



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 away*

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 385,000 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 psychology 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

[Sign name]
[Title]
[Phone number]
[Email address]

Humana

All products at a glance – personalizable

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](#)

Humana®



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 sizes 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

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

- Proven performance**
Humana Dental has earned a 4.5-star rating from the National Business Group on Health, a testament to our commitment to service excellence.
- Member satisfaction**
90% of members are satisfied with their dental care experience.
- Real and consistent member results**
Humana Dental members report a 16% increase in dental care utilization and a 99.8% satisfaction rate with their dental care experience.

Humana.

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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](#)

Choice & value matter to your employees

Employees value 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.

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](#)

Top 3 commonly asked coverage questions

- Do I have dental coverage?**
Check your plan documents to see if dental coverage is included. If you're unsure, contact your broker or Humana for more information.
- What are dental services that are covered?**
Dental coverage typically includes preventive care (checkups, cleanings, X-rays), basic care (fillings, crowns, bridges), and major care (root canals, dentures, implants). Some plans may also cover orthodontics.
- What happens if I need dental care outside my network?**
If you need dental care outside your network, you may be able to get a discount on your out-of-network care. However, you may also have to pay more out of pocket.

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

Humana Dental plans are designed to help you and your employees stay healthy and happy. Our plans include a variety of preventive services, including checkups, cleanings, and X-rays, which can help catch problems early and keep you healthy for years to come.

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 Dental plans are designed to help you and your employees save money on dental care. Our plans include a variety of preventive services, including checkups, cleanings, and X-rays, which can help catch problems early and keep you healthy for years to come.

Humana.

Extended annual max

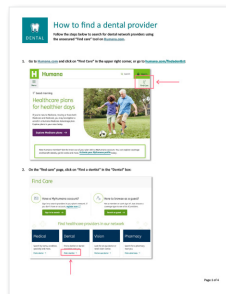
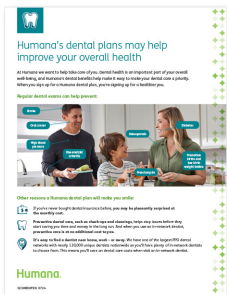
Learn more about Humana's unique solution for extended coverage beyond the annual maximum

> [\[Members\] 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.



How to find a dental provider job aid

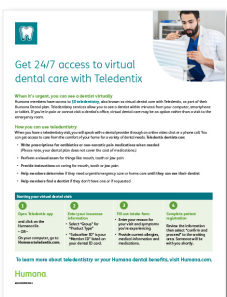
For pre-sale network search, this sales tool walks through how to locate in-network dental providers using the unsecured search tool on Humana.com.

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

Dental wellness

Talks about the importance of dental health to overall health

> [Dental wellness flyer](#)



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](#)



VISION 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.

Wellness & savings are in sight

Our Humana Vision Plans focus on providing the best vision care for your employees' and their families' whole person health – along with built-in savings.

- Choice of providers close to home**
Members will find plenty of business nearby with a choice of more than 135,000 vision providers nationwide, including independent, retail and online options.
- Choice of providers close to home**
Members will find plenty of business nearby with a choice of more than 135,000 vision providers nationwide, including independent, retail and online options.
- Walmart, Target, Costco, Sam's Club, etc.**
- Vision care in healthcare**
Our plans encourage proactive healthcare with eye exams that not only help with vision correction, but can sometimes be the first to detect signs of various health conditions.
- Built-in savings**
Humana Vision plan members save an average of 8.0% off retail prices with our best copays and allowances.

See the savings with Humana Vision plans

Plan	Member Rate	Standard Plan	Plus Plan
Options	\$100	\$100	\$0
Annual	\$100	\$100	\$0
Average three claims cost	\$100	\$100	\$100
Average three claims cost	\$100	\$100	\$100
Additional Full Member Deductible	\$0	\$0	\$0
Out-of-Pocket Maximum	\$0	\$0	\$0
Out-of-Pocket Maximum	\$0	\$0	\$0

Humana

Humana Vision plans at a glance

Promote Humana Vision savings and benefits – along with our newest PLUS plans that provide enhanced member benefits. Pair this piece with the vision all-options summary to provide a complete view of the plans.

> [Humana Vision at a glance](#)

Humana Vision PLUS

NOT available in: NC, RI, TX and WA.

> [Humana Vision at a glance with PLUS plans](#)

Humana's vision plans help employees see healthier futures

As healthy, vibrant and happy people that have been going strong for over 100 years, it's no surprise that we care about the health of our employees. That's why we offer vision plans that are designed to help employees see healthier futures. Our vision plans are designed to help employees see healthier futures. Our vision plans are designed to help employees see healthier futures.

As a vision plan, we can help detect:

- Eye health issues
- Diabetes
- High blood pressure
- Heart disease
- Stroke
- Glaucoma
- Macular degeneration
- Cataracts
- Dry eye
- Conjunctivitis
- Corneal dystrophy
- Keratoconus
- Retinitis
- Uveitis
- Vitreous detachment
- Retinal detachment
- Glaucoma
- Macular degeneration
- Cataracts
- Dry eye
- Conjunctivitis
- Corneal dystrophy
- Keratoconus
- Retinitis
- Uveitis
- Vitreous detachment
- Retinal detachment

Humana

Vision wellness

Talks about the importance of vision health to overall health

> [Vision wellness flyer](#)

How to find a dental provider

Follow the steps below to find a dental provider in your area.

1. Go to [Humana.com](#) and click on "Find a Provider" in the top right corner.
2. Enter your zip code and click "Find a Provider".
3. Select a provider from the list of results.
4. Click on the provider's name to view more details.
5. Click on the "Find a Provider" button to view more details.

Humana

How to find a vision provider job aid

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

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



LIFE SELLING RESOURCES

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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, "burning hole."

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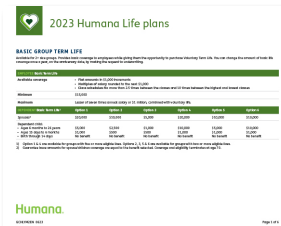
* Source: "Financial Wellness Is Critical To Your Overall Health - And Financial Literacy Is The Key," Forbes.com, Jan. 19, 2022
Insured by Humana Insurance Company or Humana Insurance Company of Kentucky.

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](#)



2023 Humana Life plans

BASIC GROUP TERM LIFE

Accidental Death & Dismemberment (AD&D)

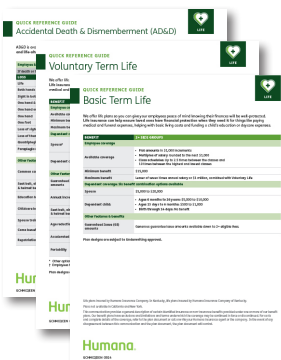
Plan	Term	Benefit	Cost
Basic Group Term Life	10, 20, 30, 40, 50, 60, 70, 80, 90, 100	\$100,000 to \$1,000,000	Varies by age and term

Humana.
HUMANA 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](#)



QUICK REFERENCE GUIDE

Accidental Death & Dismemberment (AD&D)

Voluntary Term Life

Basic Term Life

Humana.
HUMANA 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 employee's paycheck and financial wellbeing so they feel secure, 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 work with you to build plans to cover the short- and long-term disability needs of your employees. Our flexible designs help you offer an attractive employee benefit package with both employee- and employer-paid options.

Have the bulk of business have less than their own's worth of emergency fund?

25% have no emergency savings
26% have less than their own's worth of emergency fund

Humana.

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 paycheck is important to their livelihood. That's why we're committed to providing the best claims service possible to help you and your employees get back to work as quickly as possible.

Access to disability claims specialists

Access to a dedicated team of claims specialists who can help you and your employees understand the claims process and get the support they need.

Easy and prompt claims process

Access to a dedicated team of claims specialists who can help you and your employees understand the claims process and get the support they need.

Resources to help address claim concerns

Access to a dedicated team of claims specialists who can help you and your employees understand the claims process and get the support they need.

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

Humana's Long-term Disability plan provides a comprehensive overview of the plan's features and benefits. The plan is designed to provide financial protection to employees who are unable to work due to a disability.

Key features:

- **Eligibility:** Employees must be at least 18 years old and have been employed by the company for at least 12 months.
- **Waiting period:** Employees must wait 90 days before becoming eligible for benefits.
- **Benefit amount:** The benefit is calculated as a percentage of the employee's pre-disability income, up to a maximum of \$10,000 per month.
- **Duration of benefits:** Benefits are paid for up to 24 months.
- **Exclusions:** Benefits are not paid for disabilities caused by alcohol or drug abuse, or for disabilities caused by pre-existing conditions.

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](#)

Long-term Disability

This quick reference guide provides a summary of the key features and benefits of the Long-term Disability plan. It is designed to help employers and employees understand the plan's details.

Key features:

- **Eligibility:** Employees must be at least 18 years old and have been employed by the company for at least 12 months.
- **Waiting period:** Employees must wait 90 days before becoming eligible for benefits.
- **Benefit amount:** The benefit is calculated as a percentage of the employee's pre-disability income, up to a maximum of \$10,000 per month.
- **Duration of benefits:** Benefits are paid for up to 24 months.
- **Exclusions:** Benefits are not paid for disabilities caused by alcohol or drug abuse, or for disabilities caused by pre-existing conditions.

Humana.

Short-term Disability

This quick reference guide provides a summary of the key features and benefits of the Short-term Disability plan. It is designed to help employers and employees understand the plan's details.

Key features:

- **Eligibility:** Employees must be at least 18 years old and have been employed by the company for at least 12 months.
- **Waiting period:** Employees must wait 90 days before becoming eligible for benefits.
- **Benefit amount:** The benefit is calculated as a percentage of the employee's pre-disability income, up to a maximum of \$10,000 per month.
- **Duration of benefits:** Benefits are paid for up to 24 months.
- **Exclusions:** Benefits are not paid for disabilities caused by alcohol or drug abuse, or for disabilities caused by pre-existing conditions.

Humana.

Quick reference plan guides:

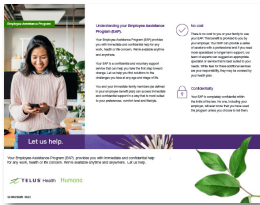
These benefits summaries provide an abbreviated view of benefits for Long- and Short-term Disability as a quick reference leave-behind for employers.

> [Long-term Disability](#)

> [Short-term Disability](#)

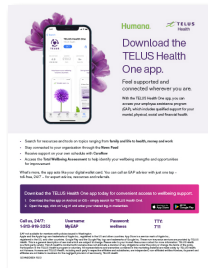
Employee Assistance Program (EAP)

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.**



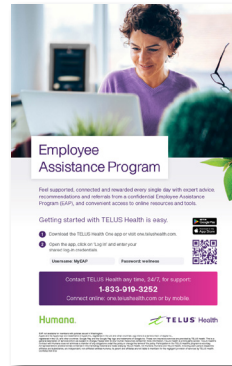
This flyer helps members understand their EAP program benefits along with how to access and login information:

> 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

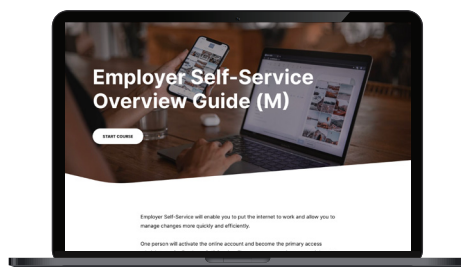
Promote how we're here to help employers manage their Humana plans include the service models available to our small and larger group customers.



> [\[Small group\] 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 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 Portal guide](#)

Humana®