

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

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 MESNM10 or state equivalent.

Humana Inc. and its subsidiaries (“Humana”) do not discriminate on the basis of race, color, national origin, age, disability or sex.

**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 IS PROUD TO BE  
THE NATIONAL MEDICARE  
SUPPLEMENT PROVIDER  
TO THE VFW**

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# A Medicare Supplement insurance plan backs up Medicare Parts A and B

As good as Original Medicare is, it doesn't pay for everything. Guess who pays the bills Part A and Part B don't cover. Yes. You—unless you have a Medicare Supplement insurance plan to help pay some of those costs, such as copayments, coinsurance and deductibles.

Medicare Supplement insurance plans are available from private companies—like Humana—and they all have the same standardized benefits:

-  Medicare Supplement insurance plans have no network. You're free to choose any provider who accepts Medicare patients. You don't need a referral.
-  You can use your plan anywhere in the U.S. Some plans even provide coverage outside the country.
-  You cannot be dropped from a Medicare Supplement insurance plan unless you don't pay your premiums or have been untruthful on your application.
-  You have a 30-day free-look period. If you're not satisfied with your plan, you can return it within 30 days of delivery.

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# You keep your VA and Medicare

You've already got Medicare, and that won't change. Your VA medical and prescription drug benefits stay with you, too. Adding a Humana Medicare Supplement Insurance Plan only strengthens your healthcare coverage.

|  | <b>PLAN A</b>                             | <b>PLAN F/F*</b>                          | <b>PLAN G</b>                             | <b>PLAN N</b>   |
|--|---|---|---|---|
| <b>BASIC BENEFITS</b>  | Basic – including 100% Part B coinsurance | Basic – including 100% Part B coinsurance | Basic – including 100% Part B coinsurance | Basic – including 100% Part B coinsurance, except up to \$20 copay for office visit and up to \$50 for ER |
| <b>Hospitalization:</b> Part A coinsurance plus coverage for 365 additional days after Medicare benefits end | ✓   | ✓   | ✓   | ✓   |
| <b>Medical expenses:</b> Part B coinsurance or copayments for hospital outpatient services                   | ✓   | ✓   | ✓   | ✓   |
| <b>Blood:</b> First three pints of blood each year   | ✓   | ✓   | ✓   | ✓   |
| <b>Hospice:</b> Part A coinsurance   | ✓   | ✓   | ✓   | ✓   |
| Skilled nursing facility care coinsurance  |   | ✓   | ✓   | ✓   |
| Medicare Part A deductible   |   | ✓   | ✓   | ✓   |
| Medicare Part B deductible   |   | ✓   |   |   |
| Medicare Part B excess charges   |   | ✓   | ✓   |   |
| Foreign travel emergency (up to plan limits)   |   | <b>80%</b>                                | <b>80%</b>                                | <b>80%</b>  |

\*Plan F also has an option called a high-deductible Plan F. This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,240 deductible. Benefits from high-deductible plan F will not begin until out-of-pocket expenses exceed \$2,240.

Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

# We're here to help

## Call a licensed agent today!

HUMANA SALES OFFICE

847-818-0736

847-818-0736

Monday – Friday, 8 a.m. – 7p.m. SATURDAY-SUNDAY 10 AM -2 PM

Our 30-plus years of experience with Medicare programs and our long-standing relationship with the VFW enable us to help VFW members and their spouses on a more personal level.

## Humana's commitment to veterans spans a variety of initiatives and services.

- Humana is committed to employing veterans and their spouses, and has hired more than 4,000 veterans and military spouses since 2011
- Humana Military was awarded the TRICARE East Region contract, which covers 6 million lives across a 30-state region
- Humana has donated \$1 million to the Entrepreneurship Bootcamp for Veterans with Disabilities, a national program that offers cutting-edge training in entrepreneurship and small-business management at no cost to post-9/11 veterans

Humana is proud to be the national Medicare Supplement provider to the VFW with an exclusive marketing and promotional agreement with the VFW. The agreement does not establish any group health plan nor does the agreement obligate any individual VFW member to purchase a Humana Medicare Supplement product.



For information about Humana or the VFW, please visit **Humana.com** or [www.vfw.org](http://www.vfw.org).

# Buy at your best time



Your Open Enrollment Period (OEP) is the best time to buy a Medicare Supplement insurance plan. This period lasts for six months and begins on the first day of the month in which you are enrolled in Medicare Part B.

If you apply for a Humana Medicare Supplement Insurance Plan outside your OEP, you may have to answer health-related questions and pass underwriting to qualify. So make it easy. Make it sure. Apply during your OEP.

You can apply up to three months in advance, but the plan can't be effective until you have Medicare Part B.



With our new lower pricing, you may also be able to save money on your health plan premium.