



Humana Medicare Enrollment
PO Box 14330
Lexington, KY 40512-9892

Your Humana Coverage for 2010

Dear Humana Member:

Thank you for choosing Humana for your health benefits. To help you get acquainted with your 2010 benefits, we've enclosed several brochures. For more in-depth information, look inside the brochures for a summary of benefits, details on how to use your plan, and information on extra services you get as a Humana member.

A great value for you

Choosing health benefits is one of the most important decisions you make. You want a plan that fits your lifestyle, provides the coverage you need, and is easy to understand. This year, your decision is easy! Once again, your benefits administrators have teamed with Humana to offer our Group Medicare Advantage plans.

These plans combine all the benefits of Original Medicare in one easy-to-use plan. Plus you get lots of extra benefits and services at no additional cost, including:

- **Fitness programs** that promote health and flexibility through exercise.
- **Humana Active OutlookSM**, which promotes overall health through education, special offers, classes, *HAO* magazine, and community outreach activities.
- **Health support programs**, available to those with certain serious or chronic medical conditions, that can help you manage your health and avoid complications.
- **HumanaFirst**, access to health information, guidance, and support through our 24 Hour Nurse Advice Line.

Monthly Contributions Will Increase Next Year

Monthly contributions for Grandfathered retirees and their families will increase in 2010 to \$60 for one covered person, and to \$122 for family coverage.

Easy to renew

To keep the same plan you had in 2009, just do nothing – we'll renew your coverage automatically.

If you have any questions, feel free to call Humana Group Medicare Customer Service at 1-800-733-6592. We're available seven days a week from 8 a.m. to 8 p.m. Our automated phone system may answer your call after 6 p.m., and on Saturdays, Sundays, and some holidays; leave a message and we'll call back by the end of the next business day.

Also, for your convenience, the official source of U.S. Government Medicare information is: Centers for Medicare and Medicaid Services (CMS) at 1-800-633-4227 or 1-800-MEDICARE (TTY: 1-877-486-2048, or visit their website at www.medicare.gov.

Thank you for being a Humana member. We look forward to serving you again in 2010!

Sincerely,

A handwritten signature in cursive script that reads "Sherri Johnson".

Sherri Johnson
National Director, Group Medicare Sales

PS: Make sure to sign up for *MyHumana*, your secure Website on **Humana.com**. After you register, you can log in anytime for details about your claims, benefits, and more. There's also easy-to-use resources to help estimate your out-of-pocket costs.

PFFS plans with a Medicare contract are available to anyone enrolled in both Part A and Part B of Medicare through age or disability. A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital can continue to treat you if it agrees to accept our terms and conditions of payment, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at:<http://www.humana-medicare.com/humana-gold-choice-terms-conditions.asp>