

FAMILY HEALTH BUDGET

THE UNITED STATES OF AMERICA

THIS NOTE IS NOT LEGAL TENDER
BUT IT CAN HELP YOU BUDGET FOR
HEALTH CARE EXPENSES

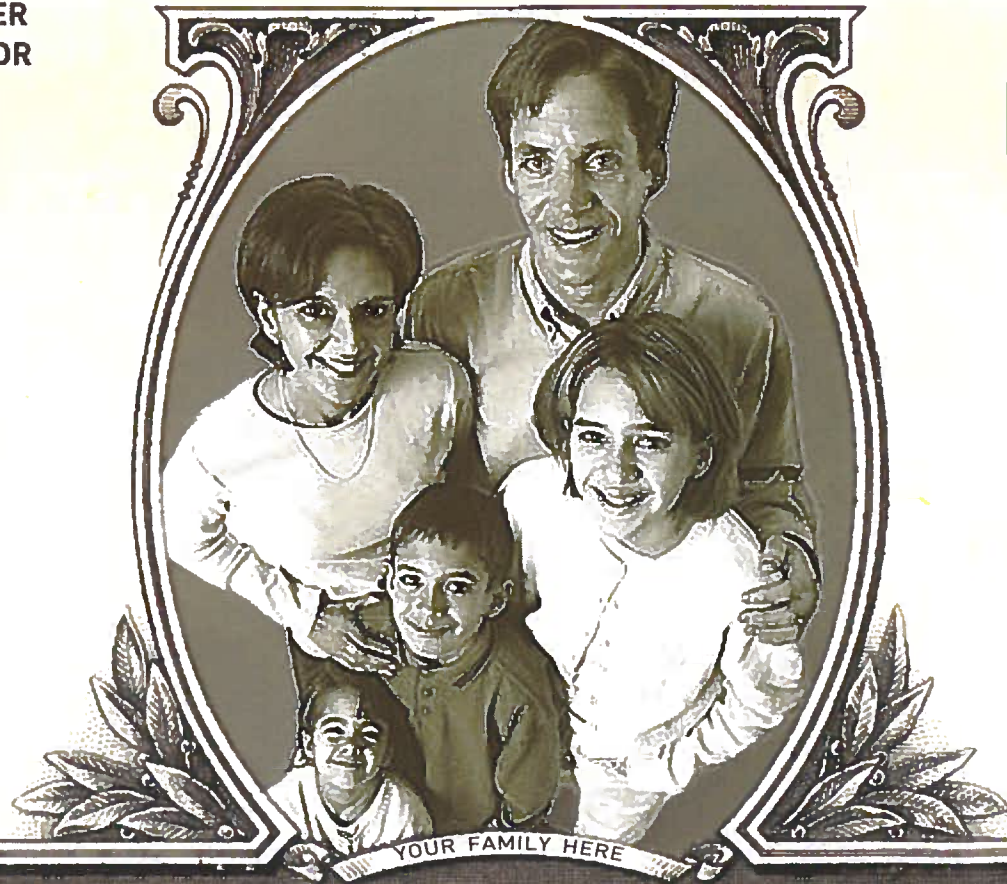


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ONE GIANT BILL

Avoid large, unexpected bills.

How? By planning for your health care expenses. People are dealing with open enrollment and are likely preparing for their New Year's resolutions to be more fiscally responsible and financially savvy. One of the biggest things they need to do to be successful and stick to those resolutions is to estimate and budget for their health care costs. To help people better plan for the future and avoid large, unexpected bills for health-related expenses, we offer up the Family Health Budget.

This online tool, developed by Humana and available at www.familyhealthbudget.com, helps people estimate their out of pocket costs, based on a few simple questions. In about 10 minutes and with a few clicks of a mouse, consumers can get dollars-and-cents information to make sure a giant bill doesn't catch them off-guard. There are also money-saving tips!

We'll be contacting you in the next few days to gauge your interest in a story on better financial and health care planning, as well as to address any questions you may have. In the meantime, visit www.familyhealthbudget.com...you'd probably like to avoid these giant bills too.