2019

A strategy guide

Let’s get started!

Humana

2019 SPECIAL ENROLLMENT PERIOD

Humana agent marketing materials
For internal and external licensed Humana sales agents

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

- Age-in
- CSNP
- Dual
- Educational
- Expansion
- Generic
- LIS
- Member
- PDP
- Non-product specific
- Premium-focused
- Product-focused
- SPAP
- Special Enrollment Period
- Value Plus
- Veterans

Humana.

CLICK THE IMAGES FOR ADDITIONAL INFORMATION

Welcome

CAMPAIGN SECTIONS

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Humana is pleased to provide you with a comprehensive new suite of preapproved marketing materials to help you retain and grow your book of business. We created these pieces to engage consumers and motivate them to consider Humana to meet their Medicare needs.

The “How can I help you?” approach to these campaign materials emphasizes the tremendous value local agent relationships offer to Medicare-eligible consumers.

Each campaign in this catalog offers a combination of tactics, such as letters, postcards, flyers, ads and digital versions.

You’ll also find best practices that will help you determine how, when and to whom you target marketing activities. We hope this strategy guide helps you meet your goals during this selling period. You and Humana—thriving together!

OVERVIEW OF THE GUIDE

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Overview

This catalog highlights creative tools you can use during the 2019 plan year. In this book, you will find samples of Humana's creative and high-level messaging strategy to help drive marketing planning.

All the creative in this book is positioned for your prospective consumer and is intended to meet the following criteria:

1. **CLEARLY MENTION MEDICARE**
   Do our consumers know we are speaking to them?
2. **CLEAR CALL-TO-ACTION (CTA)**
   What do we want them to do?
3. **CONVEY NO MORE THAN TWO IDEAS**
   Don't muddy the message
4. **CLEAR, SIMPLE, QUICK, RELEVANT**
   Get to the point
5. **ANSWER THE QUESTION**
   Why should I [the consumer] pick up the phone?
6. **LOCAL VALUE PROPOSITION**
   What's Humana got that others in the community don't?
7. **CLEAR POINTS OF DIFFERENTIATION**
   Why choose Humana?
8. **MESSAGE MUST**
   Stop them, hook them, haul them in

As we continue to develop strategy and better understand each market's unique characteristics and value proposition, we'll seek out the most effective ways to provide you the tools, research and metrics to maximize your media mix.

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Open Enrollment Period Marketing Guardrails

CLOSE

OEP comes with uncertainty, but it also brings more opportunity than you may think. While you can't market switching plans during OEP, you can target SEPs to compliantly grow your book of business. OEP begins January 1 and ends March 31.

DURING OEP, AGENTS MAY:

- Market to age-ins who have not yet made an enrollment decision.
- Market the 5-star continuous enrollment SEP (if applicable).
- Market to dual-eligible and LIS beneficiaries who may make changes once per calendar quarter during the first 9 months of the year.
- Send marketing materials when a beneficiary makes a proactive request.
- At the beneficiary's request, have one-onone meetings.
- At the beneficiary's request, provide information on the OEP if they express interest in a new plan.

DURING OEP, MEDICARE OR MA-PD BENEFICIARIES MAY:

- Drop Part D coverage
- Switch to another MA-only plan
- Switch to an MA-PD plan
- Disenroll from their MA plan and opt for Original Medicare (with or without a stand-alone Part D plan)

DURING OEP, AGENTS MAY NOT:

- Knowingly target or send unsolicited marketing materials to any MA enrollee or Part D enrollee during the OEP. "Knowingly" takes into account the intended recipient as well as the content of the message.
- Send unsolicited materials referencing the OEP or advertising the ability to switch plans.
- Call or contact former enrollees who selected a new plan during the AEP.
- Target beneficiaries who are in the OEP due to making a choice during the AEP.
- Engage in or promote agent activities to target the OEP as an opportunity to make further sales.

For more information on OEP, please visit **ignitewithhumana.com**

CAMPAIGN TACTICS

- Letter
- Postcard
- Flyer
- Print ad
- 5" x 5" ad
- Banner ads

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The Marketing Resource Center

CLOSE

The Marketing Resource Center is your one-stop shop for Humana marketing materials. Here you'll find up-to-date content to create a personalized version of our messaging strategy.

You can customize all the marketing materials you find in this catalog—including banner ads and landing pages—in Humana's Marketing Resource Center with your name, company address, phone number, email, web address and agency logo. You can tailor information in the bracketed fields to your specific needs, but you may not change any other content. Please note that Humana marketing materials from other sources may not be customizable.

HOW TO SIGN IN

- 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.
- After selecting a category, click on "View your agent category"—internal or external.
- You can use the check boxes in the left column to narrow your results, such as selecting a specific document type, like "Flyer."
- Or enter a document number or name into the search box at the top right. (Recommended)
- 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 download your personalized materials or email them to yourself so that you may print at your local printer or email ads to media outlets.

SEP materials are only for use Dec. 8, 2017 – Oct. 15, 2019. Dissemination or mailing of these materials outside of this time frame is prohibited by the Centers for Medicare & Medicaid Services (CMS) and your agent contract with Humana.

We recommend scheduling the messages throughout the SEP season to optimize your likelihood of tapping into a consumer's motivation to consider Humana during the Initial Enrollment Period or when switching is available.

Due to CMS regulations, only the bracketed content in these materials may be altered.

CAMPAIGN TACTICS

- Letter
- Postcard
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Key audiences

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Original Medicare members

Medicare Advantage members
(of other carriers)

Age-in prospects
(64+)

First-time purchasers
(late retirees 66+)

CLICK THE ICONS FOR MORE INFORMATION ABOUT YOUR KEY AUDIENCES

Marketing best practices and tips

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Send your mailings directly from the MRC!

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. Use a targeted and proven mailing list
2. Segment your list
3. Test your messages/creative executions
4. Commit to a mailing plan based on your overall marketing activities
5. Think about consumers' behavior when planning your marketing

Marketing best practices and tips

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3-30-60-90 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 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.

*When Humana Pharmacy is included in the member's plan as the preferred cost-share pharmacy

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Age-in

Our “Turning 65” option continues to speak to year-over-year results showing that asking “Are you turning 65?”—with the simple, direct creative shown here—is the most straightforward way to capture the attention of consumers who are unsure of their options.

NEW TO MEDICARE (NTM) - BENEFIT DETAILS

GHHJ4GPEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

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New to Medicare and looking for an affordable Medicare plan?

Humana has a Medicare Advantage plan for <$##> plan premium, including prescription drug coverage!

MULTIPLE PHOTOS AVAILABE

Get the <Plan Name> with a <$##> monthly plan premium here in <City>.

You can get the benefits you need, plus the extras you want—all for an affordable monthly plan premium. This Medicare Advantage plan may include some of the following:

- Prescription drug coverage
- 24-hour nurse advice line
- Rewards for completing preventive health screenings and activities
- Maximum annual out-of-pocket protection
- Doctor’s office visits and hospital coverage

VETERANS We can help you navigate Medicare

All this and more with a monthly premium of <$##>. If you are newly eligible for Medicare, call today!

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood <educational/sales> meeting to learn more:

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

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Humana.

Humana is a Medicare Advantage HMO, PPO and
with a Medicare contract. Enrollment in any Hum
of persons with special needs at meetings call <0

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NTM - PREMIUM FOCUSED

GHHJ4GKEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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RETIREMENT STOP AND START

GHHJWWXEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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RETIREMENT ISN’T WHAT IT USED TO BE

GHHJWWVEN

- Flyer
- Ad
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LANGUAGES

- Spanish

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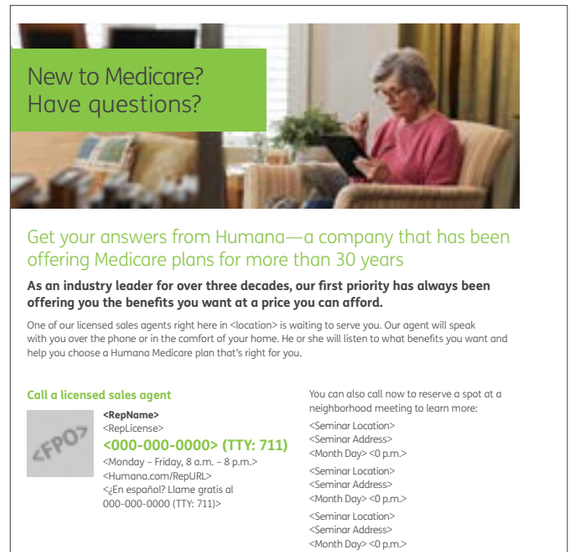

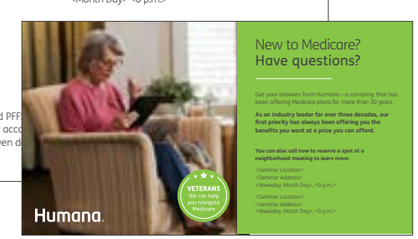

NEW TO MEDICARE EXPERIENCE

GHHJ4GNEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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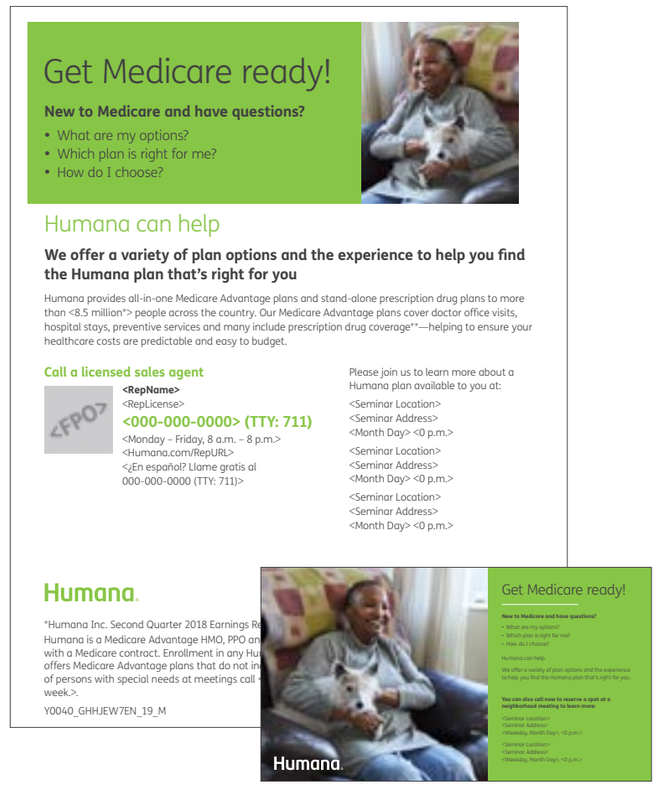

Get Medicare ready!

New to Medicare and have questions?

- What are my options?
- Which plan is right for me?
- How do I choose?

Humana can help

We offer a variety of plan options and the experience to help you find the Humana plan that’s right for you

Humana provides all-in-one Medicare Advantage plans and stand-alone prescription drug plans to more than <8.5 million*> people across the country. Our Medicare Advantage plans cover doctor office visits, hospital stays, preventive services and many include prescription drug coverage**—helping to ensure your healthcare costs are predictable and easy to budget.

Call a licensed sales agent

<FPO>

<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)>

Please join us to learn more about a Humana plan available to you at:

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

<Seminar Location>
<Seminar Address>
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*Humana Inc. Second Quarter 2018 Earnings Re
Humana is a Medicare Advantage HMO, PPO an
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offers Medicare Advantage plans that do not in
of persons with special needs at meetings call
week.>.

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Humana.

EARLY MESSAGING- GET MEDICARE READY

GHHJEW7EN

- Flyer
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- PC

LANGUAGES

- Spanish
- Creole

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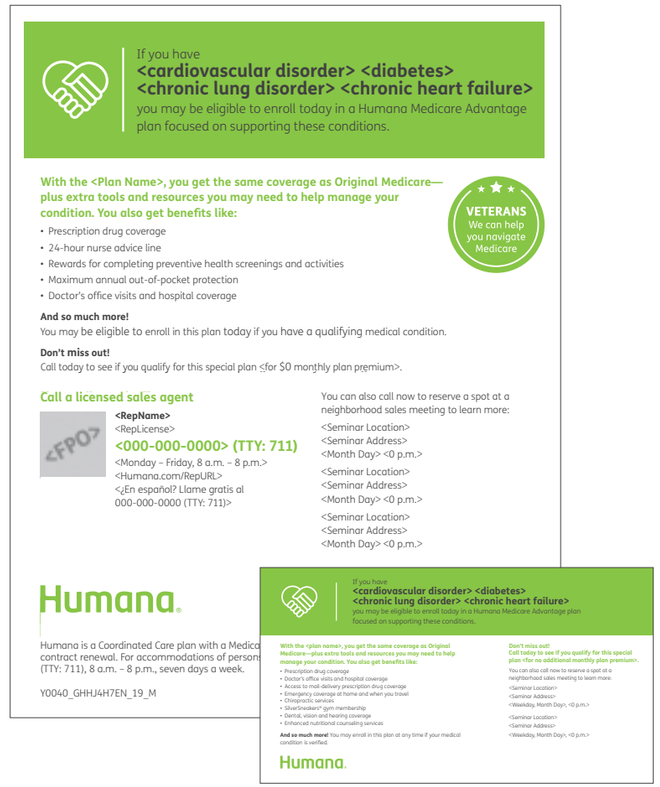
CSNP

CLOSE

We will continue with straightforward messaging as our control this season. Driving to the heart of the question and getting quick answers opens the way for our secondary message: selling a plan's value proposition.



If you have
<cardiovascular disorder> <diabetes> <chronic lung disorder> <chronic heart failure>
you may be eligible to enroll today in a Humana Medicare Advantage plan focused on supporting these conditions.

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
- 24-hour nurse advice line
- Rewards for completing preventive health screenings and activities
- Maximum annual out-of-pocket protection
- Doctor's office visits and hospital coverage

VETERANS We can help you navigate Medicare

And so much more!
You may be eligible to enroll in this plan today if you have a qualifying medical condition.

Don't miss out!
Call today to see if you qualify for this special plan <for $0 monthly plan premium>.

Call a licensed sales agent

<FPO>

<RepName>
<RepLicense>
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You can also call now to reserve a spot at a neighborhood sales meeting to learn more:

<Seminar Location>
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Humana is a Coordinated Care plan with a Medica
contract renewal. For accommodations of person
(TTY: 711), 8 a.m. – 8 p.m., seven days a week.

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If you have
<cardiovascular disorder> <diabetes> <chronic lung disorder> <chronic heart failure>
you may be eligible to enroll today in a Humana Medicare Advantage plan focused on supporting these conditions.

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
- Emergency coverage at home and when you travel
- Chiropractic services
- SilverSneakers® gym membership
- Dental, vision and hearing coverage
- Enhanced nutritional counseling services

And so much more! You may enroll in this plan at any time if your medical condition is verified.

Don't miss out!
Call today to see if you qualify for this special plan <for no additional monthly plan premium>.

You can also call now to reserve a spot at a neighborhood sales meeting to learn more:

<Seminar Location>
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<Weekday, Month Day>, <0 p.m.>

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CSNP - DO YOU HAVE

GHHJ4H7EN

- Flyer
- Ad

LANGUAGES

- Spanish
- Creole

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Dual

Dual Eligible SNPs are Dual Eligible Special Needs Plans, available for qualifying members who have both Medicare and Medicaid. We are bringing back the “Carrying These Cards” creative where appropriate to continue to drive interest and membership going into AEP. As with Chronic SNPs, we will continue with straightforward messaging as our control for Dual Eligible SNPs this season. Driving to the heart of the question and getting quick answers opens the way for our secondary message: selling a plan’s value proposition.

DUAL ICON BANNER
GHHJKD8EN

- Banner

LANGUAGES

- Spanish

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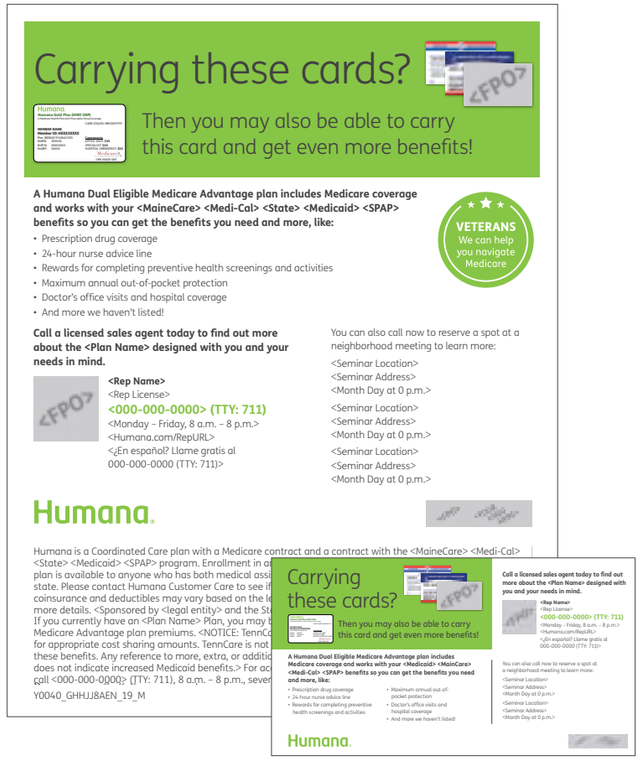

CARRYING THESE CARDS?

GHHJJ8AEN

- Flyer
- Ad
- PC

GRASSROOTS

- Pull-tab Flyer
- Aframe
- Gas topper
- Poster
- TV

LANGUAGES

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HELLO DUAL
GHHJ4HCTEN

- Flyer
- Ad
- PC

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Educational

Educational creative is effective at events. Sales agents use it in seminar/workshop-style settings to engage newly eligible prospects and inform them about Original Medicare, Medicare Supplement plans, Medicare Advantage, prescription drug plans and enrollment timelines. Well-attended in-market workshops raise a Humana agent's profile as a Medicare expert and the go-to resource when it's time to decide on a plan. As a reminder, agents may not engage in any marketing activity during an educational event.

EDUCATIONAL LUNCH AND LEARN

GHHJN4YEN

- Flyer
- PC
- Ad

LANGUAGES

- Spanish

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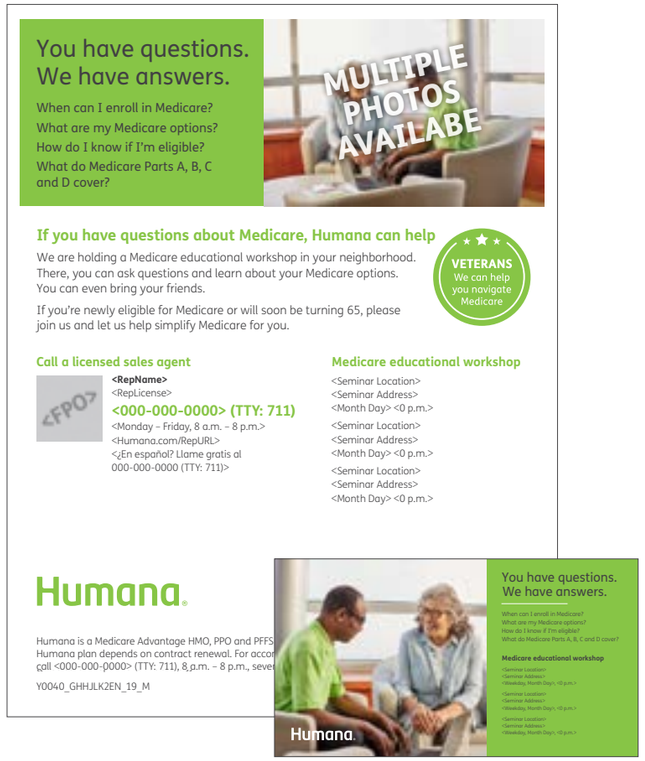
Educational

Educational creative is effective at events. Sales agents use it in seminar/workshop-style settings to engage newly eligible prospects and inform them about Original Medicare, Medicare Supplement plans, Medicare Advantage, prescription drug plans and enrollment timelines. Well-attended in-market workshops raise a Humana agent's profile as a Medicare expert and the go-to resource when it's time to decide on a plan. As a reminder, agents may not engage in any marketing activity during an educational event.



EDUCATIONAL WORKSHOP

GHHJLK2EN

- Flyer
- Ad
- PC
- Radio

LANGUAGES

- Spanish
- Creole

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

- Age-in
- CSNP
- Dual
- Educational
- Expansion
- Generic
- LIS
- Member
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- Non-product specific
- Premium-focused
- Product-focused
- SPAP
- Special Enrollment Period
- Value Plus
- Veterans

Humana.

Expansion

CLOSE

The expansion campaign strategy is based on leveraging Humana's focus on the MA segment, positioning Humana's points of differentiation in the market, and combining both with a "new to the neighborhood" message that highlights our entry.

NEW TO THE NEIGHBORHOOD

GHHJM8VEN

- Flyer
- PC

LANGUAGES

- Spanish

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

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Humana.

Generic

These pieces support sales efforts. They're nonbranded materials Humana has developed for external agents. The messaging emphasizes the value to consumers of working with an agent to select the right Medicare plan.

SEP
GHHHS8EEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
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Humana.

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$0 PREMIUM

GHHJ6MMEN_GEN

- Flyer
- Ad
- PC

GRASSROOTS

- Flyer
- PC
- Aframe
- Gas toppers
- Poster
- TV

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

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Humana.

Generic

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TURNING 65
GHHHSDXEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

- Age-in
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Humana.

Generic

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FREE MEDICARE CONSULTATIONS

GHHHXDFEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

- Age-in
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Humana

Generic

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AFFORDABLE SEP

GHHHXZZEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
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Humana.

Generic

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GET MEDICARE READY
GHHHXDDEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
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Humana.

Generic

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LOSING COVERAGE
GHHJFLTEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

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Humana.

Generic

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NEW TO MEDICARE

GHHK4L8EN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
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- Korean

2019 SEP
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Humana.

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ELIGIBLE FOR SEP?

GHHK4L9EN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

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Humana

Generic

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GOT MEDICARE?

GHHJXMGEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

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Humana.

Generic

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DUAL- GOT THESE CARDS?

GHHJYNAEN_GEN

- Flyer
- Ad
- PC

GRASSROOTS

- Flyer
- PC
- Aframe
- Gas toppers
- Poster
- TV

LANGUAGES

- Spanish
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2019 SEP
STRATEGY GUIDE

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Humana.

Generic

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TURNING 65
GHHHSDXEN_GEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole
- Korean

2019 SEP
STRATEGY GUIDE

LIS

CAMPAIGN SECTIONS

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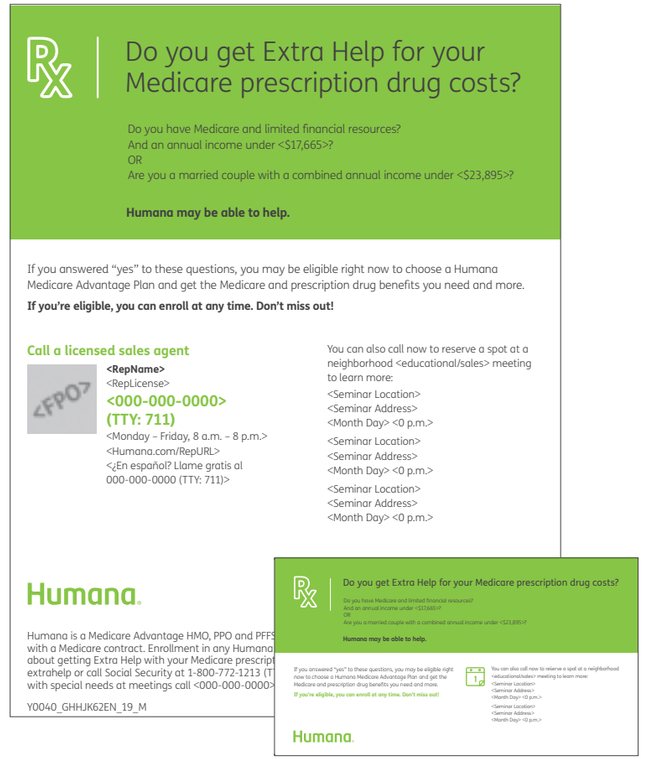

Do you get Extra Help for your Medicare prescription drug costs?

Do you have Medicare and limited financial resources?
And an annual income under <$17,665>?
OR
Are you a married couple with a combined annual income under <$23,895>?

Humana may be able to help.

If you answered "yes" to these questions, you may be eligible right now to choose a Humana Medicare Advantage Plan and get the Medicare and prescription drug benefits you need and more.

If you're eligible, you can enroll at any time. Don't miss out!

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood <educational/sales> meeting to learn more:
<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>
<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>
<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

Humana.

Humana is a Medicare Advantage HMO, PPO and PFFS
with a Medicare contract. Enrollment in any Humana
about getting Extra Help with your Medicare prescript
extrahelp or call Social Security at 1-800-772-1213 (T
with special needs at meetings call <000-000-0000>

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LIS PROSPECT
GHHJK62EN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

Humana.

2019 SEP
STRATEGY GUIDE

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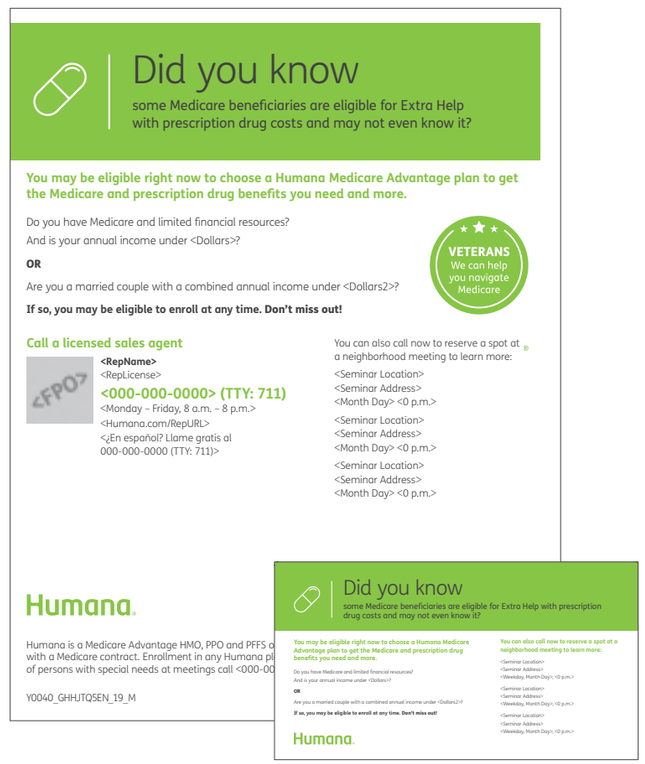
Humana.

LIS



Did you know

some Medicare beneficiaries are eligible for Extra Help with prescription drug costs and may not even know it?

You may be eligible right now to choose a Humana Medicare Advantage plan to get the Medicare and prescription drug benefits you need and more.

Do you have Medicare and limited financial resources?
And is your annual income under <Dollars>?

OR

Are you a married couple with a combined annual income under <Dollars2>?

If so, you may be eligible to enroll at any time. Don't miss out!

VETERANS
We can help you navigate Medicare

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood meeting to learn more:

<Seminar Location>
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<Month Day> <0 p.m.>

Humana.

Humana is a Medicare Advantage HMO, PPO and PFFS a
with a Medicare contract. Enrollment in any Humana pl
of persons with special needs at meetings call <000-00

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Did you know

some Medicare beneficiaries are eligible for Extra Help with prescription drug costs and may not even know it?

You may be eligible right now to choose a Humana Medicare Advantage plan to get the Medicare and prescription drug benefits you need and more.

Do you have Medicare and limited financial resources?
And is your annual income under <Dollars>?

OR

Are you a married couple with a combined annual income under <Dollars2>?

If so, you may be eligible to enroll at any time. Don't miss out!

You can also call now to reserve a spot at a neighborhood meeting to learn more:

<Seminar Location>
<Seminar Address>
<Weekday, Month Day>, <0 p.m.>

<Seminar Location>
<Seminar Address>
<Weekday, Month Day>, <0 p.m.>

<Seminar Location>
<Seminar Address>
<Weekday, Month Day>, <0 p.m.>

Humana.

LIS RESEARCH TEST

GHHJTQ5EN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

2019 SEP
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- Veterans

Humana.

LIS

MSP LIS-ED INVITE

GHHJHESEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
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Humana.

Member

CLOSE

This “Thank You” message provides an opportunity for agents to re-engage existing members in a follow-up discussion. The campaign is designed for markets that emphasize retention goals.

You made the right choice

by trusting Humana for your health plan

- Over 30 years of experience in the Medicare industry
- Nearly 60 years of experience in the healthcare industry
- <X> years in your community
- A network of doctors and hospitals within your community

At Humana, we believe great things are ahead of you when your health is ready for them.

Part of getting ready means choosing the right Medicare plan and we would like to thank you for letting us help you find the right Humana Medicare Plan! Any questions about your current Medicare plan, please call me, a licensed sales agent, today.

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood meeting to learn more:

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VETERANS

Humana.

Humana is a Medicare Advantage HMO, PPO and PFFS organizatio
with a Medicare contract. Enrollment in any Humana plan depend
of persons with special needs at meetings call <000-000-0000> (

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RETENTION TRUST

GHHHXDLEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

2019 SEP
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Humana.

PDP

Prescription drug benefits are among the key drivers for consumer engagement in their health plan benefits. For 2019 we will continue to offer the “Get Medicare Ready” PDP creative for markets without a strong Medicare Advantage plan offering.

PDP GET MEDICARE READY

GHHHXD9EN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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Humana.

PDP

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PDP TO MA LIS

GHHJKVAEN

- Flyer
- Ad
- PC

LANGUAGES

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2019 SEP
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Humana.

PDP

Prescription drug benefits are among the key drivers for consumer engagement in their health plan benefits. For 2019 we will continue to offer the “Get Medicare Ready” PDP creative for markets without a strong Medicare Advantage plan offering.

PDP WALMART

GHHHXCTEN

- Flyer
- Ad
- PC

LANGUAGES

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2019 SEP
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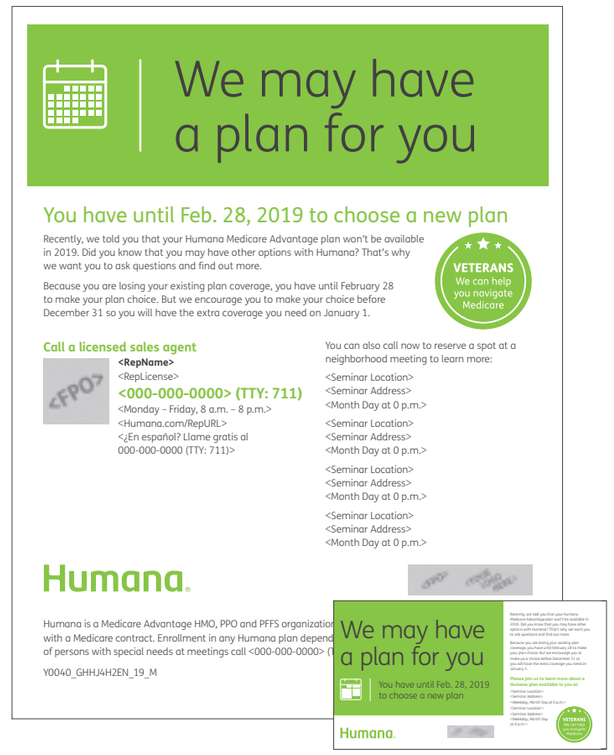
Humana.

Non-product specific

Although we emphasize our product offering and specific product benefits that help consumers add Humana to their consideration, there are many circumstances where we may prefer to focus on the audience, the agent relationship, or to generate attendance at a specific event. These situations call for a less product-driven message.


We may have a plan for you

You have until Feb. 28, 2019 to choose a new plan

Recently, we told you that your Humana Medicare Advantage plan won't be available in 2019. Did you know that you may have other options with Humana? That's why we want you to ask questions and find out more.

Because you are losing your existing plan coverage, you have until February 28 to make your plan choice. But we encourage you to make your choice before December 31 so you will have the extra coverage you need on January 1.

VETERANS
We can help you navigate Medicare

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood meeting to learn more:

<Seminar Location>
<Seminar Address>
<Month Day at 0 p.m.>

<Seminar Location>
<Seminar Address>
<Month Day at 0 p.m.>

<Seminar Location>
<Seminar Address>
<Month Day at 0 p.m.>

<Seminar Location>
<Seminar Address>
<Month Day at 0 p.m.>

Humana.

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PLAN EXIT

GHHJ4H2EN

- Flyer
- PC

LANGUAGES

- Spanish

2019 SEP
STRATEGY GUIDE

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Humana.

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If your Medicare Advantage plan is leaving your area,

Humana can help

You don't have to do it alone!
If you need to choose new health coverage and find it difficult to decide, Humana is here to help.

Our members enjoy all the benefits of Original Medicare, plus a whole lot of extras, like:
- Prescription drug coverage*
- 24-hour nurse advice line
- Maximum annual out-of-pocket protection
- Doctor's office visits and hospital coverage
- Rewards for completing preventive health screenings and activities

Call a licensed sales agent

<FPO>

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

And with local, licensed sales agents who specialize in the plans in your area, finding the coverage you want may be just a phone call away.

VETERANS
We can help you navigate Medicare

<Remember, you have until Feb. 28, 2019 to choose a Medicare Advantage plan.>
<If you haven't selected a plan before Dec. 31, you will not have a Medicare Advantage plan effective Jan. 1.>

You can also call now to reserve a spot at a neighborhood meeting to learn more:
<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>
<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

Humana.

*Plans also available without prescription drug coverage
Humana is a Medicare Advantage HMO, PPO and PFFS organizatio
plan with a Medicare contract. Enrollment in any Humana plan de
accommodations of persons with special needs at meetings call
seven days a week>.

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LOSING COVERAGE

GHHHXCZEN

- Flyer
- Ad
- PC

GRASSROOTS

- Flyer
- PC
- Aframe
- Gas toppers
- Poster
- TV

LANGUAGES

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2019 SEP
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Non-product specific

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DO YOU HAVE FRIENDS OR FAMILY WHO MAY BE TURNING 65 AND SHOPPING FOR A MEDICARE PLAN?

Don't keep it a secret any longer—share the **Good News!**

As a Humana member, you have access to a one-stop shop for almost all of your health insurance needs. Plus, you have the personalized service of a local licensed Humana sales agent, like me, who will be there for you to help answer your questions. Why keep it to yourself?

VETERANS We can help you navigate Medicare

Some of your friends, neighbors and relatives who aren't Humana members may not know what they're missing. Think about people you know who could benefit from the variety of products offered by Humana.

Send them all my way—I'll be happy to answer any questions they have and provide them information about our Humana plans and services.

Refer a friend today!

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood <educational/sales> meeting to learn more:

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

<Seminar Location>
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Y0040_ GHHJBL7EN_19_M

AGENT REFERRAL

GHHJBL7EN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

- Age-in
- CSNP
- Dual
- Educational
- Expansion
- Generic
- LIS
- Member
- PDP
- Non-product specific
- Premium-focused
- Product-focused
- SPAP
- Special Enrollment Period
- Value Plus
- Veterans

Humana.

Non-product-specific

Although we emphasize our product offering and specific product benefits that help consumers add Humana to their consideration, there are many circumstances where we may prefer to focus on the audience, the agent relationship, or to generate attendance at a specific event. These situations call for a less product-driven message.

COMMUNITY EVENT INVITE

GHHJM4BEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
STRATEGY GUIDE

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HOUSE CALLS

GHHHS8CEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
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Humana.

2019 SEP
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HUMANA EXPERIENCE

GHHJEXNEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

2019 SEP
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OFFICE MOVE

GHHJBG4EN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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ONE CALL

GHHJ5JBEN

- Flyer
- Ad
- PC

LANGUAGES

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PHYSICIAN MAP

GHHJNVKEN

- Flyer
- PC

LANGUAGES

- Spanish

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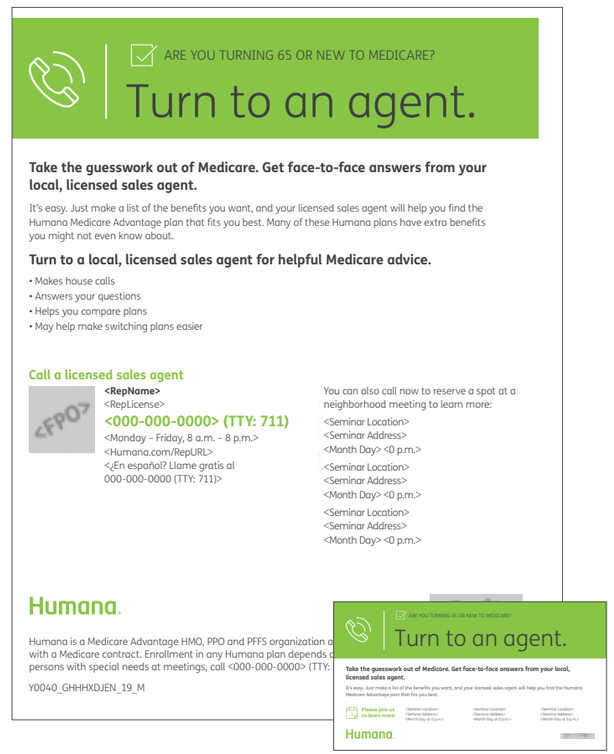

ARE YOU TURNING 65 OR NEW TO MEDICARE?

Turn to an agent.

Take the guesswork out of Medicare. Get face-to-face answers from your local, licensed sales agent.

It's easy. Just make a list of the benefits you want, and your licensed sales agent will help you find the Humana Medicare Advantage plan that fits you best. Many of these Humana plans have extra benefits you might not even know about.

Turn to a local, licensed sales agent for helpful Medicare advice.

- Makes house calls
- Answers your questions
- Helps you compare plans
- May help make switching plans easier

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood meeting to learn more:

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

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Humana.

Humana is a Medicare Advantage HMO, PPO and PFFS organization a
with a Medicare contract. Enrollment in any Humana plan depends o
persons with special needs at meetings, call <000-000-0000> (TTY:

Y0040_GHHHXDJEN_19_M

AGENT FOCUS-
TURN TO AGENT

GHHHXDJEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
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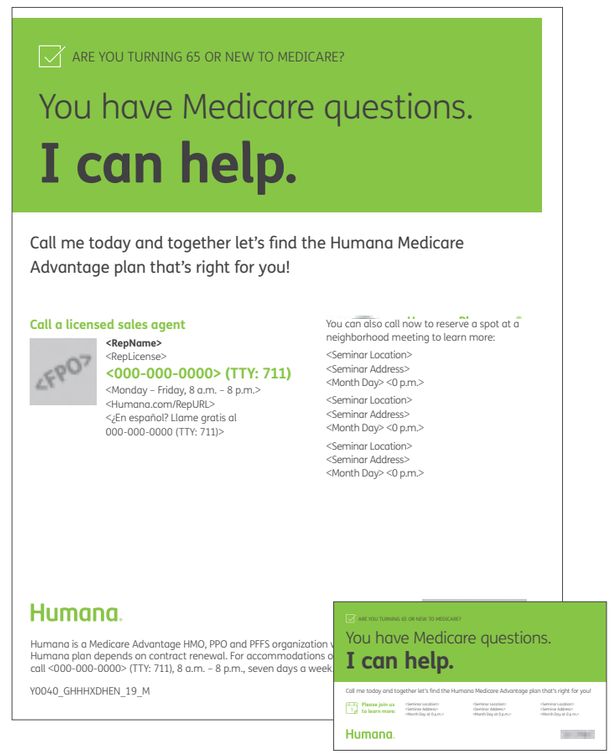
ARE YOU TURNING 65 OR NEW TO MEDICARE?

You have Medicare questions.
I can help.

Call me today and together let's find the Humana Medicare Advantage plan that's right for you!

Call a licensed sales agent

<FPO>

<RepName>
<RepLicense>
<000-000-0000> (TTY: 711)
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<Month Day> <0 p.m.>

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Humana plan depends on contract renewal. For accommodations o
call <000-000-0000> (TTY: 711), 8 a.m. – 8 p.m., seven days a week.

Y0040_GHHHXDHEN_19_M

AGENT FOCUS-
I CAN HELP

GHHHXDHEN

- Flyer
- Ad
- PC

LANGUAGES

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2019 SEP
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AGENT FOCUS-MULTI-AGENT

GHHHXDEEN_MULTI

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
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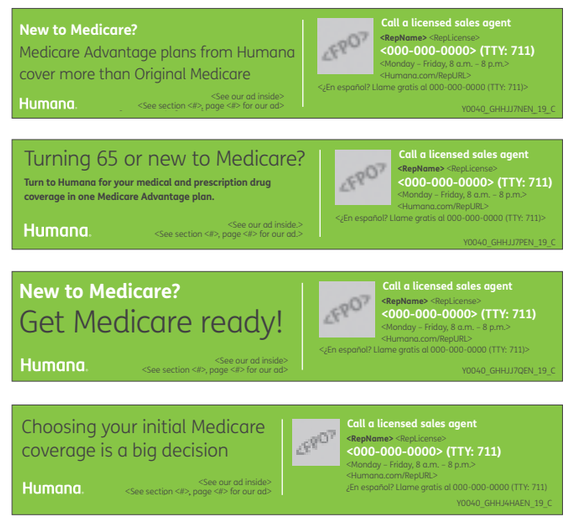

STRIP ADS/ BANNER ADS

HUMANA MEDICARE (GHHJJ7NEN)
TURN TO HUMANA (GHHJJ7PEN)
GET MEDICARE READY (GHHJJ7QEN)
FIRST MEDICARE HEALTH PLAN (GHHJ4HAEN)
CSNP (GHHJJ7WEN)
NEW TO MEDICARE? (GHHJ4H9EN)
TURNING 65 (GHHJ4H8EN)

- Ad

LANGUAGES

- Spanish

Humana.

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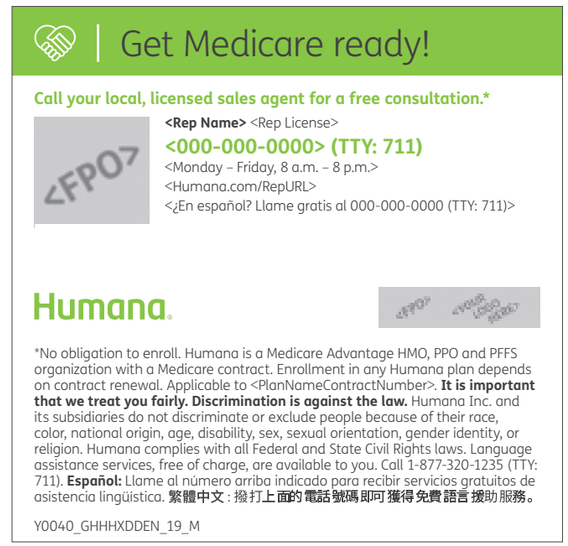

Get Medicare ready!

Call your local, licensed sales agent for a free consultation.*

<FPO>

<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)>

Humana.

*No obligation to enroll. Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Applicable to <PlanNameContractNumber>. **It is important that we treat you fairly. Discrimination is against the law.** Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Humana complies with all Federal and State Civil Rights laws. Language assistance services, free of charge, are available to you. Call 1-877-320-1235 (TTY: 711). **Español:** Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística. 繁體中文 : 撥打上面的電話號碼即可獲得免費語言援助服務。

Y0040_GHHHXDDEN_19_M

AGENT FOCUS-SMALL REP ADS

GET MEDICARE READY (GHHHXDDEN)
LET'S TALK (GHHHXDEEN)
CALL AGENT (GHHHXDFEN)
PLAN LEAVING THE AREA? (GHHJFLTEN)
HOUSE CALLS (GHHJNPYEN)
CSNP (GHHJNPZEN)
DUAL (GHHJNQ2EN)

- Ad

LANGUAGES

- Spanish
- Creole

2019 SEP
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$0 PREMIUM!
ZERO, ZIP, ZILCH

No matter how you say it, Humana has Medicare Advantage plans with $0 premiums

- Prescription drug coverage
- 24-hour nurse advice line
- Rewards for completing preventive health screenings and activities
- Maximum annual out-of-pocket protection
- Doctor's office visits and hospital coverage

And that's just for starters!

VETERANS
We can help you navigate Medicare

Call to find out what else you can get for a $0 premium.

<FPO>

<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)>

Please join us to learn more about a Humana plan available to you at:

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

<Seminar Location2>
<Seminar Address2>
<Month Day> <0 p.m.>

Humana.

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Y0040_GHHHXCFEN_LB_19_M

LOCKBOX CREATIVE REFRESH

GHH_ROYLOCKBX

- Flyer (3)

LANGUAGES

- Spanish

2019 SEP
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HOUSE CALLS

GHHHS8CEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

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Humana.

Premium-focused

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Big Zero creative has continually produced the best cost per sale in market, so we will continue to offer it for use in markets with $0 premium plans. Big 3 is an extension of the Big Zero messaging but allows for more about additional no-cost benefits. This should be focused in markets where these three zeros create differentiation with main competitors.

PREMIUM PLUS, WHAT'S BETTER THAN A MONTHLY PLAN PREMIUM?

GHHHXCHEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

2019 SEP
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PREMIUM PLUS, NO REFERRALS

GHHJNZKEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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PREMIUM PLUS, SILVERSNEAKERS

GHHHXCHEN_SS

- Flyer
- Ad
- PC

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$0 PREMIUM

GHHHXCFEN

- Flyer
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GRASSROOTS

- Flyer
- PC
- Aframe
- Gas topper
- Poster
- TV

LANGUAGES

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ALTERNATE BIG ZERO

GHHJPP3EN

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GRASSROOTS

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BIG ZERO, BIG 3

GHHJFD5EN

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GRASSROOTS

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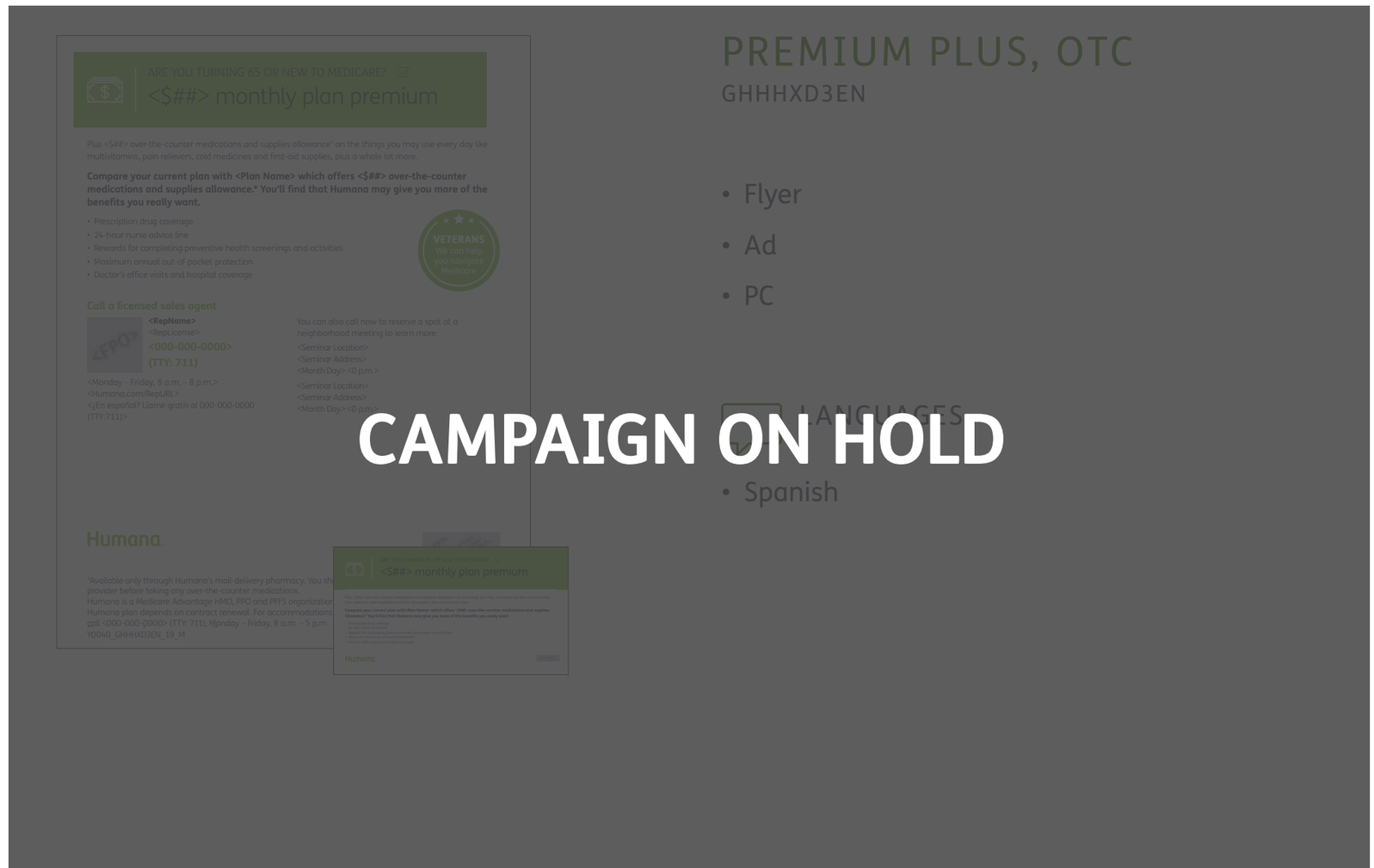

2019 SEP
STRATEGY GUIDE

CAMPAIGN SECTIONS

- Age-in
- CSNP
- Dual
- Educational
- Expansion
- Generic
- LIS
- Member
- PDP
- Non-product specific
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- SPAP
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Humana.

Premium-focused

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NOT ALL PPOS

GHHJEWCEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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Humana.

SPAP

SPAP INCOME

GHHJHXKEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
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Humana.

SPAP

SPAP CARD
GHHJJ4DEN

- Flyer
- PC
- Ad

LANGUAGES

- Creole
- Spanish

2019 SEP
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Humana.

Special Enrollment Period

Special Enrollment Period (SEP) creative is intended as our version of the shotgun approach. It's not focused on one particular SEP opportunity but all of the possible SEP opportunities in the market based on one of the many unique life events.

NEW MOVERS

GHHJ4LWEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
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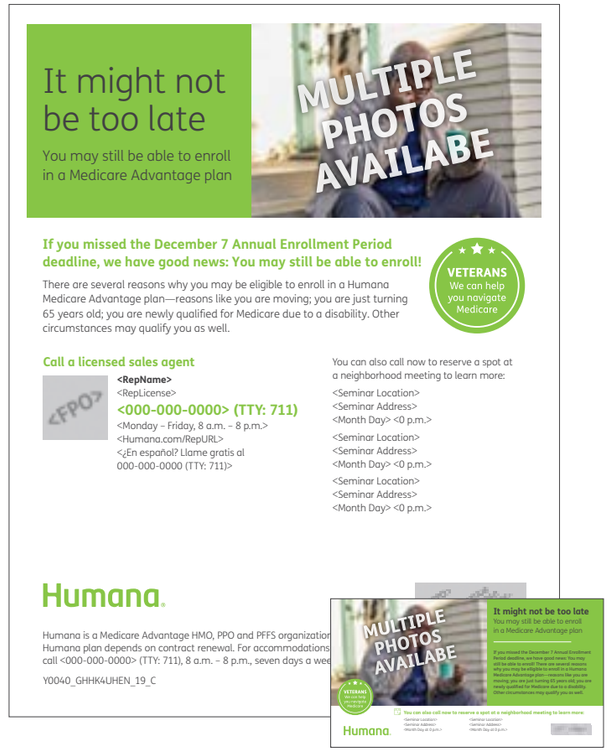

SEP - CAN I CHANGE

GHHK4UHEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish
- Creole

2019 SEP
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Humana.

Value Plus

This campaign is only to be used in areas that have Value Plus plans. Please ensure that your market has a Value Plus plan before utilizing this campaign.

ARE YOU TURNING 65 OR NEW TO MEDICARE?

Humana Value Plus may be the plan that's right for you

If you are looking to get extra benefits that go beyond Original Medicare, a <Humana Value Plus HMO/PPO> plan may be right for you!

This plan also includes a <$#> monthly plan premium and is available to people with Medicare, including those who also have Medicaid or other state benefits.

This all-in-one plan gives you benefits above and beyond what you get from Original Medicare coverage, like:

- $0 monthly plan premium
- Affordable monthly plan premium
- New, lower monthly plan premium
- Prescription drug coverage
- Access to mail-order prescription drug pharmacies
- And more we haven't listed!

VETERANS We can help you navigate Medicare

Call today to find out more about the <Humana Value Plus HMO/PPO> designed with your needs in mind.

Call a licensed sales agent

<FPO>

<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)>

You can also call now to reserve a spot at a neighborhood meeting to learn more:

<Seminar Location>
<Seminar Address>
<Month Day at 0 p.m.>

<Seminar Location>
<Seminar Address>
<Month Day at 0 p.m.>

<Seminar Location>.,
<Seminar Address>
<Month Day at 0 p.m.>

Humana.

Humana is a Medicare Advantage HMO and PPO plan a
contract. Enrollment in any Humana plan depends on c
special needs at meetings call <000-000-0000> (TTY:

Y0040_GHHKBL7EN_19_M

VALUE PLUS

GHHKBL7EN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

2019 SEP
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Humana

Veterans

The goal of Medicare Advantage-only creative is to provide an opportunity for a message focused on those consumers with access to other prescription drug plan options outside of the Medicare program. The largest population target is veterans.

MA-ONLY VETERANS
GHHJXRWEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

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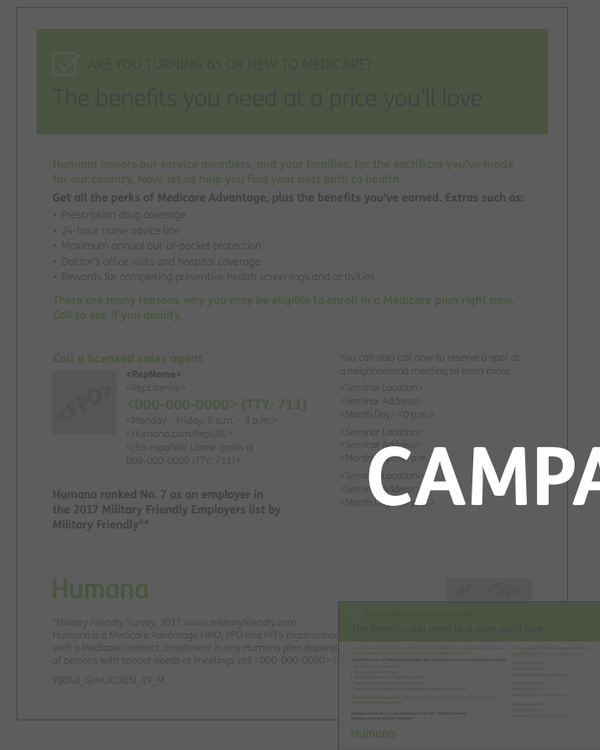

MA-ONLY VETERANS PART B GIVEBACK

GHHJXCXEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

CAMPAIGN ON HOLD

2019 SEP
STRATEGY GUIDE

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Veterans

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ARE YOU TURNING 65 OR NEW TO MEDICARE?

DID YOU KNOW

That by enrolling in a **Humana Advantage plan** with medical benefits only, you can have all that a Medicare Advantage plan has to offer and keep your VA health and drug benefits?

We're proud to help veterans get the extra benefits they derserve. Call a licensed sales agent today to see if a Humana Medicare Advantage plan is right for you and if you're eligible to enroll today.

With Humana Medicare Advantage, you get a plan that may help save you money on your medical costs while enjoying extras you might not get through your VA health benefits.
- 24-hour nurse advice line
- Rewards for completing preventive health screenings and activities
- Maximum annual out-of-pocket protection
- Doctor's office visits and hospital coverage

VETERANS We can help you navigate Medicare

Call a licensed sales agent

<FPO>

<RepName>
<RepLicense>
000-000-0000 (TTY: 711)
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Please join us to learn more about a Humana plan available to you at:

<Seminar Location>
<Seminar Address>
<Month Day> <0 p.m.>

<Seminar Location2>
<Seminar Address2>
<Month Day> <0 p.m.>

<Seminar Location3>
<Seminar Address3>
<Month Day> <0 p.m.>

Humana.

Humana is a Medicare Advantage HMO, PPO and PFFS organiz
drug plan with a Medicare contract. Enrollment in any Humar
For accommodations of persons with special needs at meetin
a.m. – 8 p.m., seven days a week>.

Y0040_GHHHXCVEN_19_M

MA-ONLY VA DID YOU KNOW

GHHHXCVEN

- Flyer
- Ad
- PC

LANGUAGES

- Spanish

Humana®

For agent use only.