



IMPORTANT NOTICE TO PERSONS ON MEDICARE
THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

This is NOT Medicare Supplement Insurance.

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits when:

- Any expenses or services covered by the policy are also covered by Medicare.

Medicare generally pays for most or all of these expenses. Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include the following:

- Hospitalization
- Physician services
- Hospice care
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

BEFORE YOU BUY THIS INSURANCE

- ✓ Check the coverage in all health insurance policies you already own.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from Kanawha Insurance Company, a Humana company.
- ✓ For help in understanding your health insurance, contact your State's insurance department or State Senior Insurance Counseling Program.

1132 7/09 Fixed Dollar Amount

Applicant keeps this part of form.

Kanawha Insurance Company is a Humana company.

RECEIPT FOR FORM 1132 7/09 Fixed Dollar Amount

Signature of Proposed Insured

Date

Kanawha Insurance Company is a Humana company.

1132 7/09 Fixed Dollar Amount