



FOR BROKERS

Group Benefits: Marketing kit

In this kit, you'll find marketing tools and resources to help guide your sales conversations with your clients – and provide members with information on their plans.

Care that goes above and beyond for your business and your team



Modern, flexible plans for businesses big and small. Humana plans increase the value of your employee benefits with plans that extend care beyond traditional medical benefits to protect your employees' financial and overall well-being.

- DENTAL:** Plans built for savings, flexibility and overall health
 - Flexible plans with options for all business sizes and benefits budgets
 - Designed to address overall well-being with enhanced preventive care offerings
 - One of the largest PPO networks with over 120,000 unique dentists helps members find a dentist near home, work or school
- VISION:** Plans focused on wellness and savings
 - Plans built for overall health with additional diabetic eye exams
 - Members save an average of 80% off retail prices with our fixed copays and allowances
 - More than 365,000 access points nationwide, including independent, retail and online options*
- LIFE:** Plans that help ensure loved ones have financial protection
 - Plans provide a safety net to give employees financial confidence so their loved ones are protected
 - Life benefits specialists personally handle every claim, ensuring prompt payments
- DISABILITY:** Plans that protect psychics and financial well-being
 - Flexible short- and long-term disability plans protect both employees and employers
 - Trained service specialists are available to guide and support employees on their disability journey

We've been offering group benefits to companies like yours for over 50 years. At Humana, we are committed to the overall health and financial well-being of the 17 million members we serve and look forward to the opportunity to extend the same commitment to your company and your team.

Call me to schedule an appointment

[tag name]
[title]
[phone number]
[email address]

Humana

All products at a glance – customizable

Provides a high-level view of all Group Benefit's products featuring their primary messaging points. Can be paired with more detailed product information like an all-options summary.

To personalize and save your PDF:

- **Click on the link below. Then from your browser, "save as..." the PDF to your computer. This will ensure the fields work properly.**
- Enter contact information in fields provided. You can also upload your agency's logo for co-branding.
- Go to the "file" menu and select "print" and choose "Adobe PDF" as the printer
- Press the "print" button to save a PDF to your computer and remove the input fields

> [All products at a glance](#)





DENTAL SELLING RESOURCES

PLEASE NOTE: The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.

Everything you expect and more

At Humana, service is at the heart of everything we do. This includes how we innovate our products, contract with the right providers across the nation, and ensure you have best-in-class service and support.

- Plans built with savings, flexibility and overall health in mind**
We offer a variety of innovative plans for businesses of all size and benefits budgets—all built to address whole body health. And your employees will appreciate convenient access to care, including virtual options—and even bringing the dentist right to your workplace!
- Service made simple**
Taking care of you and your employees is what drives us each day. We're always looking for ways to make it easy for you with dedicated support teams for both benefit administrators and members.
- Easy to find a dentist near home, work—or away**
We have one of the largest PPO dental networks with nearly 130,000 unique dentists nationwide. Plus, your employees save on their dental care services with negotiated discounts when they visit an in-network dentist.

More choices than ever for your employees

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024
Unique Providers	70,000	80,000	90,000	100,000	110,000	120,000	130,000	130,000	130,000

56% Increase since 2016 to 130,000 unique providers

Humana

Humana Dental plans at a glance

Promote the top reasons to buy Humana Dental plans: Our service, nationwide network, and innovative plans. Pair this piece with the dental all-options summary to provide a complete view of the plans.

> [Humana Dental at a glance](#)

Our dedication to service goes above and beyond expectations

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Humana

Dental service:

Get insights on how Humana's service goes above and beyond the industry for our dental plan members:

- > [For large group employers](#)
- > [For small group employers](#)

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Humana

Dual choice / plan comparison:

Promote the flexibility to pair our PPO plans with a Prepaid/DHMO dental plan (where available) to provide more value and choice. Plus, see a side-by-side comparison of our plans and a product availability map.

> [Choice and value for employees](#)

Choice & value matter to your employees

Offering more than one dental plan option makes a difference in your employees' lives. It gives them more choice and control over their dental care. And it helps you attract and retain top talent. By offering dual choice, you can help your employees get the most out of their dental benefits. Plus, you can help them save money on dental care by pairing a PPO plan with a Prepaid/DHMO plan (where available).

Which plan is right for your business and your employees?

Plan Type	Key Features
PPO	Choose any dentist, including out-of-network dentists. No referrals needed. Flexible scheduling.
Prepaid/DHMO	Fixed annual fee. No deductibles or co-insurance. No referrals needed. Predictable costs.

Product availability map

Humana

Top 3 commonly asked coverage questions

- Do my employees' dental plans cover orthodontics for adult children?**
Yes, many Humana dental plans do cover orthodontics for adult children. However, coverage varies by plan. Some plans may have a separate deductible or co-insurance for orthodontics. Check your plan's Summary Plan Description (SPD) for more details.
- What are dental treatment's program limits?**
Dental treatment program limits vary by plan. Some plans have a maximum dollar amount per year, while others have a maximum number of procedures. Common limits include \$1,000 to \$2,000 per year. Check your plan's SPD for more details.
- What happens if a member has prior orthodontic coverage and is eligible for a second round of orthodontics?**
Humana dental plans typically do not cover a second round of orthodontics. However, some plans may offer a limited benefit for a second round. Check your plan's SPD for more details.

Humana

Top three commonly asked dental coverage questions

This piece is for brokers and benefit administrators to help guide decision making on our default benefits, but is not plan specific. **Not approved to share with members.**

> [Top 3 commonly asked questions](#)

Dental plans that care for overall well-being

At Humana, we understand the importance of dental care for overall well-being. Our dental plans go beyond just covering dental procedures—they also cover preventive care, oral cancer screenings, and more. This helps your employees stay healthy and avoid costly dental treatments down the road.

Our health is connected to overall well-being

40% of people who visit their dentist regularly report better overall health and well-being.

Humana

Enhanced preventive benefits

Promote how Humana's dental plans care for overall well-being, including plans with enhanced preventive benefits.

> [Dental plans that care for overall well-being](#)

Your dental plan extends your benefits to save you money

Humana's extended dental coverage gives you additional coverage for your dental needs after your annual maximum. This means you can keep going and get the care you need without worrying about hitting your annual maximum. Plus, you can save money by going in-network with your dental provider.

Humana

Extended annual max

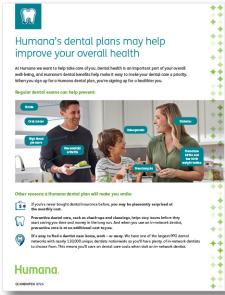
Learn more about Humana's unique solution for extended coverage beyond the annual maximum

> [\[Members\] Extended annual maximum](#)



DENTAL SELLING RESOURCES (cont.)

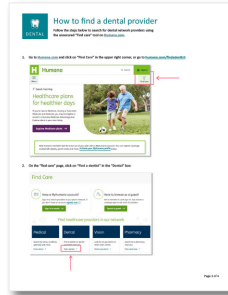
PLEASE NOTE: The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.



Dental wellness

Talks about the importance of dental health to overall health

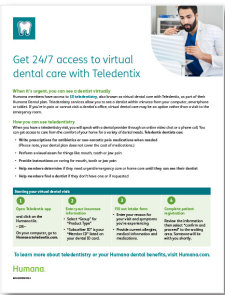
> [Dental wellness flyer](#)



How to find a dental provider job aid

For pre-sale network search, this sales tool walks through how to locate in-network dental providers using the unsecure search tool on Humana.com.

> [How to find a dental provider](#)



Teledentistry

This flyer can be shared with both employers and members to explain how teledentistry with Teledentix works along with tips to help members prepare for their virtual dentist visit.

> [\[MEMBER\] Teledentistry](#)



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Humana Life plans at a glance

Protect your employees' financial wellbeing

We make it easy to add Humana Life plans to your company's benefits so you can give your employees peace of mind knowing their finances will be well protected. And when they need it most, we provide personal service to make sure loved ones are well taken care of.

Security and peace of mind for employees
At Humana, we care for the whole person - physically and emotionally. With a Humana Life plan, you can help provide your employees a safety net to give them the financial confidence they need to ensure their loved ones are protected.

Modern, flexible plan options for today's businesses
We offer flexible options for businesses of all sizes with coverage amounts that cover today's life expenses so you can build an attractive employee benefits package. Plus, our plans are easy to administer all in one spot with one bill and simple payroll deductions.

Compassionate and specially trained life service specialists
Families speak directly with a life benefits specialist. Our specialists handle every claim personally and provide guidance throughout the entire process. This ensures prompt payments so there's one less thing to worry about.

Life insurance ensures loved ones have financial protection when they need it most:

- Paying medical expenses, estate taxes and funeral bills
- Helping with a mortgage and other basic living costs
- Funding a child's education or paying for daycare expenses
- Supplementing retirement savings

44%
Just 44% of Americans could cover an unplanned \$1,000 expense, such as a car repair or medical bill, from savings.*

Humana.
GCHLYPBEH 0523

* Source: "Financial Wellness Is Critical To Your Overall Health" - And Financial Literacy Is The Key", Forbes.com, Jan. 19, 2022
Insured by Humana Insurance Company or Humana Insurance Company of Kentucky.

FREQUENTLY ASKED QUESTIONS FOR BROKERS & AGENTS
Humana Life plans 2023 generation

What groups are eligible to purchase the 2023 Humana Life plan?
The 2023 Humana Life plan is available to eligible employees of participating employers. For more information on eligibility, please contact your Humana Life broker or agent.

What does the 2023 Humana Life plan include?
The 2023 Humana Life plan includes the following features:

- Flexible plan options
- Payroll deduction
- Single premium payment
- No medical underwriting
- No health history questionnaire
- No waiting period
- No pre-existing condition exclusion
- No community rating
- No guaranteed issue
- No community rating
- No guaranteed issue

Humana.
05/2023 001

FAQ for brokers & agents:

This frequently asked questions provides product-related answers to questions related to benefit enhancements and value of the Humana Life plans.

> [Humana Life FAQ](#)

2023 Humana Life plans

BASIC GROUP TERM LIFE
This plan provides a death benefit to your employees' beneficiaries. The death benefit is paid to your employees' beneficiaries upon their death. The death benefit is paid to your employees' beneficiaries upon their death.

Plan	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Basic Group Term Life	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000

Humana.
05/2023 001

All-options plan summary:

View the Humana Life plan designs and standard options available for 2+ size groups. **Not available in New York.**

> [Humana Life plans](#)

Humana Life plans at a glance

Our modernized life benefits offer: Security and peace of mind, flexible plan options for today's businesses and specially training service specialists.

Not available in New York.

> [Life plans at a glance](#)

QUICK REFERENCE GUIDE
Accidental Death & Dismemberment (AD&D)

QUICK REFERENCE GUIDE
Voluntary Term Life

QUICK REFERENCE GUIDE
Basic Term Life

Humana.
05/2023 001

Quick reference plan guides:

These benefits summaries provide an abbreviated view of benefits for Basic & Voluntary Term Life and Accidental Death & Dismemberment (AD&D) as a quick reference leave-behind for employers. **Not available in New York.**

- > [Basic Term Life](#)
- > [Voluntary Term Life](#)
- > [Accidental Death & Dismemberment \(AD&D\)](#)



DISABILITY SELLING RESOURCES

PLEASE NOTE: The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.

Humana Disability plans at a glance

Paycheck protection helps life stay on track

Most people can't afford to be without their income if they're unable to work because of sickness, injury or disability. Strengthening your employee benefits with Humana's Short- and Long-term Disability plans will help provide that extra financial protection they need to help pay bills while they're out.

Protecting paychecks and financial wellbeing

At Humana, we care for the whole person - physically and emotionally. We can help you protect your employees' paychecks and financial wellbeing so that they're less stressed and more focused on their job.

Easy administration

We offer benefit solutions that seamlessly work together making it easy to administer your employee benefits with service specialists available to guide and support you and your employees.

Modern, flexible plans for businesses big and small

We'll work with you to build plans to cover the short- and long-term needs of your employees. Our flexible designs help you offer an attractive employee benefits package with both employee- and employer-paid options.

Have the bulk of business income lost due to emergency events?

- 25% into an emergency savings
- 26% into a short-term disability plan

Humana

SHOULDER DELTA BENEFIT | VISION | LIFE | DISABILITY

Humana Disability plans at a glance

Our disability benefits offer paycheck protection, easy administration and modern, flexible plans for businesses big and small.

> [Disability plans at a glance](#)

Our attention to claims protects you and your employees

The employee's ability to work and earn a wage is dependent on their health. That's why we're here to help you and your employees with the claims process. We'll help you understand the claims process and what you need to do to get your employees back to work as quickly as possible.

Access to disability claim specialists

Humana's disability claim specialists are available 24/7 to help you and your employees with the claims process. They'll help you understand the claims process and what you need to do to get your employees back to work as quickly as possible.

Easy and simple to file a claim

Humana's disability claim specialists are available 24/7 to help you and your employees with the claims process. They'll help you understand the claims process and what you need to do to get your employees back to work as quickly as possible.

Humana

Disability claims service:

Insight into the claims service features and benefits that add additional value for employers and members:

> [Disability claims service flyer](#)

Humana Disability plans

LONG-TERM DISABILITY	Short-term	Long-term
<ul style="list-style-type: none"> Employee pays 100% of premium Employee pays 100% of cost Employee pays 100% of cost Employee pays 100% of cost Employee pays 100% of cost 	<ul style="list-style-type: none"> Employee pays 100% of premium Employee pays 100% of cost Employee pays 100% of cost Employee pays 100% of cost Employee pays 100% of cost 	<ul style="list-style-type: none"> Employee pays 100% of premium Employee pays 100% of cost Employee pays 100% of cost Employee pays 100% of cost Employee pays 100% of cost

Humana

All-options plan summary:

View the Humana Disability plan designs and standard options available for 2+ size groups. Additional benefit options may be available with underwriting approval.

> [Humana Disability plans](#)

Quick reference guide: Long-term Disability

Humana's disability plans for 2+ size groups and long-term disability plans can help that with your employees. Humana's disability plans for 2+ size groups and long-term disability plans can help that with your employees. Humana's disability plans for 2+ size groups and long-term disability plans can help that with your employees.

Feature	Options
Employee pays	100% of premium
Employee pays	100% of cost
Employee pays	100% of cost
Employee pays	100% of cost
Employee pays	100% of cost

Humana

Quick reference guide: Short-term Disability

Humana's disability plans for 2+ size groups and short-term disability plans can help that with your employees. Humana's disability plans for 2+ size groups and short-term disability plans can help that with your employees. Humana's disability plans for 2+ size groups and short-term disability plans can help that with your employees.

Feature	Options
Employee pays	100% of premium
Employee pays	100% of cost
Employee pays	100% of cost
Employee pays	100% of cost
Employee pays	100% of cost

Humana

Quick reference plan guides:

These benefits summaries provide an abbreviated view of benefits for Long- and Short-term Disability as a quick reference leave-behind for employers.

> [Long-term Disability](#)

> [Short-term Disability](#)

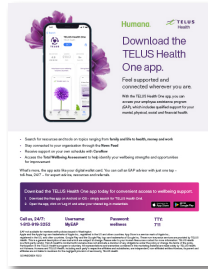
Employee Assistance Program (EAP)

When bundled with Disability, EAP resources for **members** you can also use pre-sale to share program information with employers: **Note: EAP not available for members with policies issued in Washington.**



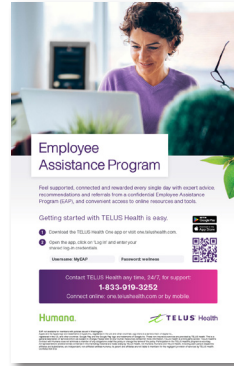
This flyer helps members understand their EAP program benefits along with how to access and login information:

> EAP flyer: [English](#) | [Spanish](#)



LifeWorks app flyer lets members know how to download, login and use the LifeWorks app for EAP services:

> [EAP TELUS Health One app](#)



This **poster** can be displayed in employee break rooms for quick program reference, login information and QR code to download the app:

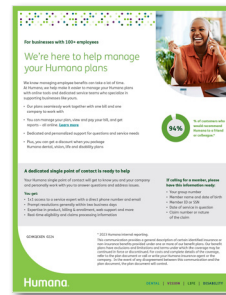
> Breakroom poster: [English](#) | [Spanish](#)

EASY ADMINISTRATION

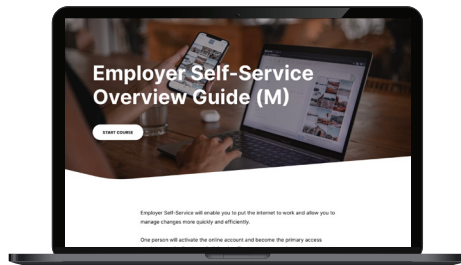
Promote how we're here to help employers manage their Humana plans include the service models available to our small and larger group customers.



> [\[Small group\] Manage your plan](#)



> [\[Large group\] Manage your plan](#)



Online Employer Self-Service guide

Employers can keep a link to this online reference guide for instant reference for how to manage their Humana plans with Employer Self-Service on Humana.com.

> Share the link: [Employer Self-Service Guide](#)

BROKER ONLY RESOURCES

Installation: Launch My Group

Launch My Group™
Implementation made faster and easier for small groups 1-100

What is Launch My Group (LMG)?

- Humana's free online enrollment tool
- Available to licensed agents through Humana's secure web portal, Humana Connect
- Available to new and existing Humana business, for all lines of coverage—fully insured, Level Funded Premium, and specialty

Why is Launch My Group the preferred method of enrollment?

- Information provided to create the quote, and any existing information on current groups, is prepopulated into LMG—less information to gather and enter
- On-screen guidance streamlines delays for missing information
- Multiple enrollment options are available
- The prepopulated list of members based on the membership provided for the quote and the specific plans and products the group selects
- Upload your own spreadsheet and avoid rekeying information from file to file
- Enter only the member information that was not provided within the quote or available for an existing member directly on screen

What else does LMG offer that's not available through traditional enrollment?

- Faster quote to member ID available—Launch My Group automates on-line policy processing from start quote to group and member issuance
- Additional post-administration resources
- End-to-end visibility of where the group is in the process, from request to delivery to member return
- Access to the Humana Lease and Rate Sheet
- Temporary member ID cards for medical and dental, along with a spreadsheet of all membership

Questions?
Call 855-336-5100 or email LaunchMy@aphumana.com to work with our dedicated Launch My Group technical support team, or contact your Humana sales team.

Humana.
GCHL6GYEN 1211
Confidential and proprietary information. For agent use only. Do not distribute.

Launch My Group is a free, online tool that makes implementation faster and easier for your smaller 1-100 size groups.

> [Launch My Group \(LMG\)](#)

Broker portal:

Agent Activation and 2-Factor Authentication

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GCHL707EN1521

> [Portal activation guide](#)

> [Portal guide](#)

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