

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

**PLEASE NOTE:** 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 disability or end-stage renal disease.

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare 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 form series MESM10, MESHL, or state equivalent.

**At Humana, it is important you are treated fairly.**

Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion.

**English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-800-281-6918 (TTY: 711)**.

**Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-281-6918 (TTY: 711)**.

**繁體中文 (Chinese):** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-281-6918 (TTY : 711)**。



Humana plans  
to help pay costs  
that Medicare  
alone doesn't

# If you have Medicare, you have reliable coverage. Just not complete coverage.

Medicare pays most—but not all—doctor and hospitalization expenses. That’s where a Medicare Supplement insurance plan comes in, to help cover costs you’d otherwise have to pay.

These plans offer a lot to like. There’s no provider network, most don’t have a copay, and they’re guaranteed renewable as long as you pay your premiums and are truthful on your application. A Medicare Supplement insurance plan can wipe hassles out of the way.

## Is a Humana Medicare Supplement Insurance Plan right for you?

For a monthly premium, a Medicare Supplement insurance plan generally will pay 20% of the costs Medicare Part A and Part B do not pay. Your providers and Medicare will coordinate your claims payment behind the scenes automatically with little to no effort or time on your part. You have little or no paperwork to do, as a Medicare Supplement plan and Medicare work together to pay your covered healthcare costs.

Also, with some Medicare Supplement insurance plans, your premium and the Part B deductible are your only out-of-pocket costs—no copayments or coinsurance to worry about every time you visit a provider. If you were eligible for Medicare prior to January 1, 2020, you could choose an option that covers your Part B deductible. Talk with your licensed Humana sales agent about the best plan for your needs.

Medicare Supplement insurance plans are designed to help with both expected and unexpected medical expenses, to help make your healthcare costs more predictable, with fewer or no surprises. For a competitive monthly premium, you can get the peace of mind that comes from knowing some of your medical costs may be covered.

# Flexibility and financial benefits

A Medicare Supplement insurance plan puts decision-making power in your hands and may help keep money in your pocket.

- You can see any provider who accepts Medicare patients
- You can see a specialist who accepts Medicare patients without a referral
- You can go to any hospital or healthcare facility that accepts Medicare
- You can get medical care anywhere in the nation when you’re traveling
- Some Medicare Supplement plans may even cover emergency care when you travel outside the U.S.
- Your plan can never be canceled as long as you pay your premium and are truthful on your application



## Extra services may help support health\*

Humana is committed to helping you to enjoy your best well-being.

As a policyholder of a Humana Medicare Supplement Insurance Plan, you may have access to extra services to help you manage your health:

- SilverSneakers® fitness program\*—a basic membership with use of the equipment at any participating SilverSneakers fitness center; access to group exercise classes; trained advisers to help develop an exercise plan; a fitness program, SilverSneakers Steps®, an alternative when you can’t get to a SilverSneakers location
- Humana Well Dine®—to-your-door delivery of 14 nutritious meals at no additional cost after an overnight stay at a hospital or nursing facility\*\*

## Vision and hearing discounts may help lower your costs\*

- Vision care discounts, for savings on exams, frames, lenses, contacts and more with providers in EyeMed’s Select network—more than 23,000 retail locations, including LensCrafters®, Pearle Vision® and Target Optical®
- Discounts on some prescription medicines with a Humana member ID card at a participating pharmacy
- Discounts on hearing aids and services through HearUSA and TruHearing®
- Discounts on multiple fall detection service options from Philips Lifeline

## You may also save money on your plan premiums in three ways

- Electronic payment discounts—a standard \$2 savings on your monthly premiums when paid via automatic bank withdrawal or by credit card.
- Household discounts—Humana Medicare Supplement Insurance Plan policyholders who share a residence and qualify may save 5% on their monthly premiums.
- Early enrollment discount—Save on your monthly premium by purchasing a Humana Medicare Supplement Plan during the six-month period when first becoming eligible for Medicare. You must be age 65 or older to qualify for the discount. You will receive a 15% premium discount, which will decrease by 5% each year. You will receive a discount for a total of three years.



## Immediate, 24-hour access to your plan information

With the MyHumana mobile app and website, you can sign in to your secure mobile account at **Humana.com** or download the iPhone or Android app to review plan benefits, claims and more.

\*The programs and services described are not insurance and are neither contractually offered 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.

\*\*Limit of four meal orders per calendar year.