




<October 1, 2014>



Re: Policy Number: 

**Your Humana Medical Insurance Policy is No Longer Available – Coverage Ending on Dec. 31, 2014
Please select a new policy during Open Enrollment starting Nov. 15, 2014.**

Dear <name>:

Thank you for being a Humana member. We regularly review our medical policies to ensure we are offering the best coverage possible. As a result of this review, Humana will be discontinuing your current medical health insurance policy as of 12/31/14¹.

Your current coverage, including all current policy provisions, services and benefits² remain the same until that date. To maintain your coverage until then, all you need to do is continue paying your premium and any applicable fees. Attachment #1, a Federal government required notice, details your rights as they relate to your insurance coverage.

We value you as a member and would like the opportunity to replace the policy that's being discontinued with another Humana policy.

What do you need to do and when?

- Avoid a gap in coverage by enrolling in a new policy between <date> and <date>. Be sure to note these dates on your calendar.
- Select a policy that is effective on <date>. You have options:
 - Choose a new Humana policy - Humana offers many different health insurance policies in your area. You can contact your Humana agent or visit Humana.com/cancel to help find the best solution.
 - Explore other non-Humana policy options - You may want to learn about what's available to you through the Federal Health Insurance Marketplace and your possible eligibility for any financial assistance. Please review this information at Healthcare.gov prior to making a final decision.

We apologize in advance for any inconvenience or concern this discontinuance may cause. It's our privilege to have you as a Humana member and we'll continue to assist you during this transition. Learn more by visiting Humana.com/cancel. You can also contact your local agent or call a Customer Care Specialist at 1-877-299-4598. If you use a TTY, call 711. Our hours are 8 a.m. to 8 p.m. Eastern Time Monday – Thursday and 8 a.m. to 7 p.m. Eastern Time Friday.

Sincerely,

Steve DeRaleau
Humana Individual Products

