



Sales Materials Catalogue and Strategy Guide

Humana®

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Ignite your sales

A special welcome from Humana sales leaders

Welcome, and thank you for teaming up with us for the 2022 Medicare selling season! We're pleased to present Humana's 2022 AEP Sales Materials Catalogue and Strategy Guide filled with preapproved sales materials designed to help you grow and retain your book of business.

In this guide, you will find an inventory of hundreds of preapproved marketing materials created to guide Medicare-eligible individuals in choosing a Humana Medicare plan that supports their healthcare needs and goals. Serving more than 9 million members¹ to date, Humana is ready to help you find your clients a plan with the benefits they really want.

Within this guide, you will find a variety of campaign materials in both online and offline formats. You'll find a variety to choose from, including web banner ads, posters, postcards, flyers and more. We've covered different audience categories—changing plans, new to Medicare, dual-eligible, veterans, and more.

Plus, we have a guide on marketing best practices so you can make the most of the resources you'd like to use in your community.

So go ahead and dive right in. We know you'll discover the tools you need to help fuel your success in 2022.

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Purpose of this guide

- Present Humana's Medicare sales and marketing materials
- Instruct where, when and how to access these materials
- Provide best practices for marketing in your community

Benefits of using this guide

- Valuable marketing materials and best practices
- Help maximize your marketing budget
- Eliminate the expense of developing your own creative
- Spend your time selling, not creating
- Save time using preapproved, ready-to-use materials

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Marketing best practices and tips

Human care is the guiding principle

Community-based marketing is key, of course, but there's something else that matters more. It's the ways, big and small, all of us help all of our customers. We can sum it up in two words: human care. And we can define it this way: Whatever we can do to improve a customer's experience, we will do.

Using digital marketing to drive engagement

Ensure you are keeping pace with your clients as seniors and other Medicare eligibles continue to engage via digital channels. Maximize your digital marketing efforts by taking advantage of the resources below.

Marketing best practices and tips

Social media*

- **Set up a Facebook page for your business**

First, ensure you are familiar with and understand all of the Centers for Medicare & Medicaid Service’s guidelines. Second, read Humana’s Social Media policy and complete the mandatory* social media training on MarketPoint University. You’ll learn how to set up a Facebook business page, mandatory rules of the road, and basic functionality.

- **Access preapproved Facebook posts in the MRC**

The Marketing Resource Center (MRC) now features preapproved, customizable Facebook posts. Watch the instructional video also in the MRC to learn how to get started using them.

- **Build your social network**

Invite friends from your personal page to “Like” your business page and gain visibility. Note that only one unsolicited invitation attempt should be made per person in your network.

- **Quality over quantity**

Focus on building your online network through slow, natural growth to help drive engagement and build relationships authentically. When you dedicate time, energy and effort, consumers will notice. Remember that social media marketing is a marathon, not a sprint.

- You can also encourage clients who enroll to “Like” your business page during a sales appointment.
- Give your Facebook URL to prospects and members in accordance with CMS unsolicited contact guidelines.
- Repost non-Humana branded content and articles from reputable sources like Medicare.gov, SSA.gov, CMS.gov, etc. that allow their information to be re-posted. Information posted should be factual, not misleading or disparaging, and must not imply that you are affiliated with the referenced source.

Access to Social Media Campaign assets

Agents must complete a mandatory social media training in order to utilize MRC social media assets or participate in social media marketing activities. One may register for this social media training on MarketPoint University. Contact your SMSE with any questions.

Click here to help Maximize Your Social Media Presence

*Agents must complete mandatory social media training in order to participate.

Marketing best practices and tips

Email outreach

92% of adults age 50 and older use a laptop or desktop computer. 70% use a smartphone, and 89% of those do so to send and receive email or texts. Today's midlife and older Americans are empowered by and engaged with technology. Your marketing efforts should align with this tech-savvy side of your consumers!²

You can leverage email to consistently engage your target audiences through fresh and relevant content. We suggest sending emails to clients who have provided consent to receive emails in your book of business every two weeks as a supplement to other outreach you'll be doing.

Building and managing a direct mail program

Direct mail can be an effective means of driving response because it allows you to target specific people at scale throughout your community. According to the Data & Marketing Association (formerly the Direct Marketing Association), the average direct mail response rate of a prospect list is 5%.³

If you're considering direct mail, see the next page for several tips.

DID YOU KNOW?

You can customize and download creative in the MRC. Throughout this guide, we've noted which marketing materials are available for each campaign.

92%

of adults older than 50 use a computer.²

70%

of adults older than 50 use a smartphone.²

Marketing best practices and tips

How to execute a successful direct mail program

WHO	Who should I try to reach? We suggest using a targeted and proven mailing list of Medicare-eligible individuals, which will support the best response rates.
WHAT	What should I say to them? Segment your messaging based on your audience. For example, lower-income prospects may respond better to affordable-cost messaging while higher-income prospects may be more drawn to value-added benefits or expansive network messages.
WHEN	When should I reach out? Plan to be in front of your prospects every other week. If you also develop a presence through other media exposure and events, your piece may be more likely to be recognized in the mailbox and read.
HOW	How can I make sure my outreach is as effective as possible? The Marketing Resource Center offers many preapproved direct mail templates you may use to engage your prospects.

Purchasing print media

Print is one of the recommended media outlets for marketing to Medicare eligibles. We want to help you make the most of your print ad placements. To help you achieve maximum impact, we've outlined a few considerations to keep in mind when you are purchasing ad placements.

- **Always gather information on the publication you're using.**
It is important to ensure the publication reaches your specific target audiences. Learn about the publication's reach and reader demographics to confirm they are aligned with your goals.
- **Consider advertising in community sections of local and/or targeted publications.**
Many communities have local publications that are great outlets for delivering your message to consumers in your market, potentially at a lower cost than larger regional publications. Additionally, if available, we recommend choosing publications that reach a large portion of Medicare-eligible population and your specific audience. Keep in mind that marketing efforts should target all those eligible for Medicare, not just those who are eligible due to age.
- **Plan your marketing campaign in advance.**
If you think you might run your ad in a publication multiple times, ask the sales rep for information on frequency discounts, which can save you money across multiple ad insertions.

Marketing best practices and tips

Community-based marketing

What is it? Community-based marketing is about developing strategic community relations and targeted activities where your prospects live, socialize and shop.

Why is it important? These relationships and activities are designed to increase exposure and opportunities for agents to build a lead pipeline. They also help you establish visibility, credibility and trust within the community you serve.

Please note that not all communities are at the same stages of reopening due to COVID-19. Please be sure to follow all local guidelines when considering community-based events.

Successful community-based marketing strategy

Your personal brand

The foundation of any strong grassroots marketing strategy is ensuring you build your reputation as a trusted resource.

Be known for the right things

- Be rock-solid in knowing the details of the plans, enrollment procedures, and verification processes for the products you're selling.
- Return phone calls and emails promptly. Be on time to appointments and meetings.
- Be empathetic and respectful about challenges consumers face. Practice active listening skills and guide clients toward solutions that meet their needs.

Be an expert about your market

- Know your customer.
- Understand the competition.
- Understand and follow compliance requirements.

Building relationships

Building relationships with those who also work with the Medicare-eligible population or in the healthcare services industries is the gateway to opening up community-based opportunities.

It's even more important during these unprecedented times that you don't forget to stay in contact with:

Medical and Medicare-related communities

- Doctors' offices and staff
- Pharmacies
- Local community and/or senior centers
- Long-term care or assisted living communities

Local organizations

- Religious communities
- Social clubs
- Military service organizations
- Humana networks and resources
- Professional groups
- Community-sponsored events

Marketing best practices and tips

Successful community-based marketing strategy

CONDUCTING VIRTUAL EVENTS

How to deliver a virtual event without losing the human touch

Humana has created a virtual Medicare educational event process that will allow you to educate prospects and build relationships with existing members.

Medicare 101 presentations and Programs-in-a-Box (PIAB)

You can use **Humana's Medicare 101 presentations** and/or **Programs-in-a-Box (PIAB)** to host and participate in virtual educational events with consumers.

You can find these new resources by logging into Humana's Marketing Resource Center (MRC) and search for "Virtual." You'll find new 2022 educational and Medicare 101 presentations, as well as preapproved marketing materials to advertise virtual events.

Tips for conducting the event

- **Practice First:** Be sure to practice executing a virtual event with yourself, fellow agents, or local Humana sales leaders before you are eye-to-eye with consumers. Being comfortable with the technology platform will help allow you to focus on what's most important—the content and your customers.
- **Prepare your prospects:** Many consumers will be new to the experience, so be sure to tell them what they can do and what they can expect such as:
 - Before the event, ensure they are comfortable with the technology, and if not, send them some information in advance. If they still run into trouble, encourage them to ask a tech-savvy family member or friend to join them for the event.
 - If the line has not already been muted, ask attendees to mute their line to ensure everyone is able to hear clearly and without disruption.
 - To ensure a seamless presentation for all participants, ask attendees to hold questions until the end or to use the chat function.
- **Report your educational event early:** All virtual events must be reported at least 10 days in advance and prior to advertising the event. To report your virtual educational event, provide your SMSE with the following details:
 - Event type: Virtual educational
 - Meeting URL
 - Meeting number (access code)

Marketing best practices and tips

Virtual educational event rules

Organized in table form, these do's and don'ts offer quick, easy guidance for agents planning online events.*

The do's and don'ts for virtual sales and educational events (Medicare 101 or PIAB)

DO	• All virtual events must be reported at least 10 days in advance and prior to advertising the event. Must provide your SMSE with the following details: • Meeting URL (for example, Webex link) • Call-in number • Meeting number (Access code) • When creating the meeting invite, use the subject line “Humana Medicare 101” or “Humana Medicare Educational Event.” • Use only preapproved marketing materials listed in this guide. Medicare 101 and Programs-in-a-Box (PIAB) slide decks are available on the Marketing Resource Center (MRC). • Explicitly advertise the event as educational. • If you need to cancel an event, make sure to notify attendees as soon as possible. Also, make sure the event gets canceled in the system. • When responding to email RSVPs, ask if they would be willing to provide you with an email address to send the calendar invite to them. Per CMS guidelines, agents cannot require contact information as a prerequisite to attend an event. If the consumer does not want to provide their email address, offer to have them write down the meeting information (Webex phone number and access code) and mail the approved marketing materials in advance. • Inform callers at the onset that this call is on a group platform and as such they should not share personal health information (PHI) that they do not wish to be made public among other attendees. • Respond to questions asked in the virtual meeting. • Provide your phone number and/or email address for attendees to contact you at a later time if they choose. • Mute all participants as a best practice to keep the background noise to a minimum.
DON'T	• When creating the meeting invite, don't draft your own meeting details in the description field. Only the meeting link should be present. • Require prospects to provide additional information beyond their name to register or join a virtual event.

*This “Do” and “Don't” list is not a comprehensive list of marketing requirements

Key audiences

Who are they?	What do they care about?
Original Medicare members • Consumers who currently are enrolled in government-provided Part A (hospital) and Part B (medical) Medicare insurance • Very responsive to agent recommendations⁴	• Better alternatives to their current plan⁵ • Prescription drug coverage and costs⁶ • Preventive coverage included in MA • Out-of-pocket costs⁶ • Dental coverage⁶ • Supplemental benefits (e.g. OTC, meal delivery, telehealth, transportation) Dedicated campaigns • Switch Premium
CHANGING PLANS* Medicare Advantage members (other carriers) • Consumers who currently are enrolled in another carrier's Medicare Advantage plan (MA or MAPD) *Members may only join an MA plan during AEP or with a qualifying SEP *May not market to MA enrollees during OEP	• Provider access⁶ • Monthly premiums⁵ • Supplemental OTC benefits (e.g. pharmacy allowance)⁵ • Drug costs and coverage⁵ Dedicated campaigns • Early Messaging – Get Medicare Ready* *May not market or make PY 2022 plan information available prior to Oct. 1, 2021
NEW TO MEDICARE Age-in prospects (64+) • Consumers aging into Medicare • Heavily targeted by all carriers, so likely feeling fatigued or overwhelmed • More tech savvy than you think—more than 90% of age-ins shop online and use email and search engines⁸	• Affordability and convenience of bundling medical and drug coverage⁷ • Out-of-pocket costs⁷ • Extra coverage (vision, dental, hearing)⁷ • \$0 premium monthly plan option⁷ • Being securely covered for their healthcare needs • Keeping their doctors Dedicated campaigns • New to Medicare Experience • Strip/Banner Ad – New to Medicare?

Key audiences

Who are they?	What do they care about?
NEW TO MEDICARE First-time purchasers (late retirees 66+) - Typically between ages 66 and 72 - Facing a significant life change (e.g. late retirement, losing coverage at work, etc.)	- Resolving their need for health insurance and avoiding late-enrollment penalties - Monthly premium costs⁹ - MA coverage¹⁰ - Prescription drug coverage and costs¹⁰ Dedicated campaigns - New to Medicare Experience - Strip/Banner Ad – New to Medicare?
Dual-eligible - Low-income consumers who are eligible for both Medicare and Medicaid - Typically use more inpatient, emergency room, home health, and skilled nursing facilities than traditional members - Can generally switch plans once per quarter for the first 9 months of the year, not just during the Medicare Advantage and prescription drug plan Annual Election Period (AEP)¹¹	- Simple, personalized and frequent communication, either by phone or in person¹² - Prompt, complete and courteous customer service¹³ - Learning about local state plan coverage Dedicated campaigns - Dual Eligible Special Needs—Carrying These Cards? - Dual Eligible Special Needs Icons - Dual Eligible Special Needs Small Rep Ad
Who are they?	What do they care about?
Veterans* Likely already covered by VA benefits, TRICARE, or CHAMPVA *Veterans are a target audience, but should not be targeted for plan eligibility	- Services received outside the VA health system from Medicare-certified providers - Covering inpatient hospitalizations - Out-of-pocket risks Dedicated campaigns - Humana Honor Veterans

Humana's Marketing Resource Center

Use Humana marketing materials for your presentations

What is Humana's Marketing Resource Center (MRC)?

The MRC is Humana's digital one-stop shop for preapproved marketing and sales materials agents may use. The MRC contains hundreds of preapproved marketing materials (starting on **page 20** of this catalogue) that can be downloaded or ordered in bulk.

Add your contact information to Humana's sales materials

You can personalize most of the marketing materials found in the MRC by adding your:

- Name
- License number
- Phone number
- Hours of operation
- Web address or email
- Business Facebook URLs
- Phone number for Spanish-speaking clients to call
- Agency logo

You may only personalize the information as stated in the MRC. Adding information not listed as an option is prohibited.

See the **next page** for step-by-step instructions.

Customize event materials

Additionally, the MRC gives you the ability to tailor event marketing materials to your specific event's date, time and location details including virtual events. Keep in mind that if you want to host formal sales seminars, you need to go through the required authorization process first.

<TURNING 65 OR NEW TO MEDICARE?>

Lorem ipsum dolor sit amet

Lorem ipsum dolor sit amet

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- Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna ut
- Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor

<Call to schedule a virtual meeting with a licensed <Humana> sales agent>



<Rep Name> <Rep License> <000-000-0000> (TTY: 711) <Monday - Friday> <8 a.m. - 8 p.m.> <¿En español? Llame gratis al 000-000-0000 (TTY: 711)> <email@Humana.com> <Humana.com/RepURL> <FacebookPage/URL>

Humana.

This advertisement was sent by an independent agent licensed to sell Medicare plans. If you do not want to receive future mailings from this agent, please contact the agent to be removed from their mailing list. Humana is a Medicare Advantage HMO, PPO and PFFS organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. For accommodations of persons with special needs at meetings call <000-000-0000> (TTY: 711), 8 a.m. - 8 p.m., seven days a week. Y0040_XXXXXXXX_C/M



Please join us to learn more about your 2021 Humana Medicare Advantage plan:

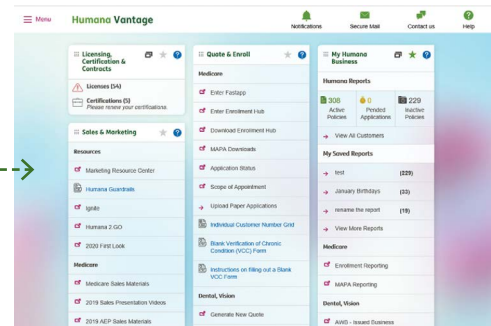
<Virtual: Location, WebEx, Zoom, etc.> <Address or meeting URL/number> <Month Day> <0 p.m.> <Virtual: Location, WebEx, Zoom, etc.> <Address or meeting URL/number> <Month Day> <0 p.m.> <Virtual: Location, WebEx, Zoom, etc.> <Address or meeting URL/number> <Month Day> <0 p.m.>

Humana's Marketing Resource Center

How-to guide

Where can I find the MRC and how do I sign in?

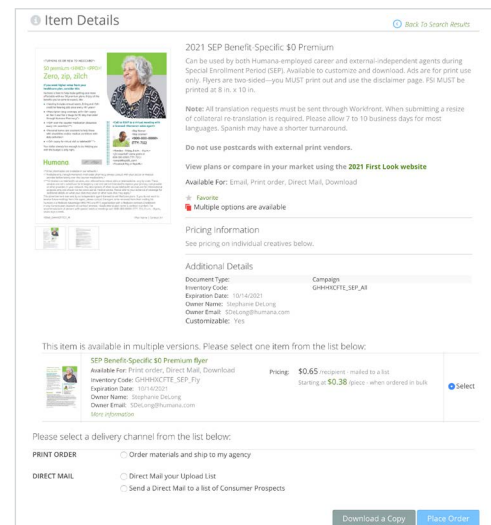
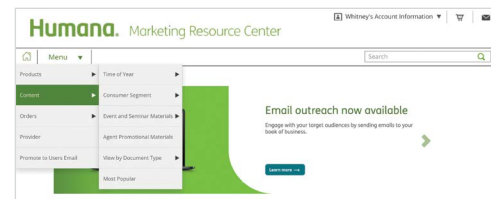
Simply sign into Vantage and select “Marketing Resource Center” on the Sales and Marketing card, as seen at right. Single sign-on programming means once you sign into Vantage, you can access the MRC without providing additional information.



How can I personalize materials?

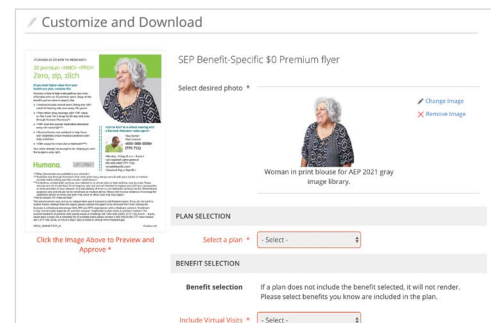
It's simple to add your personal information to most Humana sales and marketing materials available in the MRC.

- Select a topic to see available marketing materials from the menu or search features on the MRC homepage.
- Select the document type you would like. Be sure to review the MRC description of each document to ensure you are selecting the correct type of material to use based on the plans available in your area. Agents are responsible for ensuring that the materials used only advertise plans that the agent is licensed and certified to sell, and that are available in that area.
- At the bottom after you selected your tactic you have two choices: **“Download a Copy”** or **“Place Order.”** (The option you choose will depend on how you want prospects to receive materials.) *Note: If “Place Order” is not an option, the piece is only available to download to your computer.*



“Download a Copy” to print yourself:

1. Select “Download a Copy.”
2. Complete the required information along with any additional options desired that are listed on the page. (Depending on the file and campaign, additional options can be virtual events or any other options that might be listed on the “Customize and Download” page.) *Note: Required fields are indicated in red and with an asterisk.*
3. Select the image to preview the information entered.



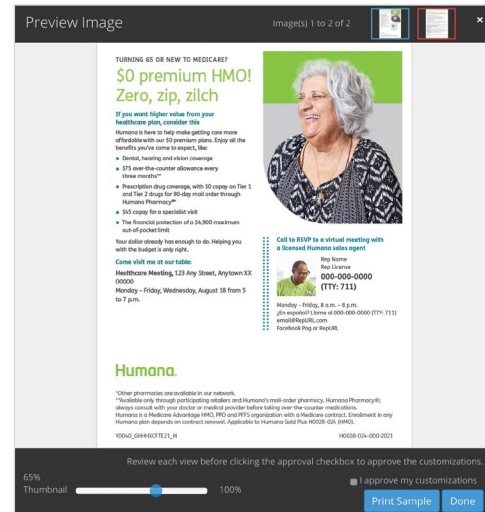
Humana's Marketing Resource Center

How-to guide—personalizing files

- Review the image for accuracy and select the check box “I approve my customizations” and select “Done.” *Note: If the file has multiple pages, you will have to view each page in order to approve. You can toggle between pages on the top.*
- Select “Download PDF” at the bottom of the page—you’re finished!

If placing a print order through the MRC:

- Locate the material you want to order.
- Select the file you wish to personalize.
- Select either the “**PRINT ORDER**” option or the “**DIRECT MAIL**” option. *Note: If selecting the “DIRECT MAIL” option, you will have different page prompts for you to fill out before you can add your personalized information.*
- Select “Place Order.”
- Complete the required personalization options along with any additional options on the page.
- Select the image to preview your personalized file.
- Review the image for accuracy and select the check box “I approve my customizations” and select “Done.” *Note: If the file has multiple pages, you will have to view each page in order to approve. You can toggle between pages on the top.*
- Select “Next step” and you will be prompted to add or verify “Order Delivery Information” or choose recipients.
- Select “Add to cart.”
- Purchase your order—you’re finished!



Please select a delivery channel from the list below:

PRINT ORDER ☒ Order materials and ship to my agency Quantity: 25

DIRECT MAIL ☐ Direct Mail your Upload List ☐ Send a Direct Mail to a list of Consumer Prospects

[Download a Copy](#) [Place Order](#)

Personalization Options Direct Mail your Upload List

SEP Benefit-Specific \$0 Premium flyer

Select desired photo:  Woman in print blouse for AEP 2021 gray image library.

PLAN SELECTION Select a plan:

BENEFIT SELECTION Benefits selection: If a plan does not include the benefits selected, it will not rent benefits you know are included in the plan.

AGENT INFORMATION Select call-to-action: Select agent selection: Select if to include agent photo with contact info:

Recipients Direct Mail your Upload List Step 2 of 3

You currently have no recipients. To start, please select from the following actions - you will be able to perform more than one of these actions on the following screens.

[Select Existing List](#) [Upload List](#) [Create Recipient](#) [Add Myself](#)

Order Delivery Information Direct Mail your Upload List Step 3 of 3

ORDER DETAILS Order name: Number of recipients:

ORDER CONFIRMATION/NOTIFICATION Email Order Confirmation To: CC Order Confirmation To:

SHIPPING INFO Estimated Delivery Date: 08/02/2021 Shipping Method: USPS

[Previous](#) [Add to Cart](#)

Humana's Marketing Resource Center

How-to guide—finding materials

How can I find the materials I need?

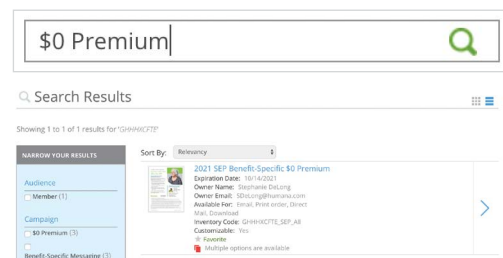
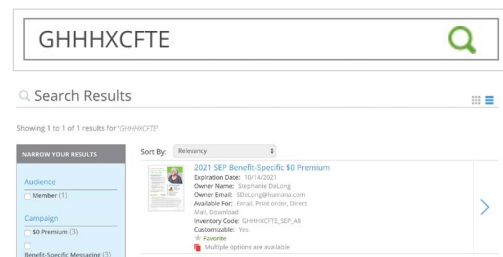
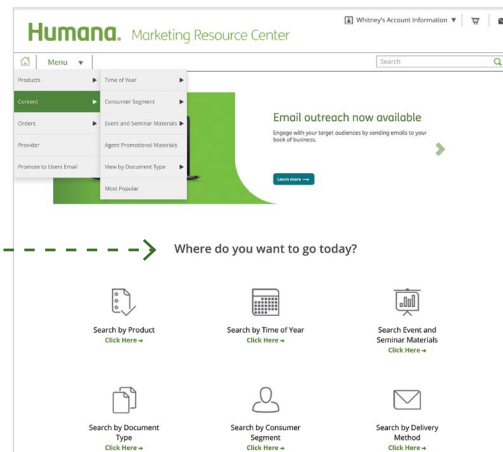
Here are three easy ways to search, sort and find the materials you need.

1. Use the Menu button on the MRC homepage to navigate and find materials by category.

2. Use the “Where do you want to go today?” menu in the middle of the MRC homepage. Select the option you need and follow the prompts.

3. Use the search bar to search for content using a relevant search term or the item's Document Identification Number (DIN).

- Type the DIN in the search bar. In the coming pages, we'll share all content relevant for marketing materials. You can find the DIN for each piece in the last row of the table on its campaign page, labeled “How to find it.”
- Search by campaign name, for example, if you like the \$0 Premium content you see on **page 20**, type “\$0 Premium” into the search bar.



Humana's Marketing Resource Center

Reminder: Materials referencing a specific plan or group of plans may only be used in the areas where those plans are available. For example, \$0 premium plan materials may only be used in the areas where \$0 premium plans are available.

Variable image options

Some materials offer various image options so you can make it your own! Options may vary by message and tactic.

Select “Download a Copy” or “Place Order” to view the customizations screen.



The image selection field reads, “Select desired photo.” Select “Change Image” and all photo options will appear.

Select desired photo *

Change Image
Remove Image

Select call-to-action. * - Select -

Sales agent selection * - Select -

Select the image that best aligns with your market and message.

Select desired photo *

Search

☐ Show most recent first ☒ Show details ☐ Large ☐ Thumbnails

Select the flyer to preview your document with the new image.



Select desired photo *

Change Image
Remove Image

Key for campaign category tabs

The campaigns in this Strategy Guide will help you get the attention of potential customers, break the ice in speaking with them, and assist you in guiding them to the best plan for them. You'll find advertisements, social media messaging, flyers, and other marketing materials.

This is your key to creating your communications plan. Organized partly by audience and partly by message purpose, it will help you find the materials you need and put them to work. At the same time, some of these categories overlap. As an example, Low or no cost, and HMO.

Basics	This category includes general pieces to give prospects an overview of Medicare Advantage.
Best-seller	Over time, some plans have been tried-and-true member-pleasers and sales performers, and these tactics help you alert prospects to them.
Client care	As the name suggests, these materials are all about leading members and prospects to help and information they need, including how to reach you.
Dual eligible	These messages are directed to people who are or may be eligible for both Medicare and Medicaid, for more complete coverage with cost-effective pricing.
HMO	With the savings they offer, health maintenance organization plans remain popular, and these ads, flyers, postcards and more help you tell the story—and get the phone ringing.
Kickoff	These ads, flyers, social messages and other communications help attract prospects and get your conversation started.
Locate agent	If Step 1 is deciding you need a health plan, Step 2 is probably finding the right agent—and these ads, social communications and emails help direct traffic to you.
Low or no cost	When it comes to ads that drive interest, those offering high value at little or no expense are often effective, and you'll find a selection of them here.
Potential cost savings	Campaigns that fit into this group focus on specific areas—such as dental, vision and hearing—that can help save money for enrollees.
New to Medicare	Anyone who is—or is about to be—eligible for Medicare will have questions, and when you run these messages, you'll identify yourself as an agent who has answers.
Changing plans	Somewhere, someone is shopping for a new plan, and these campaigns can help you attract and turn that prospect into a satisfied customer.
Unique needs	Materials that fit this category help you reach people who have specific needs in a health plan for their specific circumstances.
Veteran branded	These materials speak to military veterans. Messaging may include how Medicare Advantage works with Veterans Affairs benefits.

Agents must complete the mandatory social media training in order to utilize MRC social media assets or participate in social media marketing activities.

Benefit-specific campaigns

HMO

\$0 Premium

Medicare Advantage plans with \$0 premiums (HMO/PPO).

Low or no cost

Key audience	Current members and prospects who may be new to Medicare
Why use it	Attract prospective members with message of \$0 premium Medicare Advantage plans
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Spanish (PR)
DIN	Y0040_GHHHXCFT22
How to find it	Type “GHHHXCFT22” in the search bar

Reminder: These materials may only be used in the areas where \$0 premium plans are available.



Low or no cost

Big Zero Big Three

Campaign highlights a \$0 monthly premium plan along with \$0 prescription copay and \$0 PCP visit copay.

Best-seller

Client care

Kickoff

Key audience	Current members and prospects who may be new to Medicare
Why use it	Promote a Humana Medicare Advantage plan featuring three different \$0 benefits in areas where these plans are available
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJFD5TE22
How to find it	Type “GHHJFD5TE” in the search bar



Benefit-specific campaigns

Kickoff

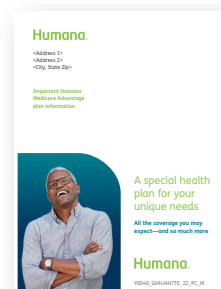
Unique tactic

Chronic Condition Special Needs Plan (CSNP)

This flyer encourages prospective members with chronic conditions to consider a Humana Chronic Condition Special Needs Plan (CSNP) in meeting their healthcare needs.

Licensed sales reps are ready to help them lessen the worry of finding healthcare coverage and introduce the unique benefits of CSNPs.

Key audience	Prospects living with chronic health conditions
Why use it	Promote the availability of CSNP plans in the area
Tactics	Fold over postcard
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJ4H7TE_22
How to find it	Type “GHHJ4H7TE” in the search bar



Dual eligible

DSNP—Carrying These Cards?

DSNP materials can be used all year round.

Campaign promotes Medicare Advantage plans among the Dual Eligible Special Needs Plan (DSNP) market.

Key audience	Current DSNP members and prospects
Why use it	Promotes the availability of DSNP plans in your area
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Creole Korean, Vietnamese
DIN	Y0040_GHHJJ8ATE_22
How to find it	Type “GHHJJ8ATE” in the search bar



Benefit-specific campaigns

Best-seller

Veteran-Branded

Veteran-focused messaging focused on the advantages of enrolling in a Medicare Advantage plan, which could help complement the current coverage and benefits received through the federal government.

Client care

Key audience	Prospects who are turning 65 or are newly eligible for Medicare
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Why use it	Increase awareness of Medicare Advantage plans among veterans
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Kickoff

Tactics	Ad, flyer, postcard, poster, social media, email
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Languages	English, Spanish, Chinese, Korean, Vietnamese
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DIN	Y0040_GHHHXCUTE_22
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Veteran branded

How to find it	Type “GHHHXCUTE” or “MA Only” in the search bar
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HMO

Part B Giveback

Campaign promotes Part B cost savings of the Humana Gold Plus® HMO Plan.

Low or no cost

Key audience	Prospects who have a Part B premium who are turning 65 or are newly eligible for Medicare
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Why use it	For those interested in a reduction of the Part B monthly premium
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Tactics	Ad, flyer, postcard, poster, social media, email
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Languages	English, Spanish, Chinese, Korean, Vietnamese
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DIN	Y0040_GHHJEWGTE_22
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How to find it	Type “GHHJEWGTE” in the search bar
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Benefit-specific campaigns

Changing plans

Losing Coverage—Competitor Leaving the Area

Use this campaign when a Medicare plan is leaving the area. This messaging guides members toward selecting a new plan that best meets their needs.

Key audience	Current members enrolled in plans no longer available in their area
Why use it	Let members know we are here to help them find a new Humana Medicare plan
Tactics	Flyer
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHXCZTE_22
How to find it	Type “GHHHXCZTE” in the search bar



Low or no cost

Switch Premium*

Campaign invites consumers to switch to Humana Medicare Advantage for everything Original Medicare provides—and more, with attractive benefits and premiums.

Key audience	Prospects who may be looking for a plan that better meets their needs and their budgets
Why use it	Attract the attention of shoppers who were considering switching or might be prompted to make a change
Tactics	Flyer
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHXC RTE_22
How to find it	Type “GHHHXC RTE” in the search bar



*To ensure that campaigns are relevant to your geography, refer to the [First Look website](#).

Benefit-specific campaigns

Low or no cost

Potential cost savings

MSB Dental

Localized campaign focusing on the dental benefits available within the market area.

Key audience	Prospects who are turning 65 or are newly eligible for Medicare, interested in MSB Dental benefits
Why use it	To promote the local dental benefits available on certain plans
Tactics	Flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean
DIN	Y0040_GHHKRMFTE_22
How to find it	Type “GHHKRMFTE” in the search bar



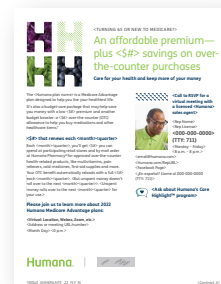
Low or no cost

Potential cost savings

MSB Over The Counter (OTC)

Localized campaign focusing on the OTC benefits available within the market area.

Key audience	Prospects who are turning 65 or are newly eligible for Medicare, interested in MSB Over the Counter benefits
Why use it	To promote the local OTC benefits available on certain plans
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHKM4NTE_22
How to find it	Type “GHHKM4NTE” in the search bar



Benefit-specific campaigns

Dual eligible

MSB Healthy Foods Card

Campaign describes Healthy Foods Card benefit available on certain Dual Eligible Special Needs plans

Key audience	Qualifying beneficiaries interested in MSB Healthy Foods Card benefits
Why use it	Promote the availability of the new Healthy Foods Card benefit on certain DSNPs. Only to be used in areas where this benefit is available
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean
DIN	Y0040_GHHKRMLTE_22
How to find it	Type “GHHKRMLTE” in the search bar



Unique needs

MSB Transportation

Localized campaign focusing on the transportation benefits available within the market area.

Key audience	Prospects who are turning 65 or are newly eligible for Medicare, interested in MSB Transportation benefits
Why use it	To promote the local Transportation benefits available on certain plans
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHKM4MTE_22
How to find it	Type “GHHKM4MTE” in the search bar



Benefit-specific campaigns

Low or no cost

MSB Vision

Localized campaign focusing on the vision benefits available within the market area.

Key audience Prospects who are turning 65 or are newly eligible for Medicare, interested in MSB Vision benefits

Why use it To promote the local vision benefits available on certain plans

Tactics Ad, flyer, postcard, poster, social media, email

Languages English, Spanish, Chinese, Korean, Vietnamese

DIN Y0040_GHHKTNETE_22

How to find it Type “GHHKTNETE” in the search bar

Changing plans



Dual eligible

DSNP—Flex Card

DSNP materials can be used all year round.

This campaign alerts consumers to Medicare Advantage Dual Eligible Special Needs Plan (DSNP) availability, for more coverage at lower costs.

Key audience Current DSNP members and prospects who want to save money on their healthcare

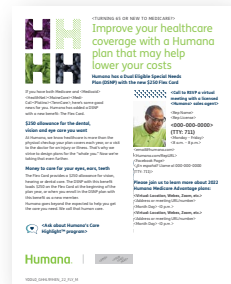
Why use it Make interested audiences aware this is an option in their area

Tactics Flyer, postcard, poster, social media, email

Languages English, Spanish

DIN Y0040_GHHL9YHEN_22

How to find it Type “GHHL9YHEN” in the search bar



Benefit-specific campaigns

Changing plans

Basics

Comparison Brochure

Campaign giving the ability to compare multiple plan details available within the area.

Key audience	Prospects who are turning 65 or are newly eligible for Medicare
Why use it	Introduce multiple plan benefit details and information all in one document
Tactics	Brochure
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHKTNFTE_22
How to find it	Type “GHHKTNFTE” in the search bar



New to Medicare

Client care

Basics

Premium Plus Dental

Localized campaign focusing on the dental benefits available within the market area.

Key audience	Prospects who are turning 65 or are newly eligible for Medicare, interested in MSB Dental benefits
Why use it	To promote the local dental benefits available on certain plans
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHLBKPTTE_22
How to find it	Type “GHHLBKPTTE” in the search bar



Benefit-specific campaigns

Potential cost savings

Client care

Basics

Premium Plus MOOP

This campaign recognizes members' need for an overview of their maximum out-of-pocket healthcare expenses over the plan year.

Key audience	Members and prospects for whom money is a primary driver in their health plan choice
Why use it	To promote the cost predictability Humana offers
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHL6AFTE_22
How to find it	Type “GHHL6AFTE” in the search bar



Unique needs

Client care

Basics

Premium Plus No Rx Deductible

A campaign focused on budget-sensitive premiums where prescription drug coverage is not a factor.

Key audience	Members and prospects who don't need a prescription drug plan but are looking for a health plan that fits their needs and budget
Why use it	Promote Humana's flexibility and ability to meet cost needs with solid coverage
Tactics	Ad, flyer, postcard, poster, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHXCHTE_NRXD_22
How to find it	Type "GHHHXCHTE" in the search bar



Benefit-specific campaigns

Potential cost savings	Premium Plus Primary-Care Copay	
	These tactics focus on availability of primary healthcare coverage with cost savings.	
Client care	Key audience	Members and prospects looking for cost value along with primary care
	Why use it	Make people aware they can get primary care and may save money
Basics	Tactics	Ad, flyer, postcard, poster, social media, email
	Languages	English, Spanish, Chinese, Korean, Vietnamese
	DIN	Y0040_GHHJNJ4TE_22
	How to find it	Type “GHHJNJ4TE” in the search bar



Potential cost savings	Premium Plus SilverSneakers®	
	This campaign spotlights coverage that offers a valuable benefit along with savings.	
Client care	Key audience	Current members and prospects looking for a fitness program and cost savings
	Why use it	Promote a popular benefit in a budget-friendly plan
	Tactics	Ad, flyer, postcard, poster, social media, email
	Languages	English, Spanish, Chinese, Korean, Vietnamese
	DIN	Y0040_GHHHXCHTE_SS_22
	How to find it	Type “GHHHXCHTE” in the search bar



General Medicare Campaigns

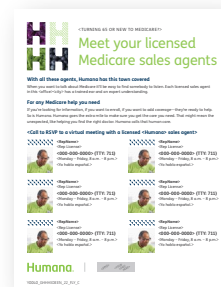
Client care

Agent Focused—Multi-agent

Campaign encourages prospects to contact licensed agents for help with Medicare questions and enrollment. This campaign offers the option of including multiple agents and their contact information.

Locate agent

Key audience	Medicare prospects who have questions about plan options
Why use it	Draw attention to multiple agents who are ready to answer questions
Tactics	Ad, flyer, postcard, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHXDEEN_22_MULTI
How to find it	Type “GHHHXDEEN” in the search bar

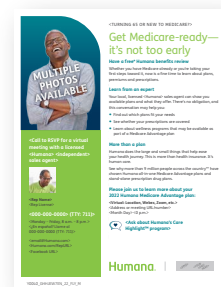


Kickoff

Early Messaging—Get Medicare Ready

Campaign promotes encouraging members to ask both general Medicare and plan-specific questions. Not for use prior to Oct. 1, 2021.

Key audience	Prospects new to Medicare and current members who may switch plans
Why use it	Notify members and prospects that Humana is ready to help them learn more about various Medicare options
Tactics	Ad, flyer, postcard, social media, email
Languages	English, Spanish, Spanish (PR)
DIN	Y0040_GHHJEW7EN_22
How to find it	Type “GHHJEW7EN” in the search bar



General Medicare Campaigns

Client care

Humana Experience

Promotes the history and strength of Humana and the dedication to serving members as unique individuals.

Key audience	Current members and prospects
Why use it	Build awareness of Humana Medicare plans, our role as market leaders, and our readiness to assist members and prospects
Tactics	Ad, flyer, postcard, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese, Spanish (PR)
DIN	Y0040_GHHJEXNEN_22
How to find it	Type “GHHJEXNEN” in the search bar



New to Medicare

New to Medicare Experience

Prospects new to Medicare will have questions and concerns. This campaign invites those with questions and promotes the availability of agents who are ready to help.

Key audience	Prospects who are new to Medicare and may want guidance in choosing the right plan
Why use it	Reach out to prospects who are new to Medicare and may need assistance selecting a plan
Tactics	Ad, flyer, postcard, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJ4GNEN_22
How to find it	Type “GHHJ4GNEN” in the search bar



Client care

General Medicare Campaigns

New to Medicare

Turning 65

Campaign inviting newly aged-in prospects to ask agents their Medicare questions.

Key audience	Campaign applicable to those aging into Medicare eligibility
Why use it	To give more information about Humana Medicare plans and benefits to new prospects
Tactics	Ad, flyer, postcard, social media, email
Languages	English, Spanish, Spanish (PR), Creole
DIN	Y0040_GHHL77GEN_22
How to find it	Type “GHHL77GEN” in the search bar



Kickoff

DSNP Dual Eligible—Icon*

Campaign promotes the multiple benefits using icons that clearly symbolize each benefit.

Key audience	Targeting prospects who are eligible for both Medicare and Medicaid
Why use it	To raise awareness of the benefits provided while increasing Humana dual-eligible plan enrollment
Tactics	Flyer, postcard, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJKD8EN_22
How to find it	Type “GHHJKD8EN” in the search bar



Unique needs

*To ensure that campaigns are relevant to your geography, refer to the [First Look website](#).

General Medicare Campaigns

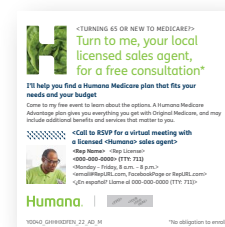
Client care

Agent Focused Small Rep Ad—Turn to Agent

Small print ads headlined “Get Medicare Ready” or “Talk with your local licensed sales agent today” encourage readers to contact a licensed agent for help and more plan information.

Locate agent

Key audience	Readers of select publications
Why use it	Attract the attention of Medicare-eligible readers
Tactics	Ad, social media, email
Languages	English, Spanish, Chinese, Korean, Spanish (PR)
DIN	Y0040_GHHHXDFEN_22
How to find it	Type “GHHHXDFEN” in the search bar



Best-seller

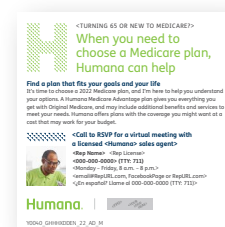
Agent Focused Small Rep Ad—Humana Can Help

Small print ad that encourage readers to contact a licensed agent for help and more plan information.

Client care

Key audience	Readers of select publications
Why use it	Attract the attention of Medicare-eligible readers
Tactics	Ad, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHXDDEN_22
How to find it	Type “GHHHXDDEN” in the search bar

Kickoff



General Medicare Campaigns

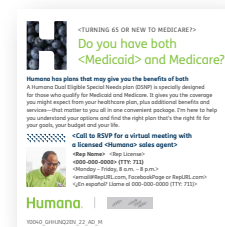
Dual eligible

Agent Focused Small Rep Ad—DSNP*

Small print ad focused on DSNP prospects.

Key audience	Readers of select publications who may be DSNP eligible
Why use it	Attract the attention of readers who may be DSNP eligible
Tactics	Ad, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJNQ2EN_22
How to find it	Type “GHHJNQ2EN” in the search bar

*To ensure that campaigns are relevant to your geography, refer to the [First Look website](#).



Best-seller

Agent Focused—I Can Help

Campaign encourages prospects to contact a licensed agent who is ready to answer their Medicare questions.

Key audience	Medicare prospects who have questions about plans
Why use it	Draw attention to a specific agent who is ready to answer Medicare-related questions in their sales area
Tactics	Ad, flyer, postcard, social media, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHDXDHEN_22
How to find it	Type “GHHHDXDHEN” or “I Can Help” in the search bar



Client care

General Medicare Campaigns

Best-seller

Expansion Market—Hello (HMO or PPO)

Campaign draws attention to new Humana HMO or PPO plans available within local markets.

Client care

Kickoff

Key audience	Current members eligible for these new plans
Why use it	Bring awareness to newly available HMO or PPO plan options in the area
Tactics	Ad, flyer, postcard, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHHXCYN_22
How to find it	Type “GHHHXCYN” in the search bar



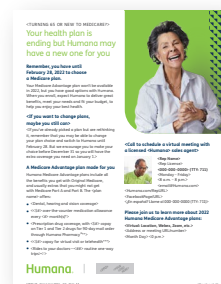
Changing plans

Plan Exit

Campaign targets members enrolled in Medicare plans that are no longer available in their area.

Client care

Key audience	Current members with plans no longer available in their area
Why use it	Let members know Humana agents are ready to assist members in finding a new Medicare plan
Tactics	Flyer, postcard, email
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJ4H2EN_22
How to find it	Type “GHHJ4H2EN” in the search bar



General Medicare Campaigns

New to Medicare

Strip Ad/Banner Ad—New to Medicare

Short messaging to help connect Medicare-eligible consumers with licensed Humana sales agents.

Key audience	Prospects who are new to Medicare and seeking an agent's help
Why use it	Consumers may need help understanding Medicare and enrolling in the best plan for them
Tactics	Ad (Print and digital)
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJ4H9EN_22
How to find it	Type “GHHJ4H9EN” in the search bar



New to Medicare

Strip Ad/Banner Ad—Turning 65

Short messaging to help connect Medicare-eligible consumers with licensed Humana sales agents.

Key audience	Prospects who are new to Medicare and seeking an agent's help
Why use it	Consumers may need help understanding Medicare and enrolling in the best plan for them
Tactics	Ad (Print and digital)
Languages	English, Spanish, Chinese, Korean, Vietnamese
DIN	Y0040_GHHJ4H8EN_22
How to find it	Type “GHHJ4H8EN” in the search bar



General Medicare Campaigns

Best-seller

Refer a Friend

Campaign includes email and mailer templates encouraging current clients to share the agent's contact information with other Medicare-eligible friends and family.

Client care

Key audience

Current members who may recommend services of licensed agents

Why use it

Help promote awareness of agents' services among current members

Tactics

Flyer, postcard, social media, email

Languages

English, Spanish, Chinese, Korean,
Vietnamese, Spanish (PR)

DIN

Y0040_GHHJBL7EN_22

How to find it

Type "GHHJBL7EN" in the search bar



Locate agent

Our Neighborhood Centers

Campaign invites prospects to visit a Humana Neighborhood Center where Humana agents are available to answer questions.

Key audience

Current members and Medicare prospects throughout the community

Why use it

Help members and prospects feel welcome visiting a Neighborhood Center in their community

Tactics

Flyer, postcard, email

Languages

English, Spanish, Chinese,
Korean, Vietnamese

DIN

Y0040_GHHJEW6EN_22

How to find it

Type “GHHJEW6EN” in the search bar



Forms and invitations

Basics

Permission for Future Contact Forms

Forms provide permission for a licensed agent to contact prospects in the interest of building their book of business. Multiple form versions are available for use.

Key audience	Medicare prospects
Why use it	Acquire permission to contact Medicare prospects
Languages	English and Spanish
DIN	Request for Additional Information Form - Y0040_GHHKV2AEN_IN Lockbox Form - Y0040_GHHKV2AEN_LB Future Contact Form - Y0040_GHHKV2AEN_SN
How to find it	Type “GHHKV2AEN” in the search bar

The form is titled "Humana 2021 Request for Future Contact". It includes a "Today's date" field and a "Please check qualifying events" section with checkboxes for "I have moved", "I have changed my phone number", "I have changed my email address", "I have changed my mailing address", "I have changed my health insurance", "I have changed my Medicare plan", "I have changed my Social Security number", "I have changed my name", "I have changed my date of birth", "I have changed my gender", "I have changed my race", "I have changed my ethnicity", "I have changed my marital status", "I have changed my education level", "I have changed my occupation", "I have changed my income level", "I have changed my net worth", "I have changed my assets", "I have changed my liabilities", "I have changed my credit score", "I have changed my credit history", "I have changed my credit rating", "I have changed my credit limit", "I have changed my credit utilization", "I have changed my credit mix", "I have changed my credit age", "I have changed my credit score", "I have changed my credit history", "I have changed my credit rating", "I have changed my credit limit", "I have changed my credit utilization", "I have changed my credit mix", "I have changed my credit age".

Client care

ANOC Reorientation

This is an invitation to a meeting where Humana members can learn about any changes to their Medicare Advantage plans.

Key audience	Humana Medicare Advantage members
Why use it	This alerts members that there may be plan changes they should know about
Tactics	Ad, flyer, postcard, poster, email
Languages	English, Spanish, Chinese, Korean, Vietnamese, Spanish (PR)
DIN	Y0040_GHHJYQCEN_22
How to find it	Type “GHHJYQCEN” or “ANOC” in the search bar

The flyer is titled "Learn what's new with your Medicare Advantage plan for 2022". It features the Humana logo and a photo of a man. The text includes "About the reorientation meeting and first call", "What to expect", "How to prepare", "What to bring", "What to do", "What to say", "What to think", "What to feel", "What to do", "What to say", "What to think", "What to feel".

Kickoff

Client care

New to Medicare

These pieces invite Medicare-eligible prospects to an event (in-person or virtual) where they can have a formal, no-obligation sales presentation from a Humana representative.

[illegible]

Unbranded Medicare Materials

New to Medicare

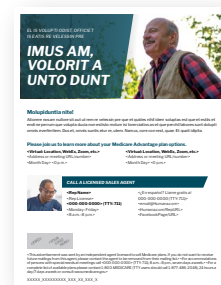
AEP is Here

This flyer announces the start of the Medicare Annual Election Period (AEP) and the opportunity for eligible individuals to enroll in Medicare Advantage and prescription drug plans. The piece promotes licensed sales agents who stand by ready to help. Only for use starting Oct. 15, 2021.

Locate agent

Key audience	Medicare-eligible individuals
Why use it	This flyer encourages acting quickly and choosing plans in advance of the holiday season and for January 1 coverage
Tactics	Ad, flyer, postcard, poster
Languages	English and Spanish
DIN	Y0040_GHHHXDHEN_GEN_22
How to find it	Type “GHHHXDHEN” or “I Can Help” in the search bar

Basics



New to Medicare

Agent Focused Small Rep Ad—DSNP

Small print ads headlined “Get Medicare Ready” or “Talk with your local licensed sales agent today,” encourage readers to contact a licensed agent for help and more plan information.

Locate agent

Key audience	Readers of select publications
Why use it	Attract the attention of Medicare-eligible readers
Tactics	Ad
Languages	English and Spanish
DIN	Y0040_GHHJNQ2EN_GEN_22
How to find it	Type “GHHJNQ2EN” in the search bar

Basics

Kickoff



Unbranded Medicare Materials

Client care

Agent Focused Small Rep Ad—Turn to Agent

Small print ads headlined “Get Medicare Ready” or “Talk with your local licensed sales agent today,” encourage readers to contact a licensed agent for help and more plan information.

Locate agent

Key audience	Readers of select publications
Why use it	Attract the attention of Medicare-eligible readers
Tactics	Ad
Languages	English and Spanish
DIN	Y0040_GHHHXDFEN_GEN_22
How to find it	Type “GHHHXDFEN” in the search bar

Basics

Kickoff



New to Medicare

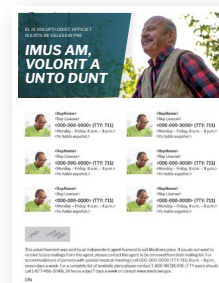
Agent Focused—Multi-agent

Campaign encourages prospects to contact licensed agents for help with Medicare questions and enrollment. This campaign offers the option of including multiple agents and their contact information.

Locate agent

Key audience	Medicare prospects who have questions about plan options
Why use it	Draw attention to multiple agents who are ready to answer questions
Tactics	Ad, flyer, postcard, poster
Languages	English and Spanish
DIN	Y0040_GHHHXDEEN_GEN_22
How to find it	Type “GHHHXDEEN” or “Multi-agent” in the search bar

Basics



Unbranded Medicare Materials

New to Medicare

Locate agent

Basics

Strip Ad/Banner Ad—New to Medicare

Key audience	Readers of select publications/websites
Why use it	Attract attention of Medicare-eligible prospects
Tactics	Ad
Languages	English and Spanish
DIN	Y0040_GHHJ4H9EN_GEN_22
How to find it	Type “GHHJ4H9EN” in the search bar



References

- ¹ Humana Inc. 1st Quarter Report, issued March 31, 2021.
- ² AARP Research, 2020 Tech and the 50+ Survey, 2019.
- ³ “Direct Mail Response Rates Dominate Other Channels,” (2019, January 15). Retrieved from <https://www.iwco.com/blog/2019/01/16/direct-mail-response-rates-dominate-other-channels/>.
- ⁴ Deft Research, “Reasons for Shopping and Switching,” pg. 15, 2019.
- ⁵ Deft Research, “Reasons for Shopping and Switching,” pg. 6, 2019.
- ⁶ Hamer, Richard, “8 Reasons Seniors Start Their Journey to Find a New Plan,” Deft Research, 14 February 2019, <https://blog.deftresearch.com/resources/8-reasons-seniors-start-their-journey-to-find-a-new-plan>.
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- ¹² Humana, “Whitepaper: Engaging with those who are Dual-Eligible for both Medicare and Medicaid,” pg. 4, August 2018.
- ¹³ Humana, “Whitepaper: Engaging with those who are Dual-Eligible for both Medicare and Medicaid,” pg. 6, August 2018.

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