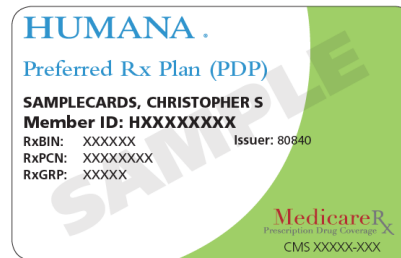


Humana Walmart-Preferred Rx Plan (PDP)

At Walmart, we recognize that financial health is a fundamental part of a person's well-being. Walmart's participation in the Humana Walmart-Preferred Rx Plan (PDP) is another example of Walmart's commitment to helping our customers save money and live better.



What the Humana Walmart-Preferred Rx Plan (PDP) Offers

- A typical Medicare Part D beneficiary enrolled in the Humana Walmart-Preferred Rx Plan (PDP) may save an estimated average of more than \$450 a year¹ on their monthly plan premiums and prescription medication copayments and cost-shares
- A nationwide monthly plan premium of less than \$15 a month
 - ✓ \$14.80 is the lowest plan premium in 2011 for a standalone Medicare Part D prescription drug plan offered in all 50 states and Washington, D.C., according to CMS²
 - ✓ Regardless of where a person lives, the monthly plan premium is still \$14.80 a month – less than half the weighted 2010 national average monthly plan premium for Medicare Part D³
- In-store copays on generic prescriptions start as low as \$2 when plan members use preferred pharmacies like Walmart, Neighborhood Markets or Sam's Club pharmacies

Drug Tier	Preferred Pharmacies Like Walmart / Sam's Club / Neighborhood Market *	Non Preferred Retail Network Pharmacies	RightSourceRX™ Mail-Order
\$310 Annual deductible for all tiers	What you pay for a 30-day prescription supply:	What you pay for a 30-day prescription supply:	What you pay for either a 30-day or 90-day prescription supply:
Tier 1 – Preferred Generic	\$2 Copay	\$10 Copay	\$0 Copay
Tier 2 – Generic	\$5 Copay	\$10 Copay	\$0 Copay
Tier 3 – Non Preferred Generic and Preferred Brand	20% Coinsurance	37% Coinsurance	20% Coinsurance
Tier 4 – Non Preferred Brand	35% Coinsurance	50% Coinsurance	35% Coinsurance

Why this is Vital for Americans

- Nearly 18 million Americans are enrolled in a stand-alone Medicare Part D prescription drug plan⁴ and generate one third of all prescriptions filled in the United States⁵
- High drug costs cause some Medicare Part D beneficiaries to take less medication than prescribed or forgo basic needs to pay for medicines⁶
- Nearly two-thirds of Americans believe that reducing health care costs is a top national priority in 2010⁷
- Health care reform and the aging baby boomer population will likely increase the number of Americans enrolled in a stand-alone Part D prescription drug plan to 26 million people by 2015⁸
- The average enrollee in a stand-alone Medicare Part D plan fills 42 prescriptions per year⁹

Who is eligible for the Plan?

The Humana Walmart-Preferred Rx Plan (PDP) is available nationwide to anyone eligible for Medicare, including seniors and people with disabilities. This includes all 50 states plus Washington, D.C., and Puerto Rico. Learn if the Humana Walmart-Preferred Rx Plan (PDP) is a good choice for you by using the Plan Finder tool on Walmart.com/rxplan to compare all plans.

Key Dates for Medicare Part D Plans

- October 1, 2010: Learn about 2011 plan details
- November 15, 2010: Annual enrollment for Medicare plans begins
- December 31, 2010: Annual enrollment period ends
- January 1, 2011: 2011 coverage begins

For More Information - Just call, click or go...

- Call Humana to enroll at 1-800-899-0441. If you use a TTY, call 711, 8 a.m. to 8 p.m., seven days week
- Click on walmart.com/rxplan or samsclub.com/rxplan for additional plan details and links to enroll
- Visit select Walmart stores to speak to a Humana representative who can answer your questions and help you enroll

¹ Savings estimate is based on a comparison between 1) the projected average nationwide out-of-pocket costs for the 2011 benefit year for the average Medicare beneficiary who enrolls in the Humana Walmart-Preferred Rx Plan (PDP) and fills their prescriptions in-store at preferred pharmacies like Walmart, Sam's Club, and Neighborhood Market pharmacies, and 2) the projected average nationwide out-of-pocket costs for the 2010 benefit year for the average Medicare beneficiary. Calculations based in part on industry average PDP premium and benefit information from the "Medicare Part D 2010 Spotlight, *Medicare Prescription Drug Plans in 2010 and Key Changes over Five Years*", an independent review and analysis of CMS data by the Kaiser Family Foundation (September 2010). Actual savings may vary. For some beneficiaries, actual out-of-pocket costs may be more. Savings estimate may be updated when 2011 benefit year data becomes publicly available.

² "Centers for Medicare & Medicaid Services." Click on the "2011 Drug Plan Information - State Fact Sheets" under "Spotlights." September 2010. <http://www.cms.gov/center/openenrollment.asp>

³ Based on the weighted average of monthly plan premiums for the 2010 benefit year published in the "Medicare Part D Data Spotlight," an independent review and analysis of CMS data, by the Kaiser Family Foundation (September 2010). Actual plan premiums in 2010 may vary.

⁴ "The Henry J. Kaiser Family Foundation." *Medicare: A Primer. Chart: Prescription Drug Coverage Among Medicare Beneficiaries, 2010*; Page 8. April 2010. <http://www.kff.org/medicare/upload/7615-03.pdf>

⁵ "Families USA." *Cost Overdose: Growth in Drug Spending for the Elderly, 1992 – 2010*; Figure 1: Seniors Consume a Disproportionate Share of Drug Expenses, Page 2. July 2000.

⁶ "The Journal of the American Medical Association." *Cost-Related Medication Nonadherence After Implementation of Medicare Part D, 2006-2007*, Vol. 302 No. 16. October 28, 2009. <http://jama.ama-assn.org/cgi/content/full/302/16/1755>

⁷ "Pew Research Center." Public's Priorities for 2010: Economy, Jobs, Terrorism; Chart: Top Priorities of 2010. Page 1. January 25, 2010. <http://people-press.org/report/584/policy-priorities-2010>

⁸ "The Boards of Trustees, Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds." *2010 Annual Report of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds*; Page 183. August 5, 2010. <http://www.cms.gov/ReportsTrustFunds/downloads/tr2010.pdf>

⁹ CMS Medicare Prescription Drug Benefit (Part D) Symposium 2008. "Highlights of Symposium Findings." 2010.

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