



Humana Return Address:
Humana Inc.
P.O. Box 14168
Lexington, KY 40512-4168

November 22, 2011

Member Name
Address
City, ST Zip

HICN: Medicare ID
November 2011

IMPORTANT: Your Health & Drug Plan Coverage Is Changing Right Now

Please read this notice carefully and keep it for your records.

Quality Health Plans, Inc. will no longer offer the Medicare Advantage Plan you're enrolled in after November 30, 2011. You'll be automatically enrolled in Original Medicare for your health care coverage and in Humana Prescription Drug Plan (PDP) for your prescription drug coverage starting December 1, 2011 to make sure you continue to have Medicare coverage. **No matter what happens, you're still in the Medicare program.**

Your new coverage under Original Medicare and Humana Prescription Drug Plan (PDP) starts December 1, 2011.

If you take no action, you'll get your health care from Original Medicare and drug coverage from Humana starting December 1. If you don't want to stay in Original Medicare and Humana, you can join a different plan. **You have until February 29, 2012 to join another plan.**

You join a different plan by calling that plan directly, or by calling 1-800-MEDICARE (1-800-633-4227). If you choose another plan, your coverage will be effective the first day of the month after you joined.

About your new coverage:

Your prescription drug plan with Humana has a monthly premium of \$14.80 for 2011 and \$15.10 for 2012. To learn more about paying your new premium, how to find a participating pharmacy, or how much your prescription drugs will cost, call Humana at 1-855-223-9866.

Humana will continue to provide you with the Quality Health Plan drugs you take now, or they'll help you change to an appropriate drug on Humana's formulary. You can check to see if the prescription drugs you currently take are on Humana's formulary by calling 1-855-223-9866. (TTY users call 711). If you take drugs that aren't on Humana's formulary, Humana will still cover those drugs until the plan can help you change to another appropriate drug. This will give you time to decide whether to stay with Humana.

If you need medications from Humana on or after December 1, 2011, but you haven't gotten your membership card yet, show a copy of this letter to your pharmacy.

RxBIN: 015581 RxPCN: 03200000

Here are your options for Medicare coverage:

Option 1: If you do nothing, you'll get health care coverage from Original Medicare and prescription drug coverage from Humana Prescription Drug Plan (PDP) starting December 1, 2011.

Call Humana Prescription Drug Plan (PDP) at 1-855-223-9866 to get more information on their costs and coverage from 8 a.m. – 8 p.m. ET, 7 days a week.

Option 2: You can join a different Medicare Prescription Drug Plan and get your other health benefits through Original Medicare. You have until February 29, 2012 to join another plan.

Original Medicare doesn't cover the cost of most prescription drugs. If you don't want to stay in Humana Prescription Drug Plan, you need to join a new Medicare Prescription Drug Plan if you want to continue your drug coverage.

If you want to change your Medicare drug plan, compare plans in your area and join one that meets your needs. You should find out which plans cover the prescriptions you take and what pharmacies you can use to fill your prescriptions. For help finding a plan, call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov on the web. TTY users should call 1-877-486-2048. You can also call the Florida State Health Insurance Assistance Program, SHINE, at 1-800-963-5337.

Option 3: You can join another Medicare Advantage health plan, including a plan that offers prescription drug coverage. You have until February 29, 2012 to join another plan.

If you decide you want to join another Medicare Advantage health plan, call 1-800-MEDICARE (1-800-633-4227) to get help finding a plan in your area.

Did you already choose a new plan for 2012?

If you already made a decision to join a new Medicare Advantage or Prescription Drug plan for 2012 during Medicare's Open Enrollment period, you can disregard this notice. You'll be enrolled in the plan you chose starting January 2012.

Other information you need to know:

- If you **qualify for extra help**, you can change plans at any time during the year.
- **If you have End-Stage Renal Disease (ESRD)**, you have a one-time right to join a new Medicare Advantage Plan at a later date. Keep this letter as your proof that you have this right.
- **If you have an employer or union group health plan, VA benefits, or TRICARE for Life**, call your insurer or benefits administrator to find out how joining a new plan or returning to Original Medicare will affect your coverage. You may be able to use other health care and prescription drug coverage with Original Medicare.
- You can buy a **Medigap (Medicare Supplement Insurance) Policy** to help pay health care costs that Original Medicare doesn't cover. If you're age 65 or older, you have a special right to buy a Medigap policy because of your coverage with Quality Health Plans. You will have the special right to buy a Medigap policy for 63 days after your coverage with Quality Health Plans, Inc. ends. If you're under age 65, you may not be able to buy a Medigap policy until you turn age 65. New Medigap policies do not offer prescription drug coverage, so you must also join a Medicare Prescription Drug plan if you want Medicare drug coverage. You can call the Florida State Health Insurance Program (SHINE) at 1-800-963-5337.

Get help and more information about your options.

- **For more information about Humana Prescription Drug Plan (PDP)**, call 1-855-223-9866.
- **For help finding a Medicare Advantage or Prescription Drug plan**, visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the Florida State Health Insurance Assistance Program (SHINE) for free personalized health insurance counseling at 1-800-963-5337.
- **If you have limited income and resources**, call the AHCA (Agency for Health Care Administration) at 888-419-3456. You may be able to get help paying Medicare premiums, deductibles and coinsurance.
- **For questions about the Medigap policies available in your area**, call SHINE at 1-800-963-5337.