



Let's Talk

about Humana's Medicare
Part D **Prescription** Drug Plans



HUMANA
Guidance when you need it most

THE
PHARMACY
AT WAL-MART®



- Medicare
- Group health
- Individual health
- Dental and Life

Other pharmacies are available in our network.



HUMANA PRESCRIPTION DRUG PLANS

Everyone wants to save money on prescription drugs – and in 2007, Humana's Prescription Drug Plans may help you do just that.

In fact, Humana projects to save our 4.5 million Medicare Advantage and Prescription Drug Plan members over \$3.8 billion dollars* in 2006.

The prescription drug plans, also known as Medicare Part D, are offered by Humana and available to anyone enrolled in Medicare Part A or Part B. And with Humana, you get more than a prescription plan that works for you. You get support, guidance, and the convenience of enrolling by Internet, seminar, or phone.

If you have Original Medicare, with or without a Medicare supplement plan (Medigap), you can enroll in a prescription drug plan.

You have a choice of three plans

Humana offers three Medicare Part D prescription drug plans: Standard, Enhanced, and Complete. To get an overview of Humana's drug plans, turn to page 5 and 6.

Compare your options

Humana isn't the only company approved by Medicare to offer prescription drug plans. To find out about prescription drug plans from other companies, visit Medicare's Website, www.medicare.gov, and use the Medicare Prescription Drug Plan Finder. Compare our plans with the others, and we think you'll choose Humana.

If you're uncertain about which Humana plan to choose, call us or attend one of our seminars. You can also visit us online at www.humana-medicare.com to shop for Humana plans.

**This number is based on CMS-published average savings per member per year of \$1,100. In the first six months of 2006, Humana saved its Medicare Advantage and prescription drug plan members over \$1.5 billion dollars.*

Humana projects to save our
4.5 million
Medicare Advantage and
prescription drug plan
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THE BASICS

One of the first things to know about Medicare prescription drug coverage is that you can't get it directly through Medicare. Although the coverage is called "Medicare Part D," it's available only by joining a plan offered by a private company like Humana. Each private plan offers coverage for a specific list of medications, called a formulary. Choose your plan carefully to make sure it covers the drugs you use regularly.

You can join a Medicare Part D prescription drug plan only if you have Medicare Part A (for inpatient hospital care) or Part B (for doctors' services and outpatient hospital care). If you have Original Medicare and/or a Medicare supplement (Medigap plan), you're eligible for Medicare Part D prescription drug coverage.

Humana offers two ways to join a Medicare Part D prescription drug plan:

- **A stand-alone plan, which is in addition to Original Medicare and/or a Medicare supplement**
- **Prescription drug coverage as part of a Humana Medicare Advantage plan**

A note of caution: *If you're enrolled in a Medicare Advantage plan and join a separate prescription drug plan, you could lose your Medicare Advantage benefits. The safer option is to enroll in a Medicare Advantage plan that includes prescription drug coverage. If you're interested in a health plan that includes prescription drugs, ask a Humana sales representative about a Medicare Advantage plan from Humana.*

Enrollment is simple



ONLINE:

Visit Humana's Medicare Website at www.humana-medicare.com or Medicare's official Website at www.medicare.gov. At Medicare's Website you can **compare Humana plans with others in your area, and enroll in the plan of your choice.**



TELEPHONE:

Call Humana at **1-800-611-2902**. If you have a speech or hearing impairment and use a TTY, call **1-877-833-4486**. Representatives are available seven days a week, 8 a.m. to 8 p.m.



IN PERSON:

Visit selected **Wal-Mart** or **SAM'S Club** to meet with a Humana sales representative, or attend a seminar at convenient locations in your area. Call Humana at the number above to attend a seminar. *Other pharmacies are available in our network.*

If you plan to enroll in a Humana Prescription Drug Plan and want your benefits to begin January 1, 2007, enroll early and **no later than December 31, 2006.**

ENROLLMENT BEGINS
November 15, 2006





Important DATES

October 1 - November 14, 2006

2007 benefit and premium information is available from all plans, so you can shop and compare and be ready to enroll on November 15, 2006.

November 15 - December 31, 2006

Medicare beneficiaries can enroll in a 2007 Medicare health benefits plan, such as a Medicare Advantage plan, or a separate prescription drug plan. If you already have a Medicare Advantage plan or Prescription Drug Plan (PDP), you can change plans during this time. Remember, if you are selecting a PDP rather than an MAPD plan, you need to choose wisely because you will not get a chance to change your mind after you enroll.

January 1 - March 31, 2007

You're allowed to make **one** of the following changes to your health plan coverage:

- If you have a Medicare Advantage plan with prescription drug coverage (MAPD), you can change to a new plan or go back to Medicare and get a stand-alone prescription drug plan.
- If you have a stand-alone prescription drug plan, you can enroll in an MAPD plan.
- If your Medicare Advantage (MA) plan does not cover prescription drugs, you can only switch to another plan that doesn't include drug coverage or go back to Medicare.

After March 31, 2007

- You are "locked in" to whichever type of prescription drug or MA plan you may have selected for the rest of the year.

DETAILS OF HUMANA'S 2007

See page 7-8 for plan premiums for each plan



STANDARD PLAN*

STAGE

1

YOU PAY

\$265 deductible

HUMANA PAYS

\$0

STAGE

2

YOU PAY

25% of next **\$2,135** of total drug costs

(= \$533.75)

HUMANA PAYS

75% of cost toward the \$2,400 limit

STAGE

3

YOU PAY

100% until your total out-of-pocket costs reach **\$3,850**

This is the coverage gap

HUMANA PAYS

\$0

STAGE

4

YOU PAY

Minimum of \$2.15 or \$5.35 or maximum of 5% coinsurance

HUMANA PAYS

95% of total drug costs for the rest of the year

MEDICARE PART D PRESCRIPTION DRUG PLANS



ENHANCED PLAN

NO deductible

Copayments until total drug costs reach **\$2,400**:

- Preferred generics.....\$5
- Preferred brand.....\$30
- Non-preferred.....\$60
- Specialty.....25% coinsurance

Balance of costs

100% until your total out-of-pocket costs reach **\$3,850**

This is the coverage gap

\$0

Minimum of \$2.15 or \$5.35 or maximum of 5% coinsurance

95% of total drug costs for the rest of the year



COMPLETE PLAN

NO deductible

Copayments until total drug costs reach **\$2,400**:

- Preferred generics.....\$5
- Preferred brand\$30
- Non-preferred.....\$60
- Specialty.....25% coinsurance

Balance of costs

\$5 copayment for generic drugs until your total out-of-pocket costs reach **\$3,850**

Only certain generic prescription drugs are covered while in the coverage gap

Balance of costs for generic drugs

Minimum of \$2.15 or \$5.35 or maximum of 5% coinsurance

95% of total drug costs for the rest of the year

*Humana Standard Plan matches the Federal Government basic Part D plan.

State

STANDARD

ENHANCED

COMPLETE

● Alabama	\$18.20	\$26.50	\$88.40
● Alaska	\$11.70	\$24.60	\$77.30
● Arizona	\$13.40	\$18.20	\$74.70
● Arkansas	\$13.90	\$20.00	\$76.40
● California	\$15.70	\$23.10	\$80.90
● Colorado	\$16.60	\$24.40	\$83.30
● Connecticut	\$16.90	\$25.80	\$87.40
● Delaware	\$13.00	\$20.10	\$74.40
● District of Columbia	\$13.00	\$20.10	\$74.40
● Florida	\$15.90	\$23.50	\$83.70
● Georgia	\$17.40	\$25.40	\$86.60
● Hawaii	\$10.80	\$23.30	\$74.90
● Idaho	\$13.30	\$19.10	\$73.20
● Illinois	\$17.10	\$25.50	\$86.00
● Indiana	\$17.70	\$25.30	\$86.30
● Iowa	\$10.60	\$17.10	\$71.60
● Kansas	\$11.30	\$17.20	\$69.50
● Kentucky	\$17.70	\$25.30	\$86.30
● Louisiana	\$16.00	\$22.50	\$80.80
● Maine	\$13.70	\$27.50	\$82.30
● Maryland	\$13.00	\$20.10	\$74.40
● Massachusetts	\$16.90	\$25.80	\$87.40
● Michigan	\$17.90	\$25.70	\$86.90
● Minnesota	\$10.60	\$17.10	\$71.60
● Mississippi	\$14.60	\$21.50	\$80.60





State	STANDARD	ENHANCED	COMPLETE
● Missouri	\$14.90	\$22.90	\$78.50
● Montana	\$10.60	\$17.10	\$71.60
● Nebraska	\$10.60	\$17.10	\$71.60
● Nevada	\$15.50	\$23.20	\$79.60
● New Hampshire	\$13.70	\$27.50	\$82.30
● New Jersey	\$10.20	\$17.40	\$71.20
● New Mexico	\$15.50	\$22.10	\$83.50
● New York	\$14.80	\$29.60	\$82.10
● North Carolina	\$17.80	\$26.20	\$85.90
● North Dakota	\$10.60	\$17.10	\$71.60
● Ohio	\$16.00	\$25.20	\$85.00
● Oklahoma	\$15.00	\$21.60	\$79.40
● Oregon	\$15.00	\$21.80	\$78.10
● Pennsylvania	\$14.80	\$22.90	\$79.70
● Rhode Island	\$16.90	\$25.80	\$87.40
● South Carolina	\$16.60	\$23.60	\$84.10
● South Dakota	\$10.60	\$17.10	\$71.60
● Tennessee	\$18.20	\$26.50	\$88.40
● Texas	\$12.70	\$19.80	\$76.60
● Utah	\$13.30	\$19.10	\$73.20
● Vermont	\$16.90	\$25.80	\$87.40
● Virginia	\$13.40	\$20.40	\$76.30
● Washington	\$15.00	\$21.80	\$78.10
● West Virginia	\$14.80	\$22.90	\$79.70
● Wisconsin	\$14.80	\$23.50	\$80.30
● Wyoming	\$10.60	\$17.10	\$71.60

THERE'S MORE TO MEDICARE WITH HUMANA

EXTRA SERVICES FOR YOU

With most of Humana's Medicare Advantage health plans, and Humana's Prescription Drug Plans, you receive these extra services – at no extra cost:

RightSourceSM mail-order prescription service.

Order prescription drugs online or by phone and have them delivered to your home. You can visit Humana's Website at **www.humana.com** and sign in to your *MyHumana* page. Then click on "prescription by mail." You may also call the Customer Service number on the back of your Humana Prescription Drug Plan ID card for help and information.

- **Standard Plan** – You can order an extended supply (90 days) of covered prescription drugs through mail-order at a lower out-of-pocket cost.
- **Enhanced/Complete Plans** – You can order up to a 90-day supply of prescription drugs for 2 1/2 times the retail copayment.*

SmartSummary RxSM benefit summary.

This personalized monthly statement, mailed to your home, summarizes your prescription drug spending and shows you the value of your prescription benefits. In language that's easy to read and understand, SmartSummary Rx explains how you may be able to save on prescriptions and healthcare services and offers tips on planning for expenses.

MyHumana.

Log on to our Website, **www.humana.com**, and register for *MyHumana*, your password-protected, personal home page. At *MyHumana*, you can review your plan benefits, use health and pharmacy tools, look up your prescription claims, and find health information and resources.

Maximize Your Benefit.

This Humana program delivers telephone messages to let you know about opportunities to save on prescription drugs.

* *Specialty drugs are limited to 30-day supply.*

WWW.HUMANA-MEDICARE.COM AND RX CALCULATORSM

A handy tool

For help in selecting a health plan that's right for you, use our online comparison tools at **www.humana-medicare.com**. While you're online, use the Rx Calculator, which can help you:

- Estimate your monthly drug costs and how long it will take you to reach the various cost "stages" for your prescription drug plan
- Get information about pricing, coverage, usage, dosage, interactions, and other details on more than 10,000 drugs
- Find out whether a generic alternative might save you money



HUMANA ACTIVE OUTLOOKSM

is a life-enrichment program especially for Humana Medicare members. Through Humana Active Outlook mailings, online content, seminars, and classes, members receive exciting information for healthy living, Medicare news and updates, and valuable discounts and coupons from major brands.



The educational material for Humana Active Outlook is easy to understand and organized around these major themes:

- **Thrive!** – Live life to the fullest! Learn about living with certain health conditions and get general tips for staying fit and healthy, while receiving free discounts for a number of useful products.
- **Nourish!** – Eat, drink, and be healthy! These lessons cover the basics of good nutrition, while offering great recipes, free samples, and discounts for a variety of products and services.
- **Discover!** – Health is a state of mind! Find out about ways to keep your brain in shape, and the latest trends in brain fitness, and receive invitations to fun activities for keeping your mind youthful.
- **Partner!** – Get involved! Stay in-the-know about Medicare topics and making your voice heard, while receiving invitations to events for people just like you who want to be Humana advocates.

The Humana Active Outlook program is a value-added service that is neither offered nor guaranteed under Humana's contract with the Medicare program. Humana makes the product or service available to all enrollees who are members of one of Humana's plans. Value-added products and services are not subject to the Medicare appeals process, but any disputes about them may be subject to the Humana grievance process.

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health benefits companies, with approximately 11 million medical members, including more than 4.5 million Medicare health and Medicare Part D prescription drug plan members throughout the United States and Puerto Rico. Humana offers coordinated health benefits and related services to individuals, groups, and government-sponsored plans.

With more than 45 years of experience in the health industry, Humana is a recognized leader in the areas of wellness and chronic disease management programs for our members. In addition to providing health benefits, we educate members about their choices and guide them to make informed decisions about their health coverage and care. To find out more about Humana, visit our Website, www.humana.com.



As the Presenting Sponsor for the summer National Senior Games – The Senior Olympics, Humana encourages all seniors to pursue an active lifestyle in their own way. Whether competitive athletes, new to exercise, or somewhere in between, all seniors can benefit socially, mentally, and physically from activities they enjoy.

Our sponsorship begins in 2006 and continues for six years. The national games will be held in Louisville in 2007, San Francisco in 2009, and Houston in 2011, with state-level qualifying games held in the alternating years.



LOUISVILLE 2007
presented by
HUMANA

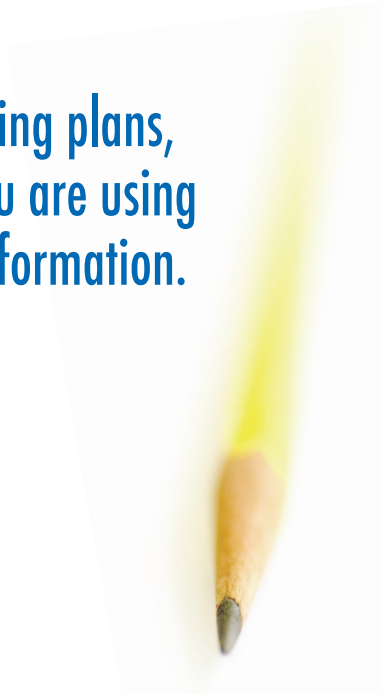
Fill out this **worksheet** and see if

If you have a prescription drug plan with another company...

YES
to you can switch
Humana!

Medications I take	Does my plan cover this medication? <i>(yes or no)</i>	Does Humana cover it? <i>(yes or no)</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____


When comparing plans, make sure you are using same-year information.



Humana's Prescription Drug Plans can **save** you money.

My medication cost per month

▶ \$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____



My cost per month with a Humana plan

▶ \$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____



Total monthly cost:	<input type="text" value="\$"/>	Total monthly cost:	<input type="text" value="\$"/>
	x12		x12
Total yearly cost:	<input type="text" value="\$"/>	Total yearly cost:	<input type="text" value="\$"/>
	+	Humana plan premium cost for year:	+
Plan premium cost for year:	<input type="text" value="\$"/>	(Use the premium for the plan you have selected See pgs. 7 and 8.)	<input type="text" value="\$"/>
	=		=
Total annual cost for plan:	<input type="text" value="\$"/>	Humana total annual cost for plan:	<input type="text" value="\$"/>



Ready to ENROLL?

After November 14th
Call our express enrollment line

Call: **1-800-611-2902**

If you have a speech or hearing
impairment and use a TTY, call:

1-877-833-4486

**Seven days a week
8 a.m. to 8 p.m.**

HUMANA[®]
Guidance when you need it most

Medicare-approved Prescription Drug Plan available to anyone entitled to Part A and/or enrolled in Part B of Medicare through age or disability. Copayment, service area, and benefit limitations may apply. You must continue to pay your Medicare-applicable premiums if not otherwise paid for under Medicaid or by another third party.

www.humana.com