

## Additional Savings

Stretch your healthcare dollar with member savings!

The products and services described below are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Humana grievance process.

- **Dental care discounts**<sup>1</sup>

Save when you visit network dentists. Our nationwide network is one of the largest, with more than 95,000 dentist locations.

- **Vision care discounts**

Save with providers in EyeMed's national network. The network has 40,000 provider locations, including LensCrafters®, Pearle Vision®, Sears® Optical, Target Optical®, and JCPenney® Optical.

- **Hearing care discount**

Receive discounts on evaluations and hearing aids at any TruHearing Hearing Center. A free hearing screening is available along with discounts for hearing aids at Beltone hearing care locations.<sup>2</sup>

<sup>1</sup>Not available in Puerto Rico

<sup>2</sup>Not available in Florida, Illinois, or Puerto Rico.



## About Humana

A Fortune 100 company

With Humana, you get more than a Medicare Advantage plan. You get guidance and support to help you get the most value from your plan and reach your health goals. Our **experience with Medicare** is one of the many reasons to choose us for your Medicare coverage. Humana is one of the nation's largest and most experienced Medicare companies. We offered our first Medicare plan in 1985. Today more than 3 million people with Medicare are among our more than 11 million plan members.



To find out more about Medicare and the choices you have, you can talk to a Humana-certified agent. Humana can give you information about Medicare and help you understand your choices.

**Call 1-800-611-2561 (TTY 711)**

**Sept. 1, 2010 – March 30, 2011**

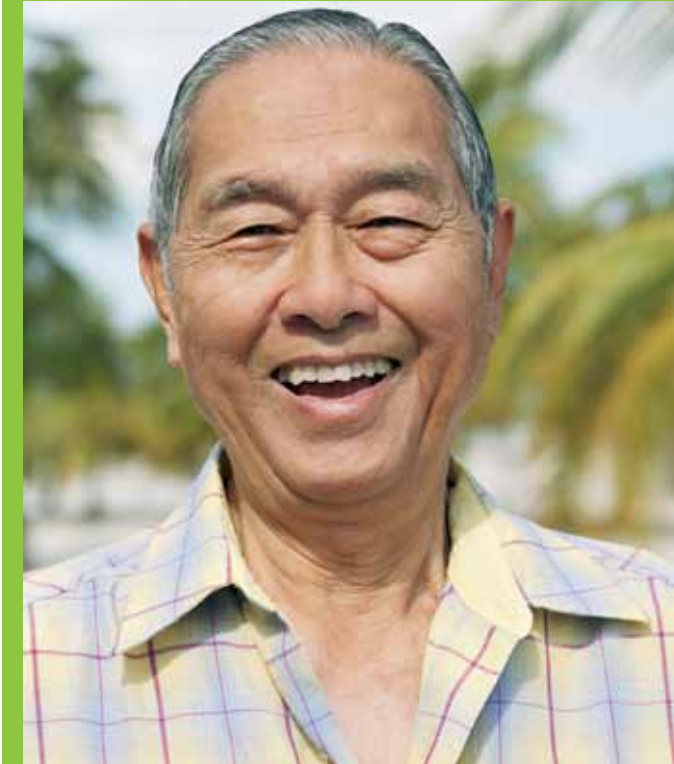
8 a.m. – 8 p.m. Eastern time, seven days a week or go to **Humana-Medicare.com**



A Health plan with a Medicare contract. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan.

## Humana Medicare Advantage

More benefits than Original Medicare!



# Your Medicare Options

With Medicare, you can choose how you get your health and prescription drug coverage.

Most people get their coverage in one of two ways: Original Medicare or Medicare Advantage plans (like an HMO or PPO).

With a Medicare Advantage plan, you don't lose your Medicare coverage. You remain a member of Medicare and you continue to pay Medicare-applicable premiums. Medicare Advantage plans are run by private insurance companies approved by and under contract with Medicare.

These plans are offered both with and without prescription drug coverage and you often get extra benefits and services at no extra cost.

## Extra benefits and services

Most of Humana's Medicare Advantage health plans include these services at no extra cost:

- **Fitness program**  
Many Humana Medicare Advantage plans offer fitness programs to our members at no additional cost. In some areas the program also includes fitness center membership.
- **HumanaFirst® Nurse Advice Line**  
Speak with a registered nurse about illnesses or injuries anytime just by making a toll-free call. This service isn't intended for emergencies.



- **Monthly statement**  
SmartSummary<sup>SM</sup> makes it easy to see how you've used your Humana plan and what you've spent.
- **MyHumana personal website**  
Log in to your secure website for details about your plan benefits and claims.
- **Care management**  
These programs are designed to support members in managing their health and living a healthier lifestyle.
- **Prescription home-delivery service**  
*RightSourceRx*<sup>SM</sup> is Humana's mail-order pharmacy. Other mail-order pharmacies are available in our network.
- **Rx Calculator**  
Use the online Rx Calculator to estimate your monthly drug costs.

Select the plan that's  
right for you.

[Humana-Medicare.com](https://www.humana-medicare.com)

## Medicare Advantage... more benefits than Original Medicare!

We're here to help guide you toward getting the most from your healthcare plan and your retirement years.

Humana Medicare Advantage plans with prescription drug coverage are all-in-one plans that combine Part A (hospital coverage) and Part B (medical insurance) for an easy-to-use plan.

Our Medicare Advantage plans cover preventive services, like mammograms and colorectal cancer screenings, at no extra cost to you.

The better you understand your options, the better prepared you'll be to select the plan that's right for you.

### Humana Gold Plus®

Medicare Advantage HMO plan with prescription drug coverage:

- Choice of a primary care physician from our network to coordinate care
- Helps control medical costs through an established network of providers and guidance from primary care doctors

### HumanaChoice PPO®

Medicare Advantage PPO plan with prescription drug coverage:

- Allows members to receive covered services from any provider, but covers a larger portion of costs when members use in-network providers
- No referral required to see providers

### Humana Gold Choice®

Medicare Advantage Private-Fee-for-Service (PFFS) plan with prescription drug coverage:

- Most of our plans have signed contracts with network providers. Members will generally save more when they use in-network providers. However, with both networked and non-networked PFFS plans, members can choose any provider that participates in the Medicare program and accepts Humana Gold Choice (PFFS).

### Part D stand-alone plans (PDP)

Prescription drug coverage only:

- Available with Original Medicare or a Medicare supplement plan.
- Humana offers three stand-alone plans in most areas. You can choose the coverage that fulfills your needs.