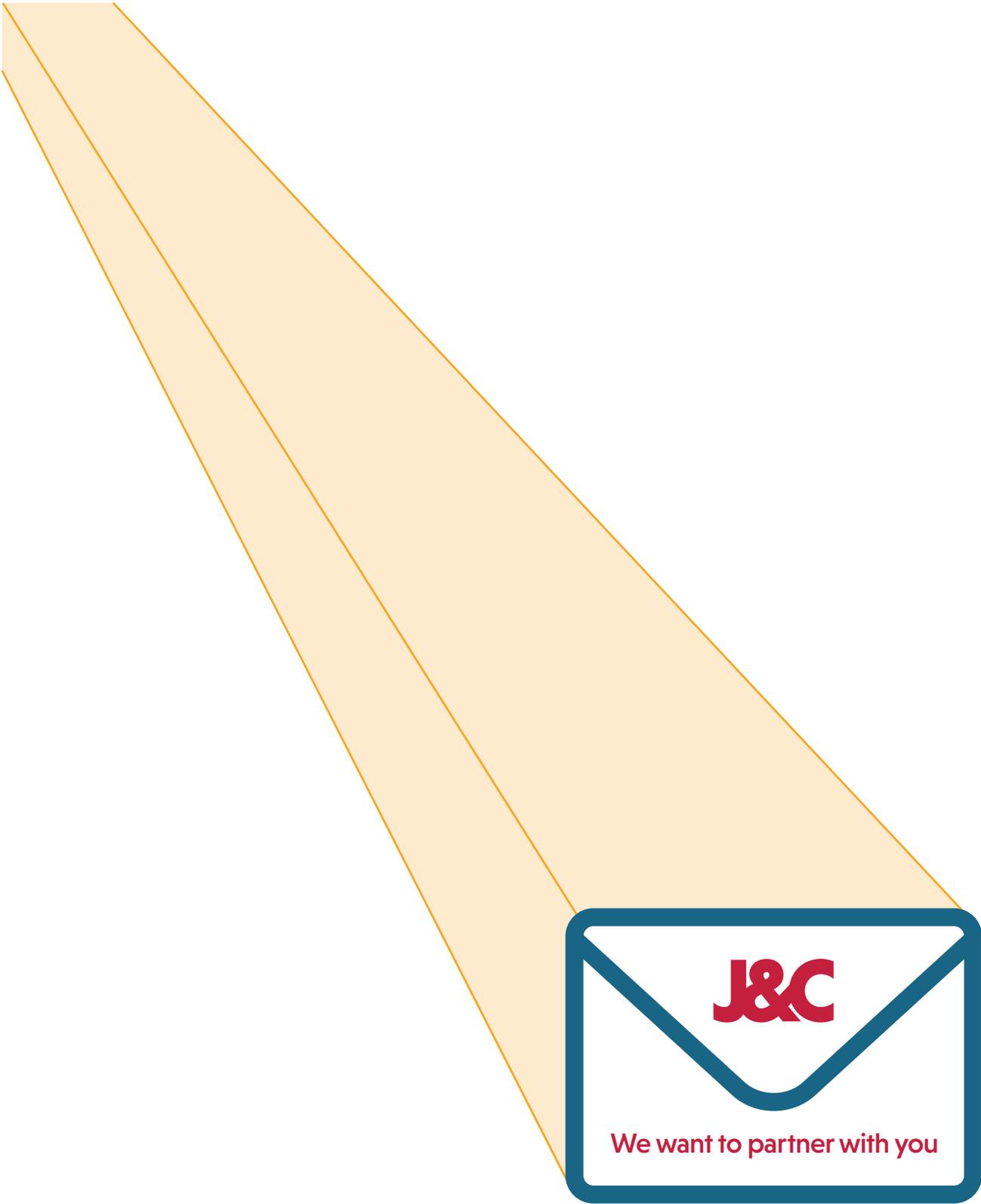


J&C
Direct
Mail
GUIDELINES



Contact Brian Jones
bjones@jacobslevenger.com
(312) 894-3000 ext. 3079
jacobslevenger.com

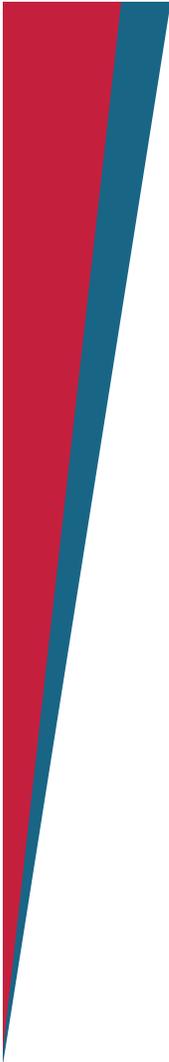
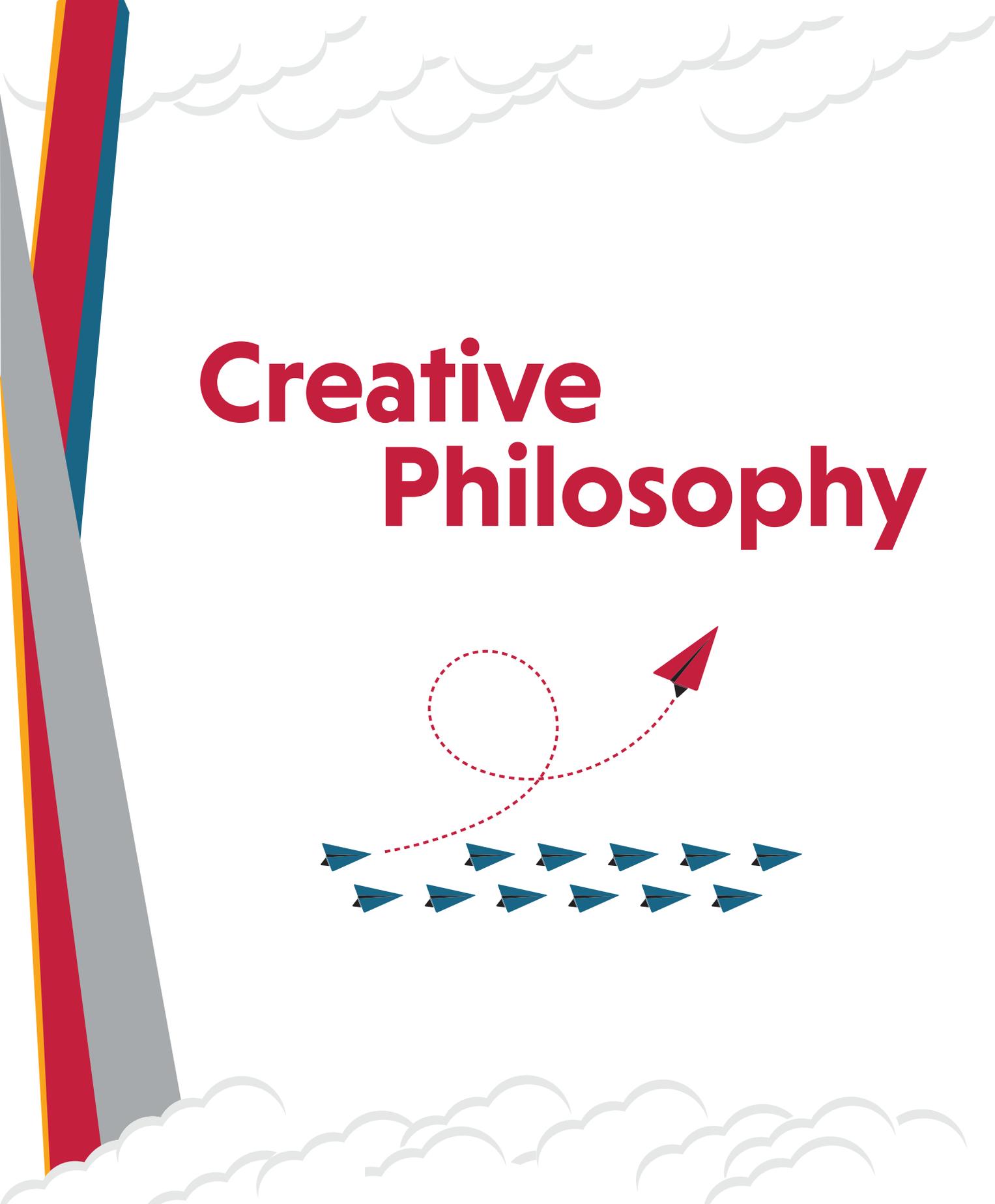
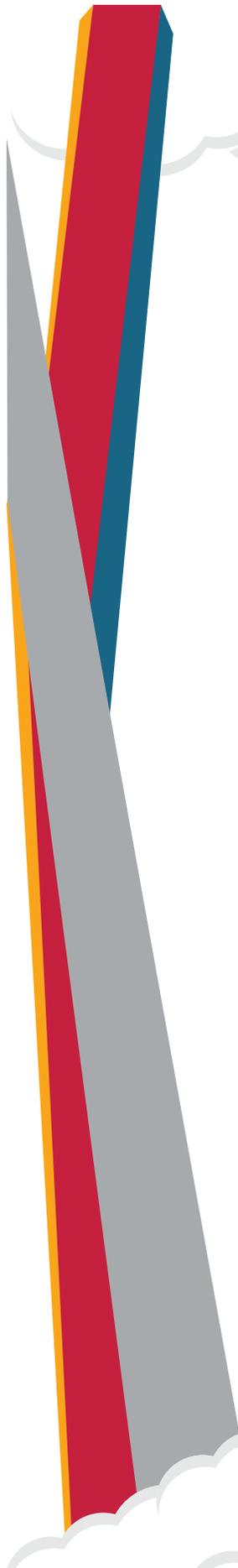
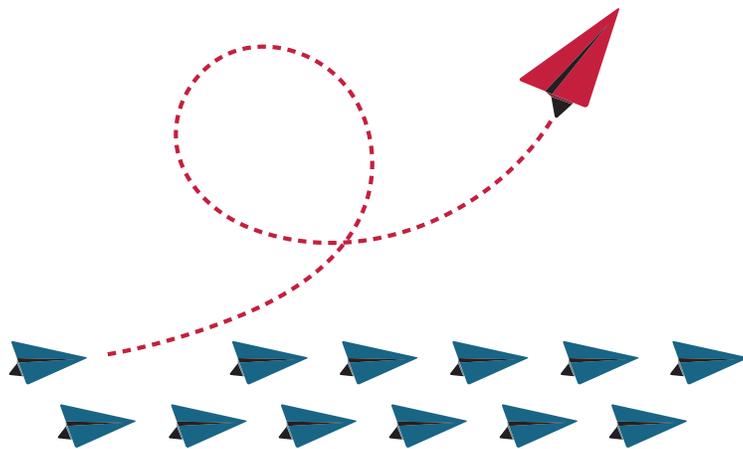


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Creative Philosophy



The most creative thing any creative department can do is – increase response and conversion rates while reducing production costs. This idea is the cornerstone of our Creative Philosophy and how we approach everything we do.

The best way to explain our creative process is by defining the ABCs of the J&C Creative Philosophy.

The ABCs are simply this:

A – All direct marketing is based on percentages

On any given day, X% of your audience is going to have a genuine need for your product. The more of those people who understand your offer, how the product benefits them and how to get it, the better your results will be.

B – Be the customer/prospect

Before any creative is started, we imagine ourselves in the prospect's shoes. Most likely, they're in the middle of another hectic day and have very little time for a long-winded sales pitch. In fact, the minute they get your package, they begin looking for a reason to throw it away. They don't need more "noise" in their lives or another advertiser clamoring for their attention. The only reason they might engage with your package is to make sure they aren't throwing away something important, valuable or useful.

C – Customers/prospects could care less about you

They don't really care about your product, your service, your company or your offer. All they care about is what's in it for them. So, the focus of everything we do must be on "YOU," the reader. We MUST tell them what they gain or stand to lose and why it's important to act now.

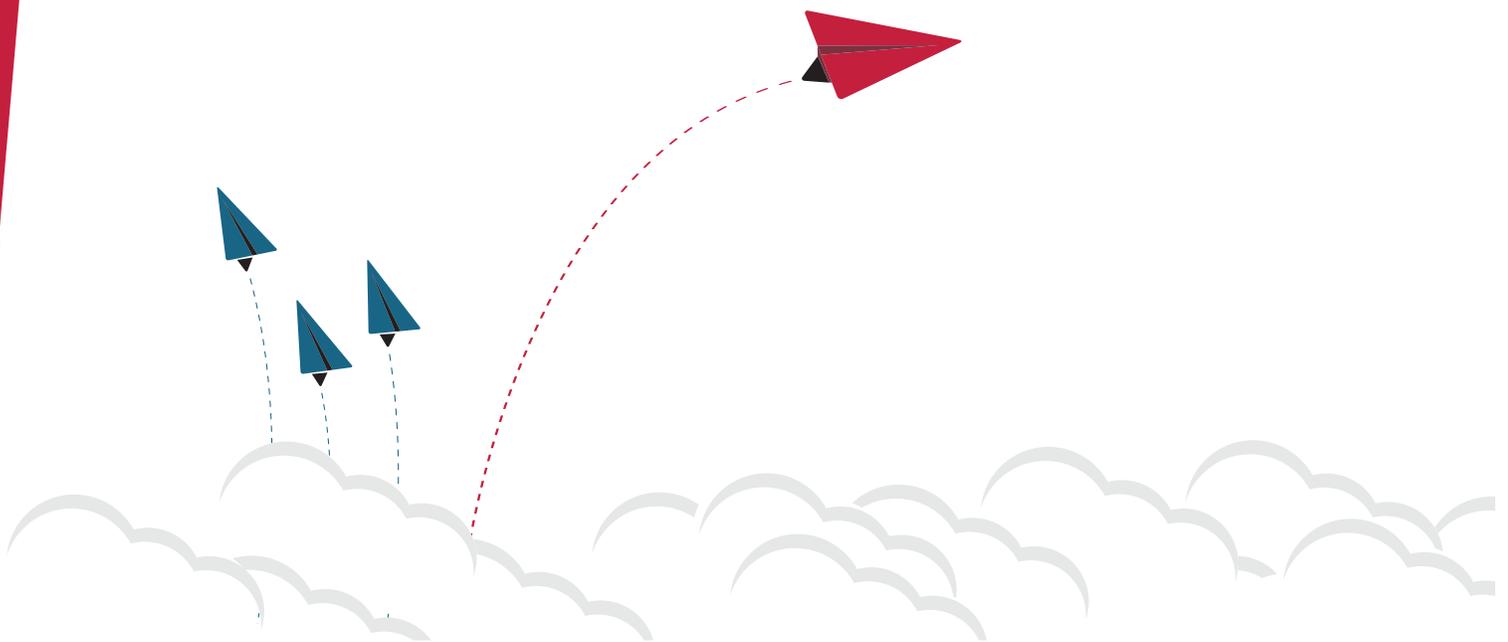
And the best way to make sure we're using our ABCs as the basis for everything we do is by following the **Golden Rule:**

Tell prospects as quickly and as clearly as possible what they get and how to get it.

The Golden Rule



General Do's & Don'ts of Direct Response



DO: Strengthen your copy as much as possible by eliminating “empty words,” distractions, “fluff” copy, or anything else that does not “advance the story” or convey a specific benefit. This will improve the clarity of your message and make it easier for the user to understand your offer.

DO: Make the design clean, clear, simple and easy to follow.

DO: Personalize your message as much as possible. Use all the relevant data at your disposal.

DO: Give readers a reason to open your package now. People will open your package for ONE REASON ONLY – to see what’s in it for them. Be sure they understand immediately what that is. However, be careful not to reveal the entire offer on the outer. Leave the payoff on the inside.

DON'T: Make people work. Remember, it’s all about the reader. They’re busy. They’re skeptical. They’re pressed for time. So start by envisioning the reader’s first impression of the package. Is it clear and obvious how this will make life better for them?

Or when readers look at your mailing, does it look complicated? Like it’s going to be work? Take time? Is it too promotional? Can they discount it as “junk?”

People should never have to wonder or mentally “chat” with themselves about what it is or what they need to do. Our job is to reduce that “self-chatter” as much as possible.

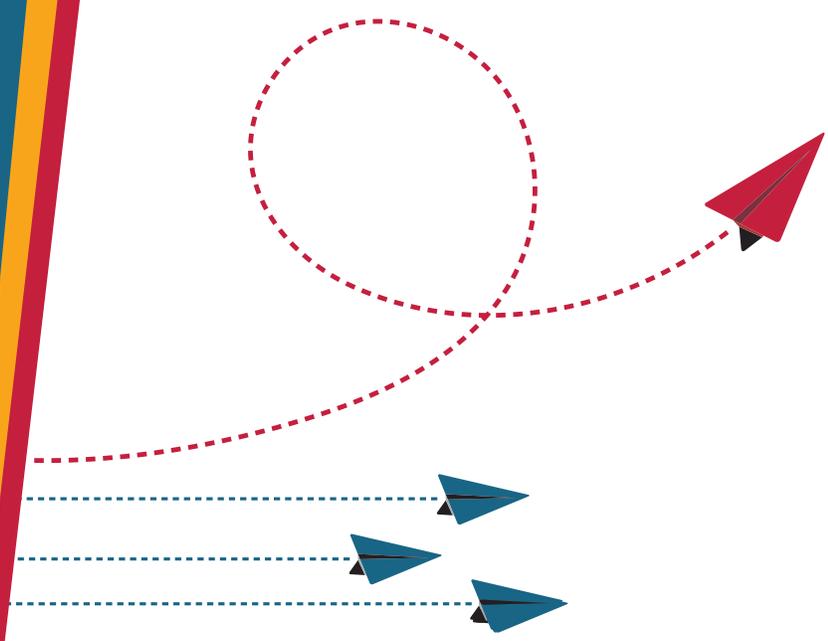
DON'T: Create a design that is overdone, complex, busy or lacks a visual hierarchy.

People should never have to wonder or mentally “chat” with themselves about what it is or what they need to do.

DO: Make the package scannable. When readers get to the contents of your package, they want to invest as little time and energy as possible to understand it. The typical reader is going to glance, scan and skip around the page rather than pore over every line in a logical and sequential fashion. They need to see something valuable and beneficial in approximately 8 seconds or we’ve lost them.

DON'T: Add visuals that aren't relevant. There should be no “borrowed interest,” extraneous graphics or irrelevant photos, images, icons or elements. Instead, the design should complement the message and help guide the reader’s eye through the package without barriers or detours.

This “**what they get/how to get it**” idea is the overarching principle that many of the following recommendations are based upon.



Specific Design Tactics & Techniques



Be sure that your package is both visually appealing as well as functional.

Consider how your package flows and reads. It should be organized and logical. One idea should transition to the next. Readers should not have to pause or puzzle over any part of it. Because once they stop reading, they're likely gone for good.

Cascade font sizes.

Make headlines a minimum of 18 point and body copy between 12 and 16 point.

Highlight important information.

Use font colors, font size, background colors and bold fonts to draw attention to key elements.

Use readable fonts.

Serif fonts like Times New Roman and Garamond have been proven to be more readable in print. Headlines and subheads can be in a sans serif font like Helvetica or your Humana brand font.

Create a sidebar column readers can scan.

Include key benefits, directives and a clear call-to-action in a sidebar. Most readers will scan and skip around the letter.

Use imagery to support your message.

Use icons, imagery and photography that readers can identify with and that are germane to your main message.

Use relevant personalization so readers know this message is all about them.

Use demographics, psychographics, economic information, personas – any data you have that helps you craft a more personal, targeted and meaningful message to your prospect or customer.

Illustrate benefits rather than words.

For example, if the copy reads "save an hour a day," show a man with his feet up – NOT – a pocket watch.

Help the consumer stay focused by giving them a clear starting point.

For instance, use a visual hierarchy with major headlines and benefits at the top accompanied by one main visual.

Minimize stacked headlines.

Aim for a maximum of 3 lines (tri-fold brochures are an exception).

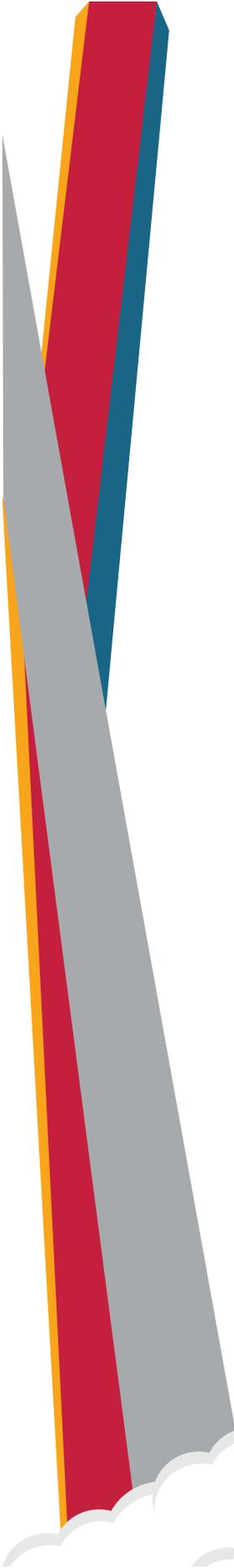
Keep headlines in upper and lower case.

ALL CAPS are much harder to read. Exception: headlines that are seven words or less.

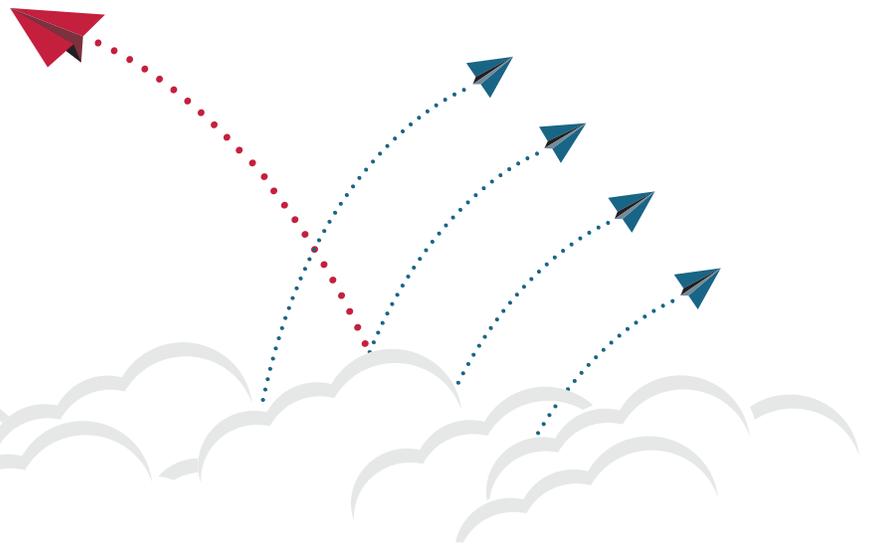
Use reverse type for heads and subheads ONLY.

You can also use faded background behind body copy unless it's very short, like one paragraph.

When you make an exception to these tactics, do it to achieve a specific goal, not just to make something look different.



Specific Messaging Fundamentals



Clarity is the key.

Headlines, subheads, instructions and body copy should be clear, concise and intuitive. Avoid three- and four-syllable words. Avoid words, terms and jargon that may not be as easy to understand or interpret. Aim for about a fourth-grade reading level.

Tell readers what they get and how to get it – quickly.

This key information should ideally be located in the top third of your letter (the top panel). It's the first thing readers will see when they take your letter out of the envelope. They need to understand what's in it for them – before their limited attention span wanes.

Begin with a clear benefit-driven headline and directive.

We want the reader to "take action." So we need to tell them what they get, how they benefit and, most importantly, how to respond.

Do not begin headlines or paragraphs with a preposition.**Keep headlines active.**

Always try to use the active verb.

Use established conventions.

Just as all newspapers and magazines use the same page layout conventions (top/left to bottom/right), so should your letters, inserts and brochures. Readers expect letters to adhere to these formats. Don't make them struggle to figure out where to start, where to go next or what to do.

Present ideas logically.

Don't make readers think. Your message should flow logically and make perfect sense. Any pause, disconnect or non sequitur will cause readers to stop reading and lose interest in your package.

Keep copy short.

Your opening line should be short and inviting (<10 words). In the body copy, use short one-syllable words and short (12-15 word) sentences. Also use bullets to list out salient points. This is much easier to read than narrative copy. And it quickly delivers the information we need readers to understand.

Clarity is the key.

Delete “so what?” statements.

Nondescript phrases and general statements that don't advance your story — and leave the reader thinking “so what?” — should be eliminated. They take up valuable time and space that could be allocated to a benefit-driven line of copy or call-to-action.

Eliminate abstractions that do not actually convey a benefit to the reader, for instance: “convenience,” “flexibility,” or “comprehensive.”

Start the first line of your letters with “You.”

It's uniquely personal and lets readers know that this information is all about them.

Trim passive phrases down to their key verb.

For example: Passive: “Served as a personal invitation” Active: “Invite”

Rework copy to eliminate “ing” from verbs where you can.

“Why wait, when you could be making \$35,000 a year?” “Why wait, when you can make \$35,000 a year?”

Avoid rhetorical questions.

They give the reader an excuse to stop reading or listening.

Change past or future tense to present tense.

“Save \$40 a year” INSTEAD OF “You will save \$40 a year.”

Use singular subjects and objectives rather than plural.

Replace four-syllable and even three-syllable words with simpler English — even if it means using more words.

Be specific and speak to users in their terms.

This is critical when providing directions or instructions the reader has to follow. The copy should be crystal clear, short and to the point. Also check to see that you aren't using industry jargon or acronyms that we all understand, but the average reader might not.

Headlines, subheads, instructions and body copy should be clear, concise and intuitive.

Give your call-to-action prominence.

Make the call-to-action big and bold. Put it where people can see it, which makes it easy for them to respond once they're ready. Place a call-to-action near the top of your page, repeat it in the body copy, then again in the P.S. and lastly at the bottom of the letter in its own section. It should also appear on the back of the letter and any inserts (once per side).

When you make a call-to-action, attach a benefit.

"Do it now and you'll save money that much sooner."

Make it easy to respond.

This applies mostly to vanity URLs. Make them short and memorable. People will not want to type in long, complicated web addresses, which are also more prone to typos and errors.

Make readers believe they've made their own decision.

This is accomplished by eliminating attitude and presenting facts and benefits. If everything the prospect reads is in a positive, impartial tone, he is more likely to keep reading and respond because he came to the conclusion that this is a good deal on his own.

Use "personal" words that don't call attention to themselves.

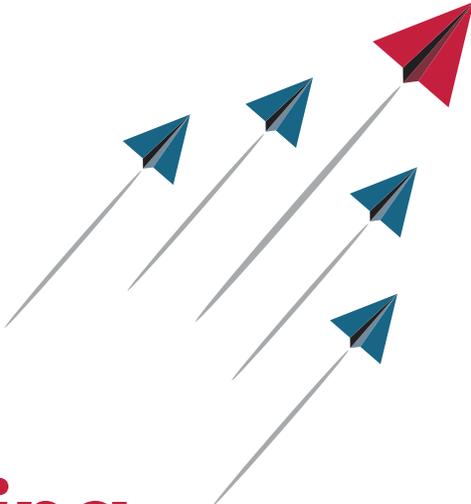
"Put your card in your wallet" instead of "place."

Be consistent and simplify.

Keep the layout, graphics and all other elements consistent. Also, try not to introduce more than three big ideas in your letter. This is about all the average reader will comfortably (and willingly) process at one time. Anything more will lead to information overload. Likewise, keeping the message simple will greatly improve the user's overall experience and make for a seamless experience.

When you make an exception to these tactics, do it to achieve a specific goal, not just to make something look different.

When you make a call-to-action, attach a benefit.



Direct Marketing Best Practices

The guidelines that follow have been distilled from years of tests in many different industries over many decades. By following them, you can dramatically improve your chances for success.

1. Know who you're talking to

The better you know your prospects – who they are, what they want and when they're ready to buy – the more likely your message will resonate with them. Don't just settle for the generic demographic information... dig deeper, get all the insights you can.

2. Get the envelope opened

Don't disclose the entire offer too soon. If you do, the recipient expects no additional revelatory information to appear in the letter or email. You want to pique the reader's interest. Here are a few ways to do that:

Show expiration dates on the envelope

Procrastination is second nature for most people. An offer with a deadline is a great way to lift response and counteract inertia. Bring that powerful tactic to the outer envelope. Or if the expiration date is printed inside the package, consider a second window on the envelope so it shows through.

Promise a benefit

Tell readers how you're going to make their lives better. Benefit-driven messaging (especially on the outer) is a great way to drive them inside.

Make it "official"

For some products and services, a serious approach works best. Test an envelope that uses a very simple, fact-based style of copy. For instance, an insurance mailing might read "Notice of Pre-Approved Status." The reality is that consumers can spot a sales piece a

mile away. Don't ever assume promotional, clever, gimmicky language or puns will be well received.

Say nothing at all

In some cases, having a blind outer envelope works best. No logo. No teaser. Simply a plain white envelope with a return address.

3. Use intuitive design on the letter

Using a design that is clean, clear, light and easy to read will engage and keep your readers involved. If at any point the reader stumbles, pauses, gets distracted or has to figure something out – they will get annoyed. And an annoyed prospect is not likely to respond or even keep reading.

4. Present your offer in two ways

This might sound a little counterintuitive when you're trying to be concise. But it's actually a proven technique. First, present your offer in paragraph form so it can be read by someone who needs the full story to make an informed decision. But then present the key points of the offer in a sidebar using a bulleted list so it can be scanned. When you present the information this way, it allows readers to quickly scan the content and see if they're interested. If so, they can always read the body copy for more detail.

5. Clearly promote the offer

Don't bury it in the body of the letter or hide it at the bottom of the page. Remember that the offer is a critical component to the success of your mailing. Whatever your offer is, it needs to be the reason your readers will want

to sign up or take the desired action, so put it out there front and center — loud and clear.

6. Include every important selling point

So how many words does it take to convince a prospect to take action? As many as he will read. No more, no fewer. Sometimes that's 100 words. Sometimes it's 1,200. It depends on the product, its benefits and the offer.

CAUTION: ALWAYS be sure to eliminate superfluous copy. Long-winded copy can kill response rates. Be a harsh editor. Always ask yourself, "Is there a shorter way to say this? Is every word necessary? Can we be more clear?"

7. Any time readers don't have a concrete understanding of the words you're using, you risk losing them

Short, one- and two-syllable words work best. Words anyone can understand. Use them in short, simple sentences (using subject | predicate — or — subject | predicate | direct object as the foundation).

Use words and phrases that have been proven to work. The right words at the right time can have a major impact on response. Here are a few words that have worked time and time again:

"Open now" Use it on the outer envelope in conjunction with the main benefit. That way readers know exactly what to do to get the benefit you're offering.

"You/Your" People are self-interested. Using the word "you" is a good way to draw them into your message. For instance, "Save on premiums" becomes "You save on your monthly premium." It's subtle but powerful, which is why you'll see it in so many direct mail examples.

"For more information" This phrase is a good, non-threatening way to lead readers to the details they need to make a purchase decision. You can send them to a website, brochure, landing page, phone number or any combination of data sources.

"Offer expires on" Direct mail best practices call for a sense of urgency in your mailings. It's critical to counteract the natural human tendency to put things off. This short phrase gets people to act before something valuable slips away.

"Important" With all the shouting that goes on in mailboxes these days, a serious and official approach sometimes works best. "Important" is typically seen on bills or legal documents. Whether setting the tone right on the outer envelope or as part of headline on the inside, "Important" demands attention from the reader and helps prioritize the information.

"FREE" If you can legitimately offer something for free (white paper, consultation, Decision Guide, etc.), the word "free" is still one of the most powerful words in the English language.

"Proven" People are naturally skeptical, particularly when it comes to direct mail solicitations. Therefore, incorporate facts and authoritative studies to support the claims being made. Using the word "proven" to support a statement is a fast, succinct way to tell people your claims are more than just "marketing-speak."

"Announcing" / "New" A product launch (or even an update) can be a powerful allure for potential customers. The words "announcing" and "new" immediately clue prospects in and stand out amid the advertising clutter.

8. Include multiple calls-to-action

Direct marketing is all about motivating people to do something. So it's important for your call-to-action to be crystal clear. It needs to tell readers precisely what action you want them to take.

You're not trying to capture a brand attribute at this point. You're not looking to tie into the theme of a campaign. This is the moment of truth. It's important to be extremely clear and direct: tell the reader what to do. It's also essential to facilitate that action. List every channel your target can use to respond. Include the call-to-action multiple times. That way, you'll provide both the motivation and the method for response.

9. Add urgency with an expiration date

An expiration date is another direct marketing best practice that's proven to lift response. It helps readers know they need to take action now — or risk missing out on the offer. Just like the call-to-action, make sure to repeat the expiration date in several places.

10. Always include a P.S. (it's powerful)

The P.S. is prime real estate. It's been proven to be one of the most read parts of any letter. As such, the P.S. should reinforce your primary benefit and include a clear call-to-action and deadline (for urgency). It can quickly restate your offer and then drive readers to action. It's one of the best ways to boost response. So be certain your letter uses that premium real estate to maximum effect. Then, even if readers only skim the letter, they'll know why to respond and how to do it when they read the P.S.

11. Test everything

Testing sets direct marketing apart from just about all other advertising. It is one of

the clear advantages of direct mail and a powerful tool for enhancing performance. Testing provides you with seemingly endless opportunities to try new things, quantify successes and improve upon your marketing efforts.

Three basic areas to test often are the list, the offer and the creative. But you can test just about anything, including subject lines, colors, font sizes, personalization, copy length, envelope messaging, etc.

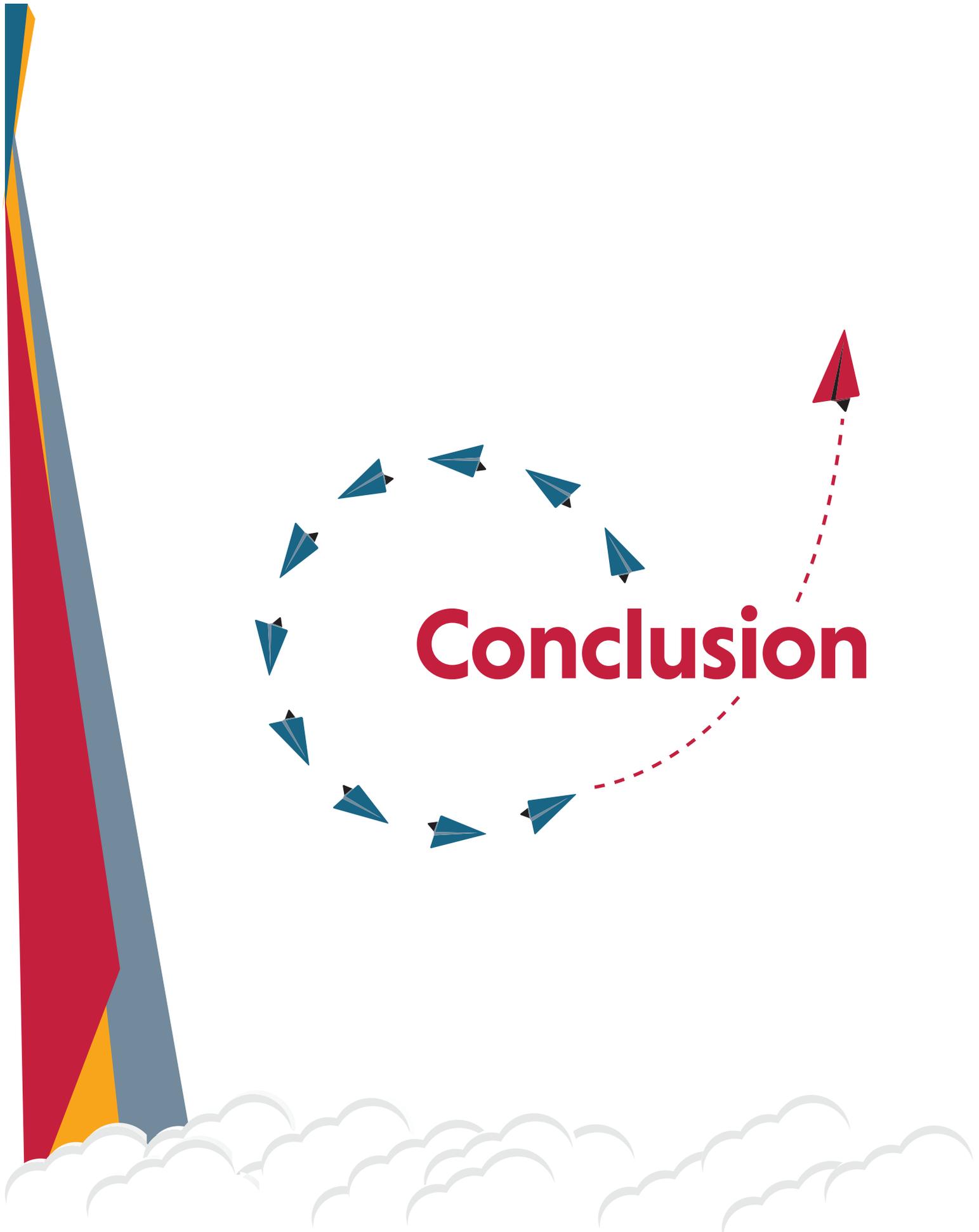
Here are a few guidelines for testing into a control package:

Isolate your testing variables. Try to test "one variable" at a time. If you use more than one variable, you may never be able to attribute conversion gains or decreases to the proper source.

Measure your results. Develop a "Testing Matrix" where you can summarize learnings, results and attribute successes or failures based on results.

Refine your testing program. The beauty of direct marketing is that it is trackable and measurable. So there are ample opportunities to build on what is working and to improve upon what's not.





Conclusion

The **tactics, techniques** and **ideas** suggested here are based on sound direct marketing principles and years of testing.

We are confident that they – along with the creative approach outlined in this guide – will help you produce a **more effective direct mail package** and deliver a **more personal message** than ever before.

In doing so, your package will have a **better chance of quickly and clearly telling readers** what they get and how to get it.



Direct Mail

EXAMPLES

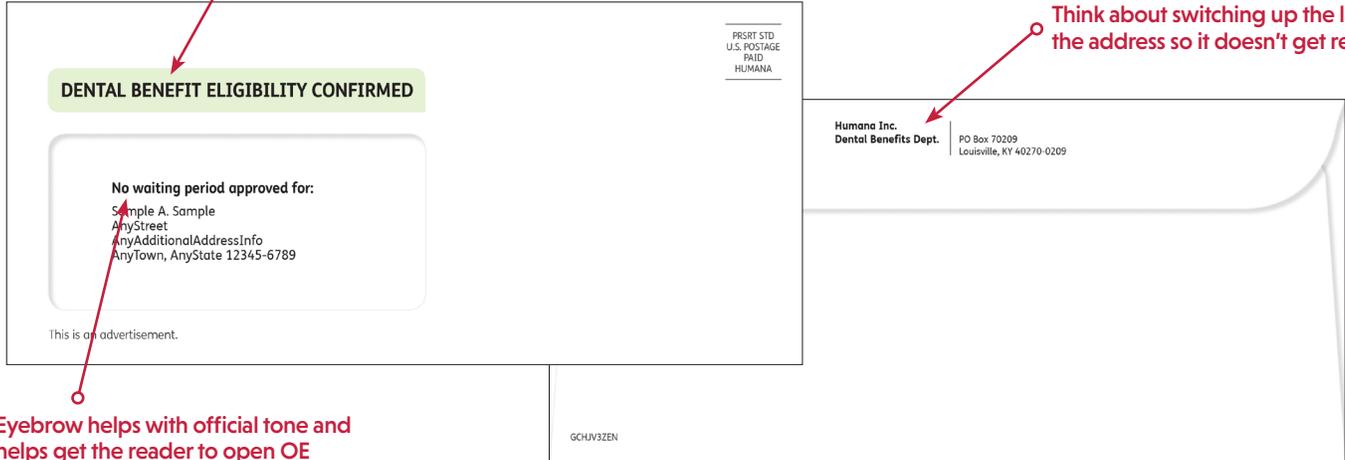
- Dental OSB DM 2018
- Direct Mail Stream Various OE Techniques
- Various Letter Back Techniques
- Dual Eligible Acquisition DM 2018

-  Messaging Techniques
-  Design Techniques

Use all caps sparingly and only when the tone needs to be official

"Official" tone has to be taken seriously by the reader

Think about switching up the layout of the address so it doesn't get repetitive



Eyebrow helps with official tone and helps get the reader to open OE

Humana. You don't have to put off your dentist appointments anymore

No waiting period approved for:
Sample A. Sample
AnyStreet
AnyAdditionalAddressInfo
AnyTown, AnyState 12345-6789

Sample,
Good news. Now you can add dental benefits to your Medicare coverage. It's easy. Here's how to get started —

Call now to speak to a licensed Humana sales agent:
1-XXX-XXX-XXXX (TTY: XXX)
8 a.m. to 8 p.m., Monday - Friday.

Sample, a MyOption Dental plan¹ from Humana gives you:

- 100% coverage for up to 2 annual checkups
- 100% coverage for up to 2 annual cleanings
- 100% coverage for 1 annual set of X-rays
- Basic and major procedure coverage options
- More than 260,000 dentists in Humana's nationwide network

And because you're already a Medicare Advantage member, your dental coverage costs less than you might expect (as low as \$17 a month in some areas).

You can add dental benefits today — there's no waiting period

If you add dental benefits to your Medicare coverage now, you could see a dentist next week. And with Humana's network of more than 260,000 dentists, you're sure to find one close to home.

There's no obligation to enroll:
Call 1-XXX-XXX-XXXX (TTY: XXX) to talk to a friendly, fully licensed Humana sales agent and get a free quote right over the phone

Sincerely,

Jim Van Valin
Vice President, Humana Dental Benefits

P.S. Add dental coverage to your Medicare Advantage Plan today. Premiums can be less than a dollar a day. Call 1-XXX-XXX-XXXX (TTY: XXX) 8 a.m. to 8 p.m., Monday - Friday.

* Not all Optional Supplemental Benefits (OSBs) are available with all plans or in all markets. To learn more, contact the plan.

Y0040_GCHJTMKEN Accepted

Added personalization, such as the first name, helps counter the official look and feel of the package and lets the reader know we know who they are and as a member this benefit may be good for them

Short intro sentence draws readers in

Do not overuse bold and color in the body of the letter

Use it sparingly to help promote the top hierarchy of benefits to scanners and readers alike

Transitions help keep readers moving through the letter

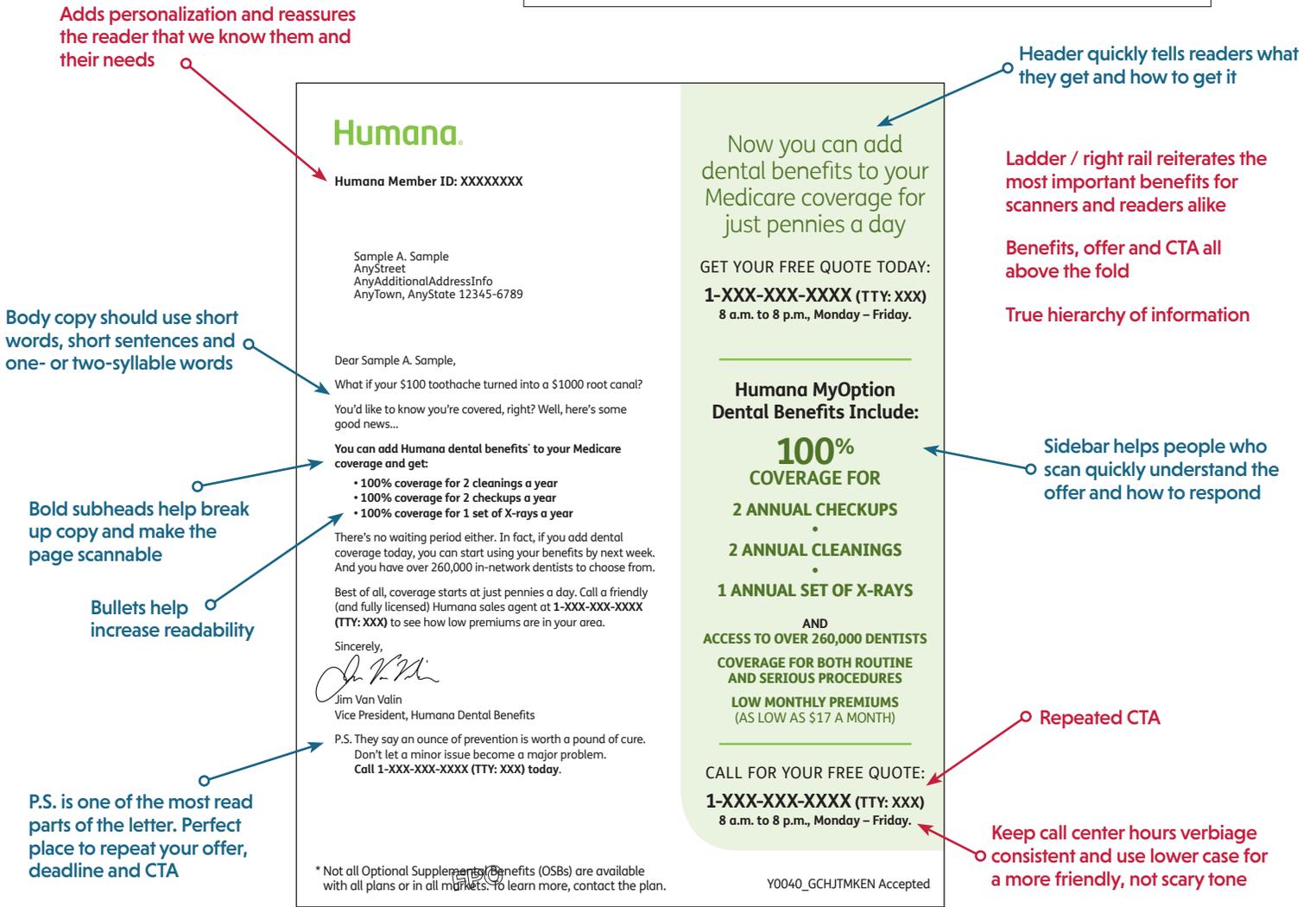
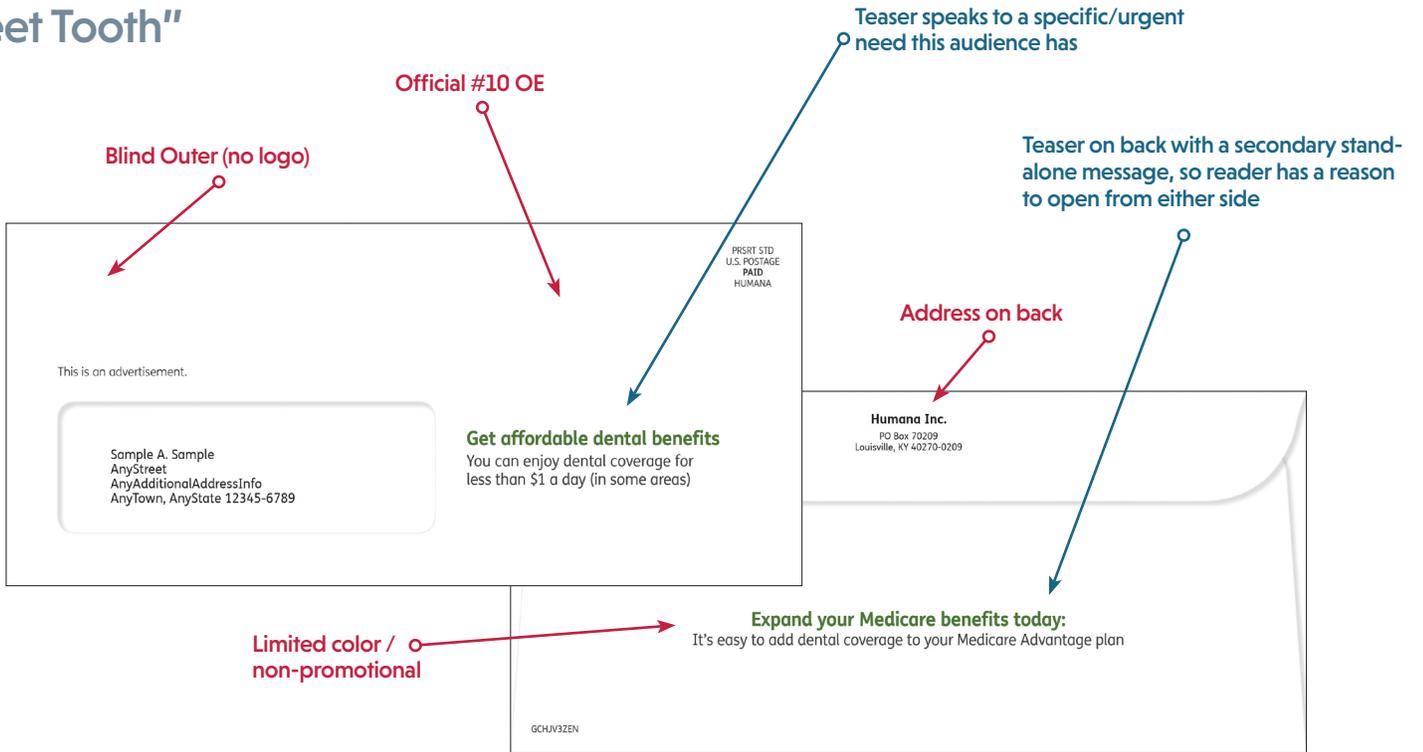
Risk reducers help answer objections and eliminate the readers' reservations

Body copy intentionally kept as short as possible. Every extra word was eliminated

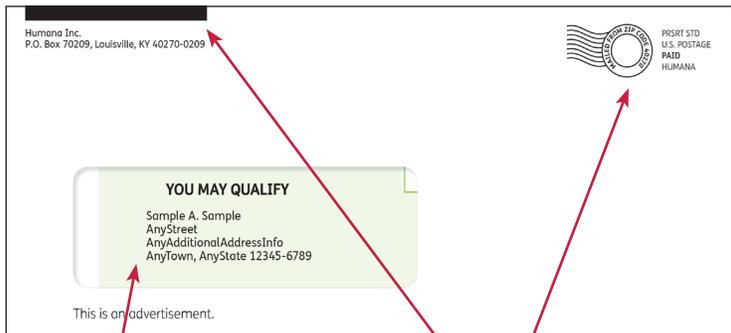
P.S. is one of the most read parts of the letter. Restate your offer, deadline and CTA

Dental OSB DM 2018

"Sweet Tooth"



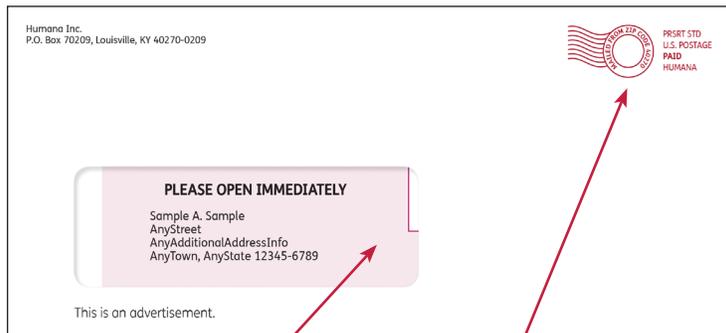
New Prospect – Mailing #1



For mailing one, use a color showing through the window that can be changed for a "second notice" look

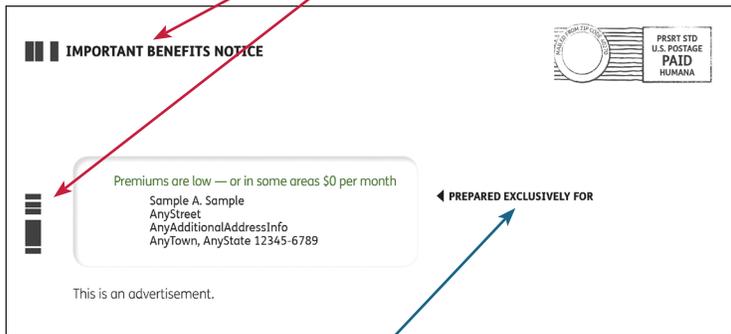
Use a black indicia and black "official" graphics on the first mailing — knowing they will change or be removed on the second mailing

Responder – Follow Up Mailing #2

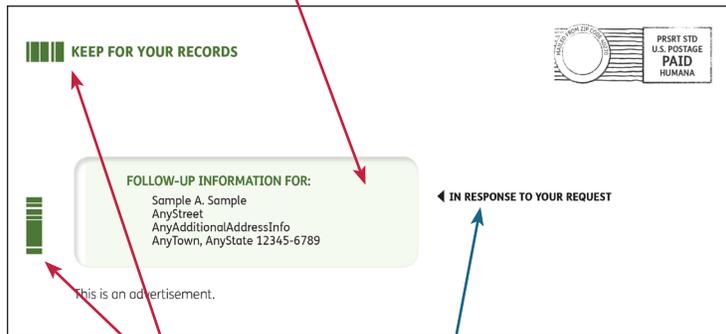


Change the color of the indicia to stress urgency of second mailing

Change the color of what is showing through the window to express urgency of message inside



Exclusivity helps create interest, which will help get the package opened



Also, change the color of the OE graphics

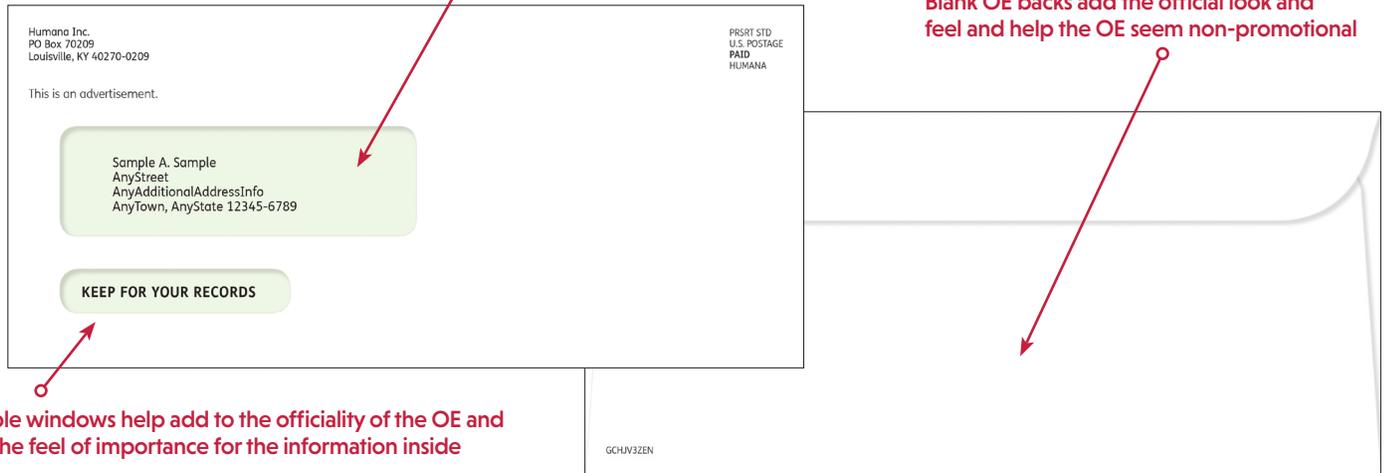
Business-like teaser needs to be taken seriously by reader
They need to open the OE to see what this pertains to

Dental OSB DM 2018

"Straight Talk"

A screen of a color through the window adds the look of an important notice inside the OE

Blank OE backs add the official look and feel and help the OE seem non-promotional



Double windows help add to the officiality of the OE and add the feel of importance for the information inside

Teaser implies there is something worth keeping inside

Official band at the top of a letter adds to the "ultra" official tone of an important notice that can not be missed

DM technique for added officiality

People read lists – numbered list helps readers navigate the body of the letter

Official tone carries through from the OE, to the letter and through the last CTA

HUMANA MEDICARE ADVANTAGE DENTAL BENEFIT NOTIFICATION

Sample A. Sample
AnyStreet
AnyAdditionalAddressInfo
AnyTown, AnyState 12345-6789

KEEP FOR YOUR RECORDS

ATTENTION:
You can now expand your Medicare coverage to include dental benefits

Call now to speak to a licensed Humana sales agent:
1-XXX-XXX-XXXX (TTY: XXX)
8 a.m. to 8 p.m., Monday – Friday.

Sample:
Effective immediately, you can expand your Medicare coverage to include dental benefits:

- 1. Premiums are as low as \$17 a month**
Coverage includes 100% of your annual preventative care. That means you are fully covered for two cleanings, two checkups and one set of X-rays every year.
- 2. You get access to over 260,000 dentists**
So you won't have to travel far to get the care you need. Plus, there's no waiting period. Once you enroll, you can start enjoying your benefits right away.
- 3. Call 1-XXX-XXX-XXXX (TTY: XXX) for a no-cost personalized quote today**
There is no obligation. Call today to check premiums in your area. Rates can be as low as \$17 per month.

NOTE: Over 250,000 Humana Medicare Advantage members have already expanded their coverage by adding dental benefits. You are eligible, too.
Call a fully licensed sales agent at 1-XXX-XXX-XXXX (TTY: XXX) today.

Affordable dental coverage is now available in your area.
Call now to get your free quote:
1-XXX-XXX-XXXX (TTY: XXX) 8 a.m. to 8 p.m., Monday – Friday.

* Not all Optional Supplemental Benefits (OSBs) are available with all plans or in all markets. To learn more, contact the plan.

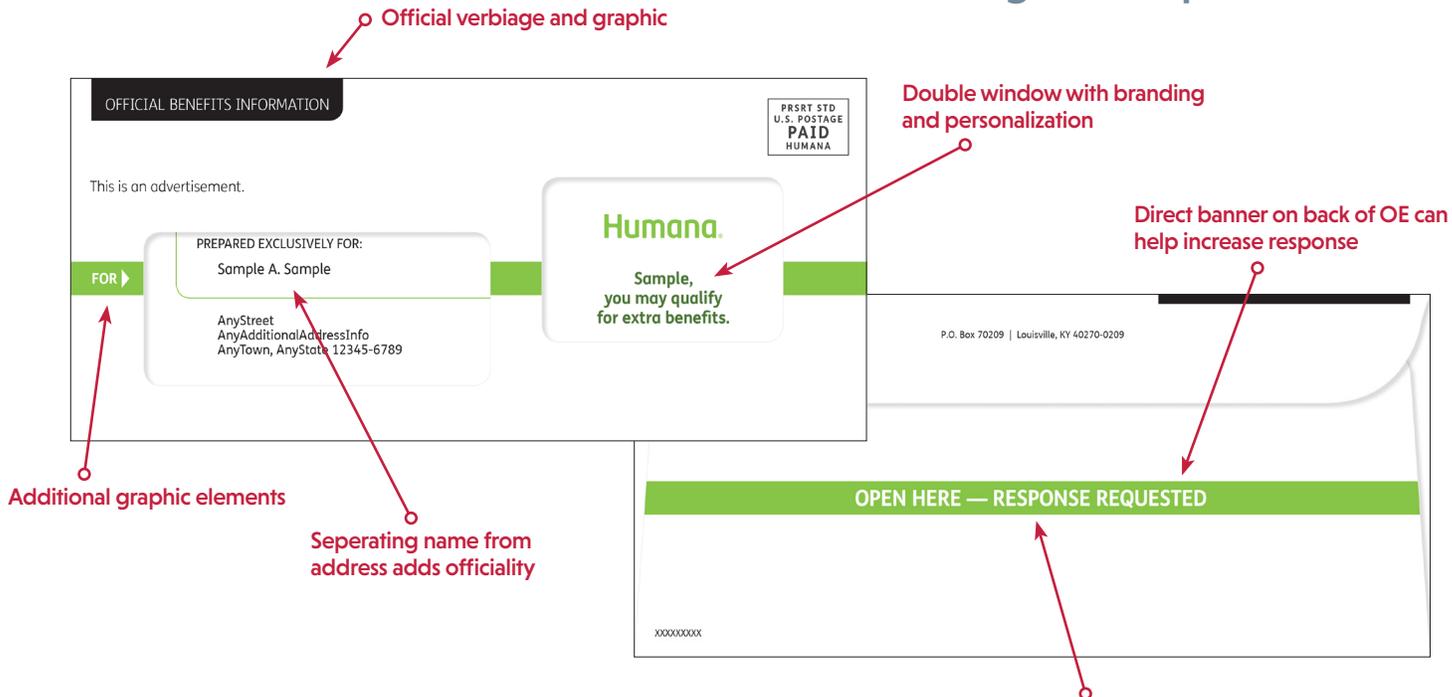
Y0040_GCHJTMKEN Accepted

Official-sounding alert seems almost system-generated

This eliminates all attitude and makes the message completely objective

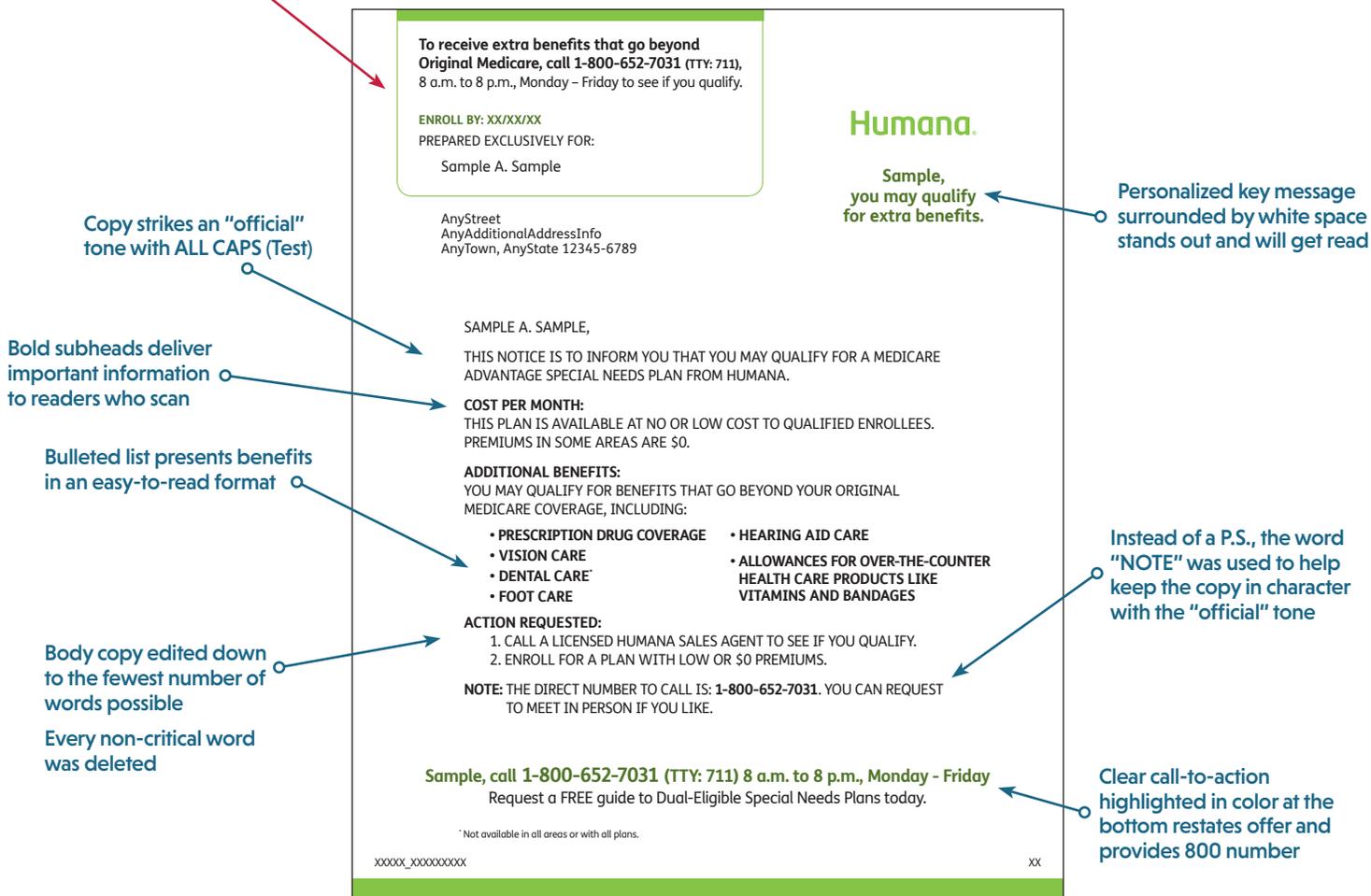
Body copy intentionally kept as short as possible. Every extra word was eliminated

Important information is where the color is

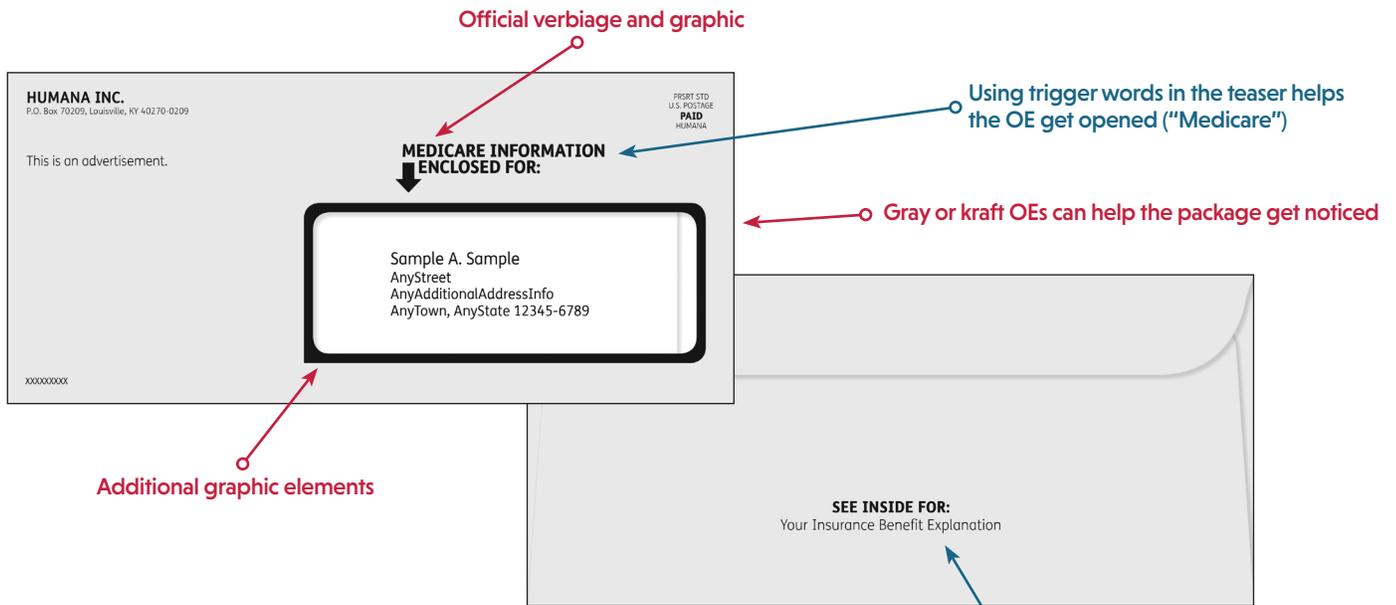


Call-out boxes that compartmentalize info are a tried and true DM technique

Use white text on a dark background sparingly
This market has a hard time reading reverse type
When doing this, use a bolder font



Dual Eligible Acquisition DM 2018



Factual header takes any "sales" attitude completely out of the letter

Secondary message on reverse side of OE gives readers one more reason to open it

Separated personalization, but all contained in one area, adds to the official tone

Official, matter-of-fact tone used to keep readers involved

Bulleted list presents benefits in an easy-to-read format

Body copy kept as short as possible

Every unnecessary word was eliminated

Benefit Statement
Humana Medicare Advantage Special Needs Plan

Name: Sample A. Sample
Cost: Low or \$0 per month
Action: 1-800-652-7031 (TTY: 711) 8 a.m. - 8 p.m., M-F

Humana.

Sample A. Sample
AnyStreet
AnyAdditionalAddressInfo
AnyTown, AnyState 12345-6789

Hi Sample,

A quick review of our records shows that you may qualify for a **Medicare Advantage Special Needs Plan from Humana.**

This plan comes with premiums as low as \$0. It also gives you useful benefits like:

- Prescription drug coverage
- Hearing aid care
- Vision care
- Allowances for over-the-counter health care products like vitamins and bandages
- Dental care*
- Foot care

To find out more, call **1-800-652-7031**. You may qualify for these extra benefits. And, with \$0 or low premiums, you could save a bundle.

Sincerely,

 Jim Van Valin
 Segment Vice President/MarketPoint
 Humana

P.S. Many Medicare members like you qualify for benefits above and beyond what they get from Medicare. Call **1-800-652-7031** and talk to a licensed Humana sales agent today. You can even request to meet in person if you like.

* Not available in all areas or with all plans.

Call now: Get a FREE benefits guide with the facts you need to know
1-800-652-7031 (TTY: 711) 8 a.m. - 8 p.m., Monday - Friday

P.S. gets read and is the perfect place to restate your main message and CTA

Clear, concise call-to-action placed at the bottom so informed readers know what to do

Q&A section on the back is a good way to address any concerns readers may have

Keep it short, clear and easy to read

Use an odd number of questions

Compartments should be used to make the copy easier to read

Always make sure there is no type over a fold

Humana.

SUMMARY OF INSURANCE PLAN

YOU MAY BE QUALIFIED FOR A MEDICARE ADVANTAGE SPECIAL NEEDS PLAN FROM HUMANA.

ADDITIONAL BENEFITS FOR QUALIFIED ENROLLEES:
YOU MAY QUALIFY FOR BENEFITS THAT ORIGINAL MEDICARE DOES NOT PROVIDE, INCLUDING:

- PRESCRIPTION DRUG COVERAGE
- VISION CARE
- DENTAL CARE*
- HEARING AID CARE
- FOOT CARE
- MEALS DELIVERED TO YOUR HOME
- OVER-THE-COUNTER HEALTH CARE PRODUCTS LIKE VITAMINS AND BANDAGES
- RIDES TO YOUR DOCTOR
- RIDES TO YOUR HEALTH CARE CENTER
- 24-HOUR NURSE ADVICE LINE
- MEAL PROGRAMS AFTER A HOSPITAL STAY

COST:
THE COST FOR QUALIFIED ENROLLEES IS \$0 OR A LOW MONTHLY PREMIUM.

CALL TODAY TO SEE IF YOU QUALIFY
1-800-652-7031 (TTY: 711), 8 a.m. to 8 p.m., Monday - Friday
Request your FREE benefits guide when you call.
Or visit www.HumanaXXXXXX.com.

Humana is a Medicare Advantage organization with a Medicare contract. Enrollment in a Humana plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, premium and member cost share may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Humana Inc. and its subsidiaries ("Humana") comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-652-7031 (TTY: 711).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-652-7031 (TTY: 711).
:注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-652-7031 (TTY: 711)。
XXXXX_XXXXXXX

Keep disclaimer copy black or a dark gray and at the bottom of the back side of the letter

Odd numbered lists are a tried and true DM technique and a good way to recap the key benefits of your offer

Repeat the design of the CTA from the front of the letter so the package is cohesive and the CTA is easy to find

Still have questions??
Here's what you need to know about Humana's Medicare Advantage Special Needs Plan

Q. What is a Special Needs Plan (SNP)?
A. It's a type of Medicare Advantage plan that combines the benefits you already get with Original Medicare, plus adds prescription drug coverage (Part D) and extra benefits.

Q. What extra benefits do I get?
A. Depending on the specific plan, you may get routine dental, vision, hearing, non-emergency transportation to and from medical care, over-the-counter health product allowances and more.

Q. Am I eligible?
A. To be eligible, you must have both Medicare A and B and meet the specific conditions of the SNP.

Q. What makes a Special Needs Plan different?
A. An SNP provides personalized guidance and resources to help you get the right care based on your specific condition or needs.

Q. What is the cost?
A. Many of Humana's Special Needs Plans have a \$0 or low monthly premium.

Call 1-855-758-2789 (TTY: 711) to finish your enrollment
8 a.m. - 8 p.m., Monday - Friday

Humana.

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XXXXX_XXXXXXX

7 Facts
about Medicare Advantage Special Needs Plans from Humana

1. Humana has been serving Medicare members like you for **over 30 years**
2. Humana has been in the insurance business for **over 50 years**
3. **Nearly 8.5 million** Medicare Advantage and stand-alone Prescription Drug Plan members choose Humana
4. **1 in 3 people** eligible for Medicare choose a Medicare Advantage plan
5. Premiums with Humana Medicare Advantage plans may be **as low as \$0** in some areas.
6. Humana Medicare Advantage and Prescription Drug members can expect to **save almost \$500** in premiums this year alone¹
7. **100% of the costs** are paid for most covered services²

<https://www.humana.com/medicare/medicare-insurance/4-surprising-medicare-benefits>
1 Through our pharmacy benefit management efforts.
2 Once the maximum dollar amount for medical care has been reached, the plan pays 100% of the costs for most covered services for the rest of the plan year.

Get a FREE benefits guide just for calling
1-800-652-7031 (TTY: 711) 8 a.m. - 8 p.m., Monday - Friday
Or visit www.HumanaXXXXXX.com

Humana.

Humana is a Medicare Advantage organization with a Medicare contract. Enrollment in a Humana plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, premium and member cost share may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Humana Inc. and its subsidiaries ("Humana") comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
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XXXXX_XXXXXXX

Top 20 Design Guidelines

1. Avoid borrowed interest. That is, don't introduce unrelated photos or images that aren't essential to your product or offer.
2. Illustrate benefits. Photos and images should support the main message and/or benefits described in the copy.
3. Use the Reverse Pyramid layout – major headlines at top with visuals. Secondary benefits follow.
4. Make responding easy – simple URLs and 800 numbers.
5. Don't reverse out copy unnecessarily.
6. If you use reverse type, use it in heads or subheads ONLY.
7. Minimize stacked headlines – aim for 3 lines at most.
8. Test light color behind copy – light blue or tan can help readability.
9. Make the page scannable.
10. Create a visual hierarchy on the page – use font size so readers instantly know what's most important and where their eye should go.
11. Use directionals to guide readers.
12. Use boxes sparingly – they are barriers to the eye.
13. Use italics sparingly – captions, the word "fast," etc.
14. Watch kerning/leading – people read words, not letters, paragraphs or lines.
15. Use 12 or larger point body copy – smaller sizes can be difficult to read.
16. Avoid long lines (12 to 15 words at most).
17. Avoid ALL UPPER CASE – it's more difficult to read.
18. Use serif typefaces for body copy.
19. Let one element dominate the page – headline, graphic, visual, etc.
20. Don't use periods in subheads – it's the writer's equivalent of a stop sign.

Top 20 Copy Guidelines

1. Avoid borrowed interest. That is, don't introduce an unrelated item or concept that isn't essential to your product or offer.
2. Avoid exclamation points. They're fake and obvious substitutions for genuinely compelling copy.
3. Avoid passive phrases – use present tense.
4. Use personalization when and where appropriate.
5. Don't reverse out copy unnecessarily.
6. Eliminate abstractions that do not convey a benefit: "convenience," "flexibility," or "comprehensive."
7. Eliminate "We" – it's self-centered and suggests attitude.
8. Include only one idea per paragraph and three ideas per letter.
9. Include specific reply instructions.
10. Simplify "institutionalisms," e.g., change "upon further notice..." to "soon."
11. Start letters, emails with "You" and use it (and "your") liberally.
12. Tell readers what they get in the headline.
13. Tell readers how to get it in the subhead.
14. Try to use a serif font in body copy.
15. Use subheads and bullet points to break up copy
16. Use italics sparingly – ok for captions, the words "fast," "quickly," etc.
17. Use short paragraphs (2 or 3 sentences at most).
18. Use short sentences (15 words or less).
19. Use short words (1 and 2 syllables).
20. Use transitions between ideas – but, so, and, also, because, etc.

Anatomy of a Direct Mail Letter

Body Copy

One of the golden rules of direct marketing is if you're trying to get people to make a decision, make sure you provide all of the necessary information to get them to say "yes." This includes highlighting features and benefits, as well as providing compelling reasons to act. In competitive markets, pricing or product comparison information is also a critical part of the story and a reason to get someone to buy.

The letter should include full content in paragraph form in the body, with key bullets called out in either the right-hand column or within the letter itself. This allows the audience to read the content however they prefer, i.e., in-depth or by scanning.

Another critical factor in direct mail letter writing is the use of subheads. The subheads need to tell the story, and can help pull the reader into the paragraph.

When creating your letter, be sure to:

- Deliver segmented and personalized copy wherever possible
- Include an expiration date
- Prominently highlight the offer within the letter
- Include multiple calls-to-action — at least three within the direct mail letter

Also consider the tone of the letter. Be sure the body of the letter delivers informative and action-oriented copy. Avoid passive wording, be concise and to the point and ensure the reader is clear on the optimal outcome, e.g., signing up, enrolling, requesting more information, etc.

Additionally, your letter should come from a real person. A name provides a mechanism for customers or prospects to contact your company. And don't forget to incorporate a P.S. line at the end of the direct mail letter. The P.S. is historically the most read part of a direct mail letter. Here are three tips for P.S. usage in direct mail letters.

When writing a P.S., be sure to:

- Reinforce a message already delivered within the body
- Include a clear call-to-action
- Incorporate an expiration date

Right Rail

Right rails are a critical mechanism and best practice in the construction of direct mail letters. Right rails have become a standard in direct mail communications.

Utilizing a right rail within the direct mail letter helps capitalize on human behavior. Different readers will scan information in different manners. For many, a quick review of key information is going to prove to be the most effective communications mechanism.

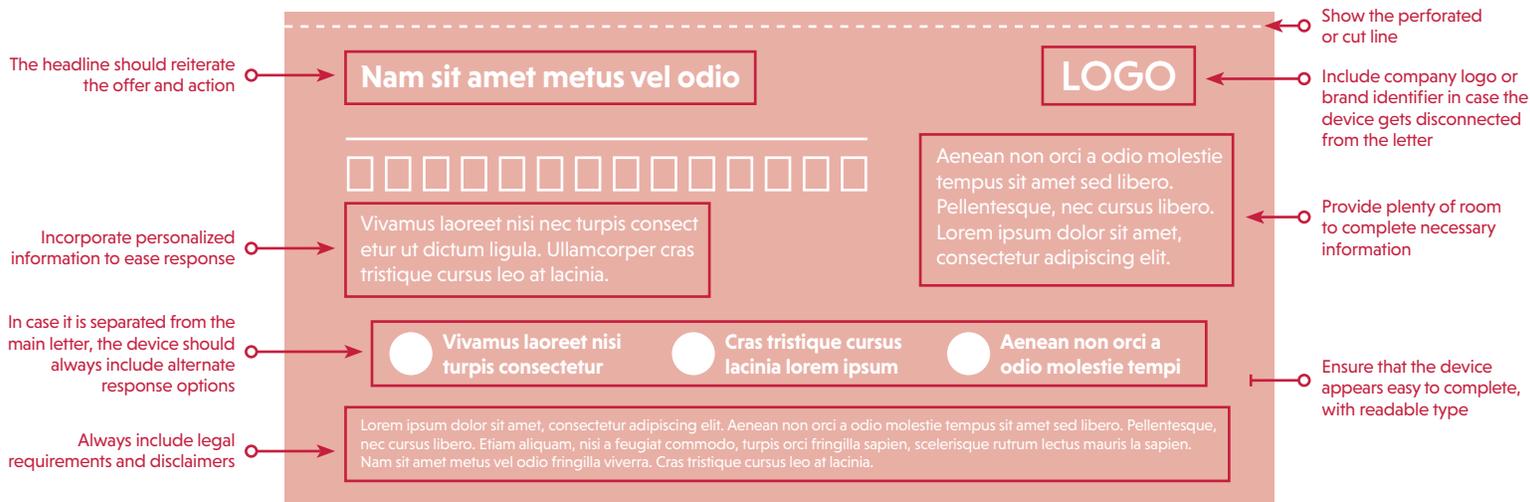
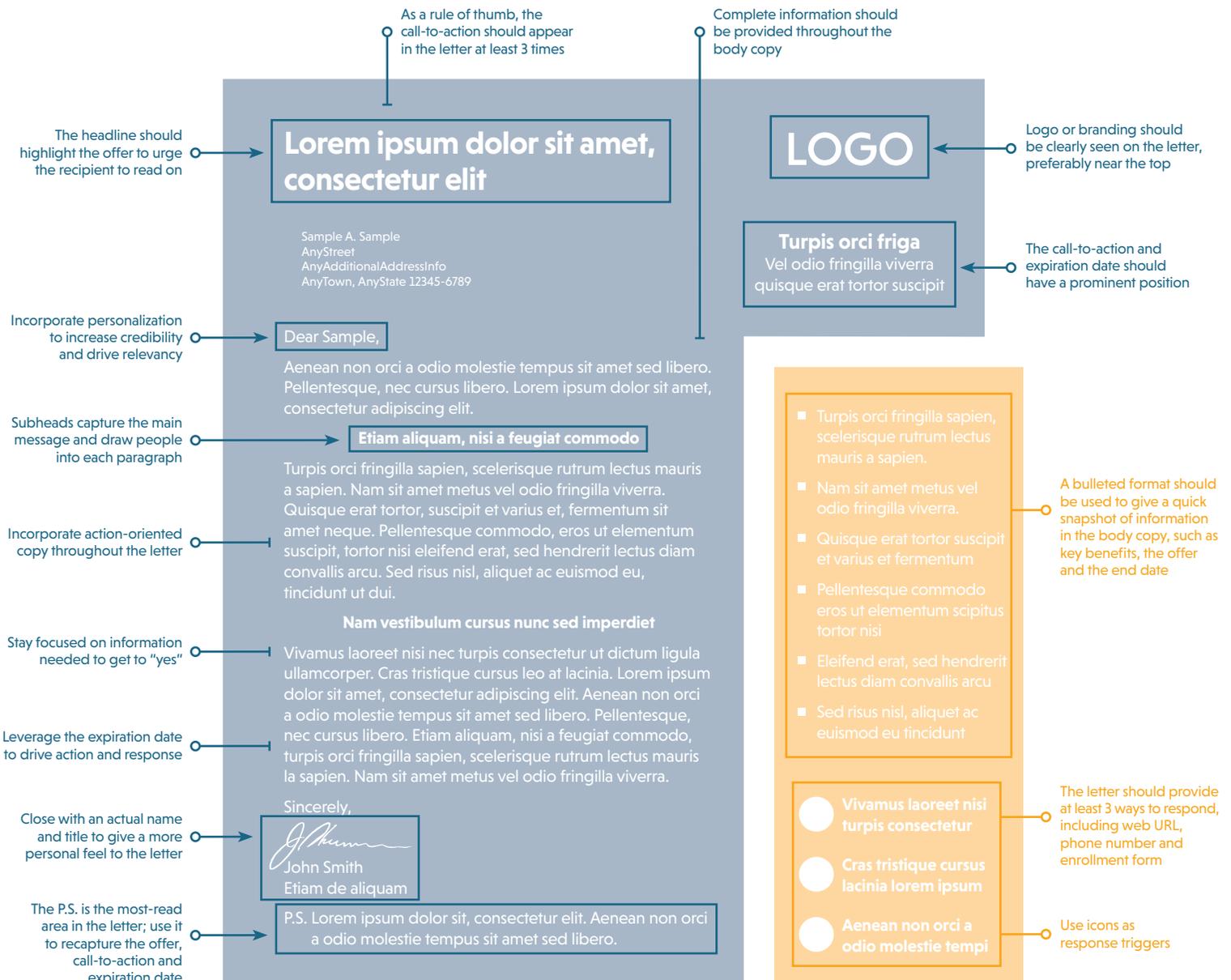
When creating a right rail, be sure to:

- Present copy in the bulleted format
- Highlight important messaging
- Restate the call-to-action
- Emphasize the expiration date

Icons

Smartphones have popularized the use of icons. Leverage icons, such as a phone, mailbox, email or internet, within your package to reinforce the action required. Icons serve as response triggers and reminders within the piece.

Anatomy of a Direct Mail Letter



Direct Mail Checklist

Here is a checklist to ensure your direct mail letters adhere to all best practices and are set up for success

1

Direct Mail Letter Body Copy Should Provide Information for an In-Depth Read

- Provide complete information to enable recipient to make a decision within the direct mail letter
 - Highlight features and benefits
 - Provide compelling reasons to act
 - Include pricing or product comparison information
- Ensure direct mail letter body copy includes subheads
- Deliver segmented and tailored copy
- Include an expiration date
- Prominently highlight the offer within the letter
- Include call-to-action at least 3 times within the direct mail letter
- Deliver action-oriented copy
- Include existing customer relationship within letter body copy
- Leverage response triggers
- Include legal requirements and disclaimers
- Include recycled seal if printed on recycled paper
- End the direct mail letter with an actual signature
- Incorporate a P.S. line at the end of the direct mail letter
- Reinforce a message already delivered within the body copy within the P.S.
- Include a clear call-to-action within the P.S.
- Incorporate an expiration date within the P.S.

2

Use A Right Rail for a Quick Scan of Key Information

- Present copy within the right rail in the bulleted format
- Highlight important messaging within the right rail
- Restate call-to-action within the right rail
- Emphasize expiration date within the right rail

3

Provide at Least 3 Ways to Respond

- Phone number
- Return Mail
- URL

Direct marketing is a science with a number of factors that can influence performance. Success can be achieved by incorporating these best practices at the right time and in the right situation. This checklist provides a foundation for reviewing your direct mail and ensuring inclusion of core, necessary elements.

Special Considerations

How to Treat Disclaimers

If possible, use a screened back or gray colored text. This makes it less distracting. Also, if possible, put it all in one place on the page, preferably on the back page and at the bottom. Lastly, use the smallest point size allowed.

Using All Caps

ALL CAPS is acceptable for acronyms, logos and, in rare cases very short headlines and that's about it. Use it sparingly.

Otherwise, all caps will de-emphasize your message by reducing the shape and contrast for each word (exception: when testing a super-official approach). In typography, readability is based on **contrast of size**, larger is easier to read, **contrast of color** (in relation to the background color), black text on white background is easier to read, and **contrast of shape**, letters contrast each other, except when they are all CAPPED. Everything becomes a rectangle.

Ascenders and descenders guide the eye and help with legibility by making it easy to differentiate between each letter. In fact, uppercase letters are more prone to crowding and shape confusion.

Whenever any reading is involved, you want to make it easy on your readers. Don't force them to read words with low shape contrast.

Johnson Boxes

A tried and true approach to writing a persuasive letter is to follow the AIDA formula. Attention. Interest. Desire. Action. The first, and arguably most critical, step here is gaining a reader's attention. If we don't do that, everything else is lost.

And an excellent way to capture attention is to use a Johnson Box.

There are few hard and fast rules about when, where or how often to use Johnson Boxes. They can be used where they prove, via testing, to be most effective.

Line Length

There are several ways we can make the reading process easier. None, however, is more important than line length.

Reading a long line of copy is tiring. It can quickly cause fatigue; the reader must move his eyes and head at the end of each line and search for the beginning of the next line.

If a casual reader gets tired of reading a long horizontal line, then they're more likely to skim the left edge of the text.

If an engaged reader gets tired of reading a long horizontal line, then they're more likely to accidentally read the same line of text twice (a phenomenon known as "doubling").

Sixty-five characters (2.5 times the alphabet) is a good benchmark by which to measure our line length. Using this number, we can strive for 45 to 75 characters (including spaces and punctuation) per line (roughly 12 to 15 words).

Text/Background Contrast

Size, shape and contrast are the three elements that create good readability.

- Bigger text is easier to read than smaller text.
- Text with good "shape contrast" is easier to read than all caps.
- And dark text on a light (preferably white) background is easier to read than light text on a dark background, which strains the eye.

General Font Guidelines

Legibility comes down to whether people are able to recognize characters and words in our text. And that is mainly determined by visual design, specifically typography.

- **Use larger font sizes** for anything that needs to be glanceable — 12pt is a good starting point. Small text kills readability — and remember that type size differs depending on a person's visual acuity, which we know declines with age. And because of that, older readers appreciate bigger text and not having to squint to read what's on the page.
- **Avoid all-lowercase text** for anything that needs to be glanceable.
- **Avoid condensed or thin typefaces**, especially for anything that may be read online.

Contact Brian Jones
bjones@jacobslevenger.com
(312) 894-3000 ext. 3079
jacobslevenger.com

