saving opportunities.		<city, state="" zip=""></city,>	Recipient Name> ****
Humana is committed to the lifelong well-being of their members, offeri	Time to review your coverage for the Medicare Annual Enrollment Period	city, succesp.	<recipient 1<="" address="" line="" td=""></recipient>
other Medicare products that may give you additional benefits and savin	With the Annual Enrollment Period (AEP) for Medicare Advantage and prescripti		<recipient 2<="" address="" line="" td=""></recipient>
a convenient all-in-one Medicare Advantage health plan that might inclu	upon us, now is the time to review your healthcare needs and options. As an ag	34	<city, state="" zip=""></city,>
Medicare benefits plus Medicare Part D coverage, and more, in one easy- all, you pay \$0 monthly plan premium.* That's right, \$0.	to represent Humana products—including Humana Medicare Advantage plans.	New affiliation gives you more Medicare options	
un, you puy so montiny plan premium. That singht, so.	Humana Medicare Advantage plans may provide more benefits than Original M	e	<date></date>
The choice is yours	of these convenient, easy-to-use Medicare health plans include Medicare Part E	If you're looking for more value in healthcare, I have great news for you. I'm plea	
Your current healthcare coverage may be exactly right for you. But if you	drug coverage and so much more.	you know that I have recently become affiliated with Humana to represent their p	Humana affiliation gives
finding out about another option that may offer you a better value, I am	I've been in the insurance business for years, and I'm licensed to offer a variety	This allows me to offer the Humana Medicare Advantage plans. In addition, I may help you with additional specialty products that may include dental and vision.	As an independent agent
agent and I can help! Call me today. As always, there is no obligation to	If you would like more information about Humana plans or other insurance pro		be affiliated with Human
Let's Talk! Call <000-000-0000> (TTY: 711), < Monday-Friday, 8 a.m. to 5	welcome the opportunity to talk with you.	Humana Medicare Advantage plans may provide more benefits than Original Med	Advantage plans.
Your satisfaction is important to me. Please let me help assure you that	Please contact me at <000-000-0000> (TTY: 711), I'm available < Monday-Frid	of these convenient, easy-to-use Medicare health plans include Medicare Part D p	
for your healthcare dollars.	p.m.>.	d drug coverage and so much more.	Humana Medicare Advan These convenient, easy-t
-	pinz.	I've been in the insurance business for years and am licensed to offer a variety of	drug coverage and so mu
Sincerely,	I look forward to hearing from you.	products. If you would like more information about Humana, I'd welcome the op	5 5
Upload Signature Image or leave blank	Sincerely,	to assist you.	I may also be able to help
	Sincerety,	Please contact me at <000-000-0000> (TTY: 711), I'm available < Monday-Friday	I've been in the insurance
<rep name=""> <license number=""></license></rep>	Upload Signature Image or leave blank	5 p.m.>.	If you would like more inf
<pre>clicense wander></pre>	<rep name=""></rep>		I'd welcome the opportu
	<license number=""></license>	I look forward to hearing from you.	Please call me at <000-0
		Sincerely.	p.m.>.
		Upload Signature Image or leave blank	I look forward to hearing
llumana	P.S. DON'T FORGET! The Medicare Advantage enrollment dates are Oct. 15 –	c <rep name=""></rep>	
Humana. 🧖		<license number=""></license>	Sincerely,
		scheen die met moer z	Upload Signature Ima
Humana is a Medicare Advantage [HMO, PPO and PFFS] organization with			
Enrollment in any Humana plan depends on contract renewal. For a com	Humana.		<rep name=""></rep>
plans please contact 1-800-MEDICARE (TTY users should call 1-877-486-			<license number=""></license>
day/7 days a week or consult www.medicare.gov.			P.S. Humana Medicare A
Y0040_GHHHE6AHH19_M	Humana is a Medicare Advantage [HMO, PPO and PFFS] organization and a stan	d	Call to find out more
	prescription drug plan with a Medicare contract. Enrollment in any Humana plan		
	contract renewal. For a complete list of available plans please contact 1-800-ME ysers should call 1-877-486-2048), ,24 hours a day/7 days a week or consult ww		
	Y0040_GHHHE68HH19_M	Humana is a Medicare Advantage (HMO, PPO and PFFS) organization and a stand- prescription drug plan with a Medicare contract. Enrollment in any Humana plan a	Humana.
		contract renewal. For a complete list of available plans please contact 1-800-MED	
		users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.	Humana is a Medicare Ad
			prescription drug plan wit
		Y0040 GHHHE67HH19 M	contract renewal. For a co
		- ' -	users should call 1-877-48
			Y0040_GHHHE69HH19_M

Name> .ddress Line 1> .ddress Line 2>

iliation gives you more Medicare options

endent agent, I have the opportunity to represent many carriers. I'm proud to with Humana and to represent their products—including Humana Medicare

dicare Advantage plans may provide more benefits than Original Medicare. enient, easy-to-use Medicare health plans include Medicare Part D prescription age and so much more.

be able to help you with additional specialty products, like dental and vision plans 1 the insurance business for years, and I'm licensed to offer a variety of products.

d like more information about Humana plans or any other insurance products, the opportunity to talk with you.

ne at **<000-000-0000> (TTY: 711),** I'm available < Monday-Friday, 8 a.m. to 5

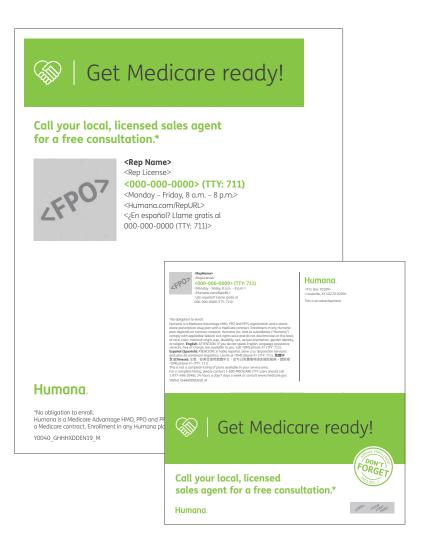
rd to hearing from you.

inature Image or leave blank

Medicare Advantage plans may provide more benefits than Original Medicare ind out more.



a Medicare Advantage (HMO, PPO and PFFS) organization and a stand-alane drug plan with a Medicare contract. Enrollment in any Humana plan depends on leval. For a complete list of available plans please contact 1:800-MEDICARE (TT d call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov. HE69HH19_M



Small Rep Ad, Get Medicare Ready DIN: GHHHXDDEN19





Small Rep Ad, Let's Talk

DIN: GHHHXDEEN19

Languages
Spanish



Small Rep Ad, Talk With Agent DIN: GHHHXDFEN19

Languages
Spanish
Creole



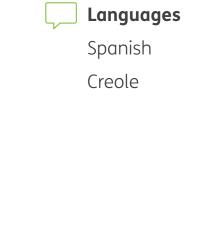
Small Rep Ad, Leaving the Area DIN: GHHJFLTEN19

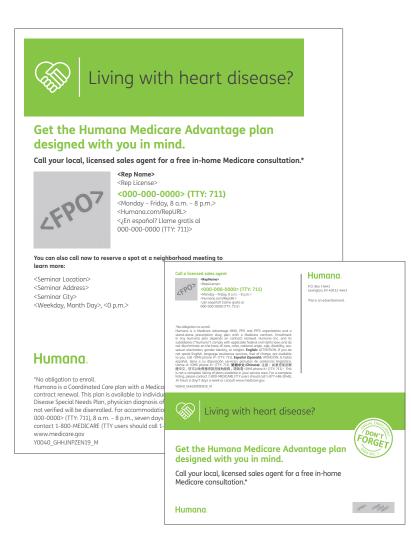
Languages
Spanish
Creole



Small Rep Ad, Review Your Options

DIN: GHHJNPYEN19

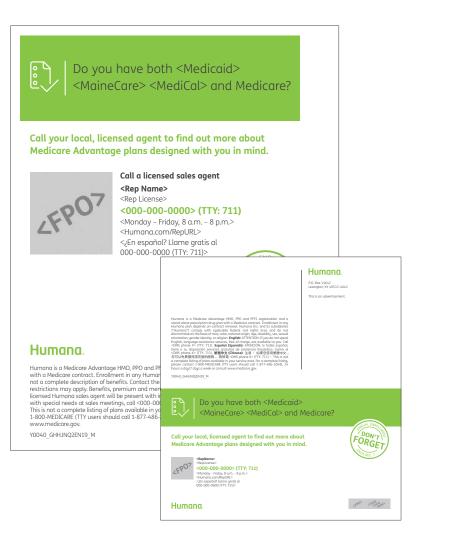




Small Rep Ad, Chronic

DIN: GHHJNPZEN19





Small Rep Ad, Dual DIN: GHHJNQ2EN19 Languages Spanish

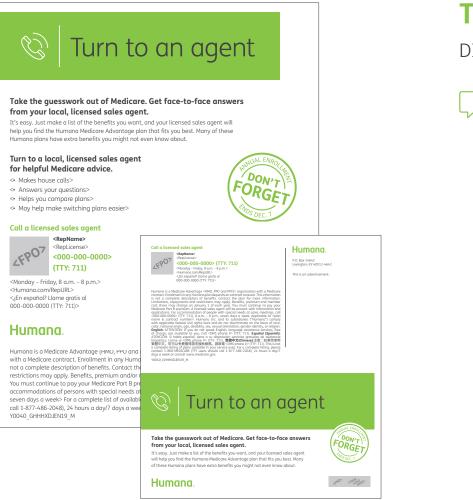




Agent Switch Easy

DIN: GHHHXDKEN19

Languages
Spanish
Creole



Turn To Agent DIN: GHHHXDJEN19

Languages
Spanish
Creole



I Can Help DIN: GHHHXDHEN19

\square	Languages
	Spanish
	Creole



Healthiest You

DIN: GHHHXDGEN19

Languages Spanish Creole



Multi Agent DIN: GHHHXDEEN19

Languages
Spanish
Creole

Med Supp

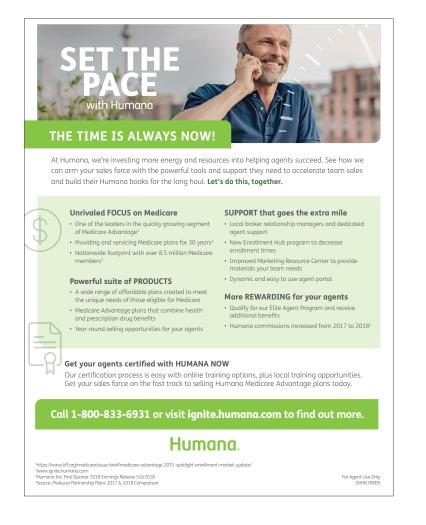


Med Supp Recruitment Materials

DIN: GHHK7V2EN

Languages

Med Supp



Med Supp Recruitment Materials

DIN: GHHK7KREN

Med Supp



Med Supp Recruitment Materials

DIN: GHHK7FAEN

Languages

Medicare Supplement Campaign

MEDICARE **SUPPLEMENT**

NEW PLANS - LOWER PRICES

Medicare Parts A and B are a great start. It covers some of your healthcare, but not all— and not many prescriptions. Many people buy a Medicare Supplement Insurance plan to help cover costs Medicare may not pay. And there are other good reasons for this purchase:

- See any provider who accepts Medicare patients No networks, no referrals
- Stay covered when traveling in the U.S. No hidden costs or fees
- Renewal guaranteed— Humana cannot cancel
- your plan as long as you pay your premium and are truthful on your application

To help cover your medicines, Humana also offers prescription drug plans (PDPs). These stand-alone Part D plans, each with a specific drug list, are separate from Medicare. And many come with extras:

- Mail-delivery pharmacy service up to a 90-day supply on most prescriptions
- Maximize Your Benefit® Rx messaging to help you
- potentially save money 2 SmartSummary™ to help you track your plan use and spending
- MyHumana your personal account to help you manage your PDP

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company. Medicare Supplement insurance is available to those age 65 and older enrolled in Medicare Parts A and B and in some states to those under age 65 aligible for Medicare due to disobility or end-stage rend disease. Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Insured by Humana Benefit Plan of Illinois, Inc.

Coverage may be 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 have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs. AN OUTLINE OF COVERAGE MAY BE REQUESTED BY CONTACTING HUMANA. Policy form series MESNM10. Humana is a stand-alone prescription drug plan with a Medicare contract. Enrollment in a Humana plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium and member cost share may change on January 1 of each year.

Y0040 GHHK5BQEN

GHHK5BQEN



Reliable coverage, lower cost

[Call a licensed Humana/Independent sales agent.] Call today.

[1-800-000-0000] (TTY: 711) [Español? 1-8XX-XXX-XXXX (TTY: 711)] Monday - Friday, [call hours]

[AgentName] [License] [AgencyName] [AgentWebsite]

Humana.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company. Medicare Supplement insurance is available to those age 65 and older enrolled in Medicare Parts A and B and to those under age 65 eligible for Medicare due to disobility or end-tage rend disease.

program. Insured by Humana Insurance Company.

Coverage may be 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 have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs. AN OUTLINE OF COVERAGE MAY BE REQUESTED BY CONTACTING HUMANA. Policy forms FLMESNM10A, FLMESNM10F(HD), FLMESNM10F, FLMESNM10G, FLMESNM10N.

FLHK56ZEN SS

Humana Medicare Supplement Plans now with more competitive premiums!

Medicare Parts A and B are a great start. It covers some of your healthcare, but not all. Many people bu a Medicare Supplement insurance plan to help cover costs Medicare may not pay. And there are other good reasons for this purchase: See any provider who accepts Medicare patients

- No networks no referrals
- Stay covered when traveling in the U.S.
- No hidden costs or fees 2 Renewal augranteed— Humana cannot cancel
- your plan as long as you pay your premium and are truthful on your application

Get more with Humana*...

- SilverSneakers® Fitness at no additional cost! Access to 13,000 Fitness Centers with classes, fitness equipment and more - for all levels and abilities.
- Discounts for services such as vision, hearing, home care, and Lifeline®Alert Systems!

*The programs and services described are not insurance and are neither contractually affered nor guaranteed under Humana Medicare Supplement insurance policies. They may be provided by a third party, discontinued at any time, and are subject to geographic availability.

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare

Reliable coverage, more competitive premiums Call a licensed Humana sales agent. Call today.



[AgentName] [License] [AgencyName] [Phone] (TTY: 711) [PrePopHours] [SpanishSpeaking] [AgentWebsite]

Humana.

CSNP Flyer

Important Note: CMS Medicare Marketing Guidelines require "This is an advertisement" to be printed on envelopes containing advertising pieces like letters and flyers. It must be printed in the size equivalent of 12 point Times New Roman font or larger.

If you have Cardiovascular Disorder you may be eligible to enroll today in a Humana Medicare Advantage Plan focused on supporting these conditions.	CSNP Flyer DIN: GHHJ4H7TE19
With the <plan name="">, you get the same coverage as Original Medicare—plus extra tools and resources you may need to help manage your condition. You also get benefits like: • Prescription drug coverage> • Doctor's office visits and hospital coverage> • Access to mail-delivery prescription drug coverage> • Chipopractic services> • SilverSneders® gym membership> • SilverSneders® gym membership> • Dental, vision and hearing coverage> • Shernhoned nutritional counseling services> Added Star March 201 March 201 March 201 March 201 You may enroll in this plan at any time if your medical condition is verified.</plan>	English only
You can also call now to reserve a spot at a neighborhood meeting to learn more: <replicense> <000-000-0000> (TTY: 711) <monday -="" 8="" a.m="" friday,="" p.m.=""> <seminar location=""> <humman com="" repur:<="" td=""> <seminar address=""> <gen (tty:="" 000-000-0000="" 711)="" al="" español?="" gratis="" llame=""> <weekday, day="" month="">, <0 p.m.></weekday,></gen></seminar></humman></seminar></monday></replicense>	
Lunces.	

Dual SNP Flyer

Important Note: CMS Medicare Marketing Guidelines require "This is an advertisement" to be printed on envelopes containing advertising pieces like letters and flyers. It must be printed in the size equivalent of 12 point Times New Roman font or larger.



Dual SNP Flyer DIN: GHHJ4HCTEN19 Languages

Humana has new Medicare health plans

Humana

<See our ad inside.> <See section <#>, page <#> for our ad.> <Rep Name>
<Rep License #>

<000-000-0000> (TTY: 711) 8 a.m. – 8 p.m., seven days a week <¿En español? Llame gratis al 000-000-0000> (TTY: 711) <URL>

Strip Ad/Banner Ad 1

DIN: GHHHXDQENI19

Humana

<New to medicare?> Medicare plans from Humana cover more than original Medicare

> <See our ad inside> <See section <#>, page <#> for our ad>



Call a licensed sales agent <RepName> <RepLicense>

<RepName> <RepLicense> <000-000-0000> (TTY: 711) <Monday – Friday, 8 a.m. – 8 p.m.> <Humana.com/RepURL> <¿En español? Llame gratis al 000-000-0000 (TTY: 711)>

Strip Ad/Banner Ad 2 DIN: GHHJJ7NEN19 Y0040_GHHHXDQENI19

Languages

Spanish

Creole

Y0040_GHHJJ7NEN19_M

Languages

Spanish

New to Medicare?

Turn to Humana for your medical and prescription drug coverage in one Medicare Advantage plan.

Humana

<See our ad inside.> <See section <#>, page <#> for our ad.>



<**RepName>** <**RepLicense>** <000-000-0000> (TT<u>Y: 711)</u> <Monday – Friday, 8 a.m. – 8 p.m.> <Humana.com/RepURL> <¿En español? Llame gratis al 000-000-0000 (TTY: 711)> Y0040 GHHJJ7PEN19 M

Strip Ad/Banner Ad 3

DIN: GHHJJ7PEN19

<New to Medicare?> Get Medicare ready!

Humana

<See our ad inside> <See section <#>, page <#> for our ad>

LEP07

Call a licensed sales agent <**RepName>** <**RepLicense>** <000-000-0000> (TTY: 711) <Monday – Friday, 8 a.m. – 8 p.m.>

<Humana.com/RepURL> <¿En español? Llame gratis al 000-000-0000 (TTY: 711)>

Strip Ad/Banner Ad 4 DIN: GHHJJ7QEN19

Call a licensed sales agent

Languages

- Spanish
- Creole

Y0040 GHHJJ7QEN19 M

Languages

Spanish

Choosing your first Medicare health plan is a big decision

Humana

<See our ad inside.> <See section <#>, page <#> for our ad.>

Call a licensed sales agent

<Rep Name> <Rep License> <000-000-0000> (TTY: 711) <Monday - Friday, 8 a.m. - 8 p.m.> <Humana.com/RepURL> <¿En español? Llame gratis al 000-000-0000 (TTY: 711)>

Strip Ad/Banner Ad 5

DIN: GHHJ4HAEN19

Living with <diabetes,> <cardiovascular disorder,> <heart> <or> <lung> disease? Find a Humana Medicare Advantage plan designed with you in mind.

Humana

<See our ad inside.> <See section <#>, page <#> for our ad.> Call a licensed sales agent

<Rep Name> <Rep License #> <000-000-0000> (TTY: 711) 8 a.m. – 8 p.m., seven days a week <¿En español? Llame gratis al 000-000-0000> (TTY: 711) <URL>

Strip Ad/Banner Ad 6 **DIN: GHHJJ7WEN19**

Y0040 GHHJ4HAEN19

Languages

Spanish

Creole

Y0040 GHHJJ7WEN19

Languages

Spanish

New to Medicare?

Call a licensed sales agent today.

Humana

<See our ad inside.> <See section <#>, page <#> for our ad.>

<Rep Name> <Rep License #> <000-000-0000> (TTY: 711) 8 a.m. – 8 p.m., seven days a week <¿En español? Llame gratis al 000-000-0000> (TTY: 711)

Strip Ad/Banner Ad 7

DIN: GHHJ4H9EN19

Turning 65 and have questions about Medicare?

Call a licensed sales agent today.

Humana

<Rep Name> <Rep License #>

<000-000-0000> (TTY: 711) 8 a.m. – 8 p.m., seven days a week <¿En español? Llame gratis al **000-000-0000> (TTY: 711)** <URL>

<URL>

<See our ad inside.> <See section <#>, page <#> for our ad.>

Strip Ad/Banner Ad 8

DIN: GHHJ4H8EN19



Y0040 GHHJ4H9EN19

Languages

Spanish

Creole

Y0040 GHHJ4H8EN19

Languages

Spanish

What's better than a <4> out of 5 star Medicare plan? A <4.5> out of 5 star Humana Medicare Advantage plan!

Learn about Humana Gold Plus® (HMO) <plan #> in <location>. Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next. Applicable to Humana Gold Plus (HMO) <plan #>.

Humana.

<See our ad inside.> <See section <#>, page <#> for our ad.>

Strip Ad/Banner Ad 9

DIN: TNHJGLUEN19



Call a licensed sales agent

<Rep Name>

<Rep License #>

<000-000-0000> (TTY: 711)

<Monday - Friday, 8 a.m. - 8 p.m.>

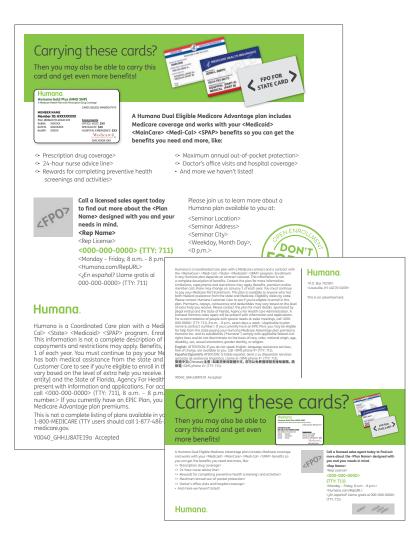
<¿En español? Llame gratis al 000-000-0000 (TTY: 711)>

Y0040_GHHJGLUEN19

Languages

Spanish

Dual



Carrying these cards?

DIN: GHHJJ8ATE19a

Languages
Spanish
Creole

Educational



Humana Guide 2pg

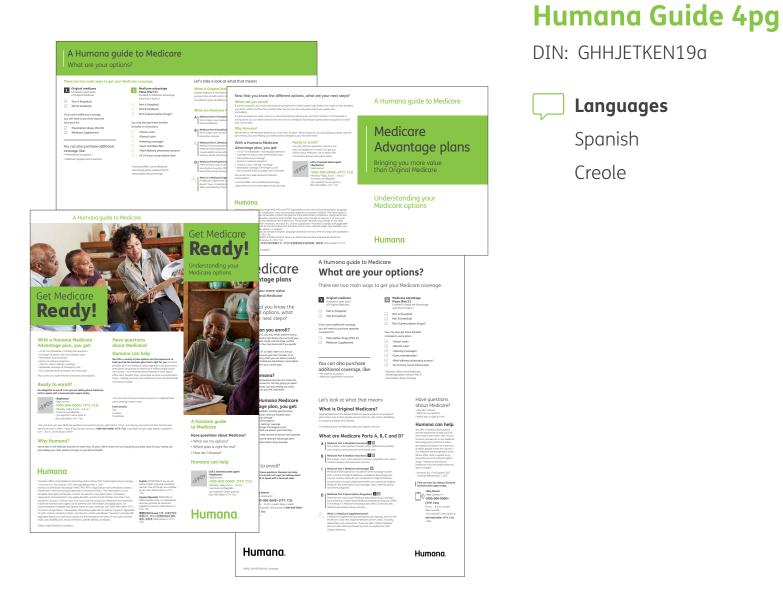
DIN: GHHHXDREN19

Languages

Spanish



Educational



30-60-90 Member Engagement Campaign

Coming Soon

Go365

What is Go365°?

Go365[®] is Humana's wellness program that rewards members for making healthier choices.

It's easy. Members who have Go365 as part of their plan benefits are automatically enrolled! They just have to start participating in eligible activities.

It's personal. Go365 recommends activities to help members get and stay on their personal path to wellness.

It's rewarding. Members earn rewards through the program.



CHOOSE HOW TO PARTICIPATE:





Members can spend what they earn

The Go365[®] Mall has gift cards for redemption



Remember: Rewardable activities must be redeemed by 12/31 or they are forfeited.

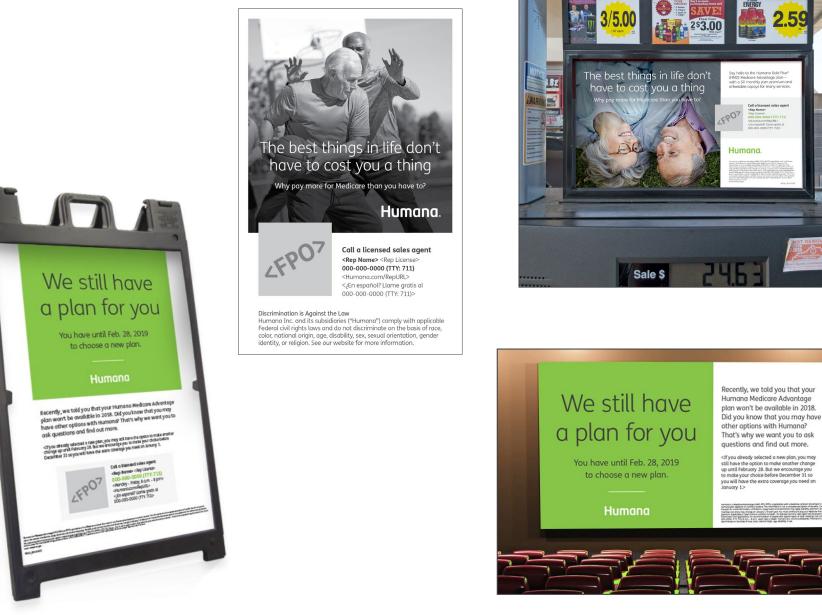
SilverSneakers Campaign

Coming Soon

Humana Pharmacy Campaign

Coming Soon

New to You Grassroots







Grassroots Campaigns:

\$0 Premium GHHJETKEN19a

Alternate Big Zero GHHJPP3TE19

Big Zero Big 3 GHHJFD5TE19

Carrying these Cards? GHHJJ8ATE19a

Medicaid Enrollment Event-Seminar Focused GHHJEWMEN19

Losing Coverage-Leaving the Area GHHHXCZTE19a

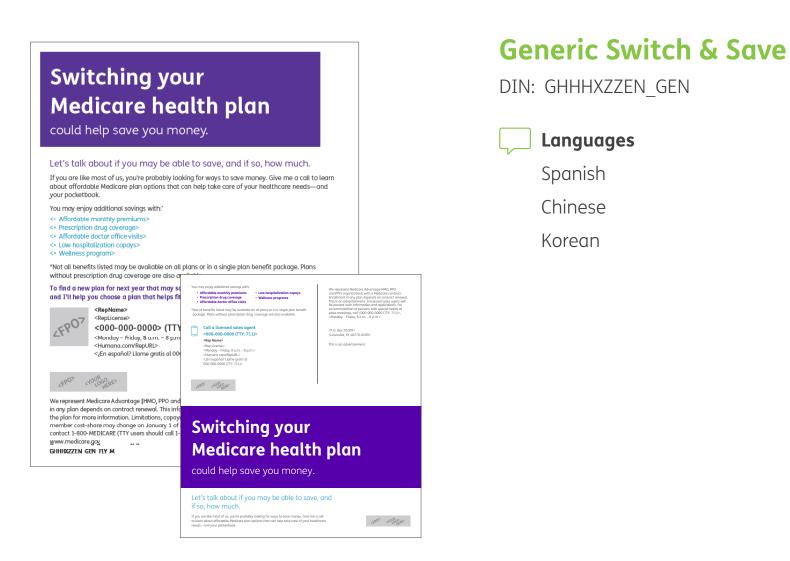
Part B Giveback GHHHJEWGTE19

Part B Giveback-Just got better GHHJF8LENTE19a

Plan Exit GHHJ4H2EN19

Generic \$0 Premium GHHHXZZEN19_0_GEN

Generic Dual





Let's talk about more benefits to help make your life easier

Now is the time to consider switching to a Medicare Advantage plan that gives you additional benefits. Call to learn about plans that may include:

<• Dental benefits>

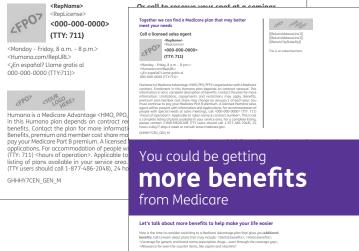
<• Vision benefits>

<• Coverage for generic and brand name prescription drugs—even through the coverage gap>
 <• Allowance for over-the-counter items, like aspirin and vitamins>

*Not all benefits listed may be available on all plans or in a single plan benefit package. Plans without prescription drug coverage are also available.

Together we can find a Medicare plan that may better meet your needs

Call a licensed sales agent



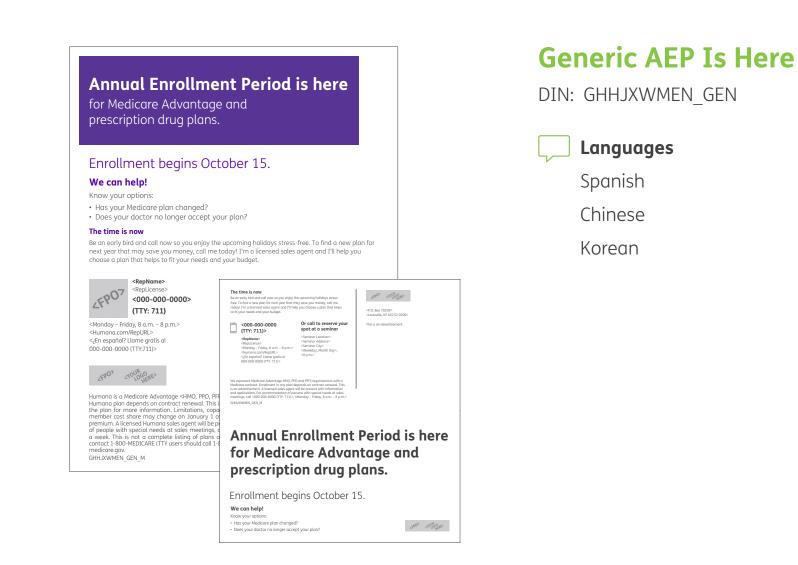
"Not all benefits listed may be available on all plans or in a single plan benefit package. Plans without prescription drug coverage are also available.

SPO? NOUTRE

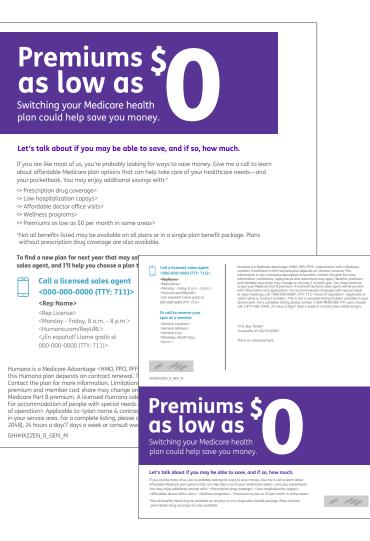
Generic More Benefits

DIN: GHHHY7CEN_GEN

Languages
Spanish
Chinese
Korean







Generic \$0 Premium

DIN: GHHHXZZEN_0_GEN

Languages
Spanish
Chinese
Korean





Generic Dual

DIN: MULTIPLAN_GHHJYVWEN

Languages
Spanish
Chinese
Korean

Humana

For agent use only.