



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 maximize value for your employees by offering 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.

**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**

Year	Number of Unique Providers
2016	~70,000
2017	~75,000
2018	~80,000
2019	~85,000
2020	~90,000
2021	~95,000
2022	~100,000
2023	~110,000
2024	~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](#)

**Working best interest**  
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!

**16%** of our members use virtual care services

**99.5%** of our members are satisfied with their dental care

**97.7%** of our members are satisfied with their dental care

**Humana**

**Working best interest**  
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!

**16%** of our members use virtual care services

**99.5%** of our members are satisfied with their dental care

**97.7%** of our members are satisfied with their dental care

**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**

Offering more than one dental plan option makes a difference. With Humana, you have 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](#)

**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. **It is not approved to be shared with members.**

> [Top 3 commonly asked questions](#)

**Humana | jetdental**

## On-site, pop-up dental clinics

Flyer to promote Humana teaming up with Jet Dental to bring dental preventive care right to the workplace.

> [Jet Dental promotional flyer](#)



# 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.



### Enhanced preventive benefits

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

**NOTE:** This flyer cannot be used in NM until the marketing DOI filing is complete:

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



### Dental wellness

Talks about the importance of dental health to overall health

- > [Dental wellness flyer](#)

Additional dental wellness education for members can be found on [page 9](#) under "Dental benefits"

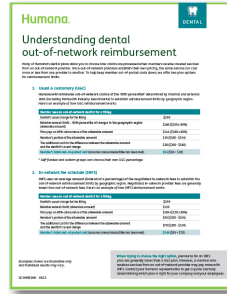
## Teledentistry



### Teledentistry flyer

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 flyer that you can also share with brokers and employers: [See page 9](#) under "Dental benefits"



### Out-of-network reimbursement

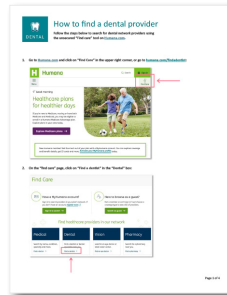
Understand the different between usual & customer (U&C) and in-network fee schedule (INFS) for how Humana reimburses out-of-network claims.

**NOTE:** This flyer cannot be used in GA, LA and TX for compliance reasons; and NM until the marketing DOI filing is complete:

- > [Understanding dental out-of-network reimbursement](#)

**The U&C flyer below can be used in GA, LA and TX and other markets with only U&C:**

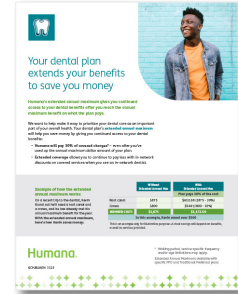
- > [Understanding dental U&C out-of-network reimbursement](#)



### 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 insecure search tool on Humana.com.

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



### Extended annual max

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

- > Member flyer that you can also share with brokers and employers: [See page 9](#) under "Dental benefits"



### Teledentistry FAQ for employers

Answers to commonly asked questions about the Teledentix services included with the Dental PPO and Traditional Preferred plans.

- > [Teledentistry employer FAQ](#)



**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 Plan Focus is providing the best vision care for your employees and their families while your premium health plan stays built-in savings.

**Choice of providers, close to home**  
Members will find plenty of locations nearby with a choice of more than 135,000 access points nationwide, including independent, retail and online options.

**Convenient online shopping**  
Members can choose from hundreds of brands across frames and contacts from participating online providers. Use LensDirect, Target Optical, Costco, Eye.com, Vision.com and ContactDirect. In-person benefits are instantly updated or changed.

**VISION CARE TO HEALTHCARE**  
Our plans encourage proactive healthcare with eye exams that can catch signs of serious health conditions.

**Quality savings**  
Humana Vision plan members save an average of 8.0% off retail prices with our fast copy and allowances.

Humana Vision plan	Member Rate	Standard Plan	Preferred Plan	Full Family
Options	\$113	\$10	\$10	\$9
Annual	\$102	\$10	\$10	\$10
Average member cost	\$108	\$108	\$108	\$108
Average member savings	None	-\$10	-\$10	-\$10
Additional Full Family member savings	None	-\$9	-\$9	-\$9
Discounted member rate (member rate - savings)	\$108	\$98	\$98	\$98
Member cost	\$108	\$98	\$98	\$98

**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 rate tables**

Member rates, August 1, 2019 to an effective date as early as September 01, 2019. Member rates for the following states: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IL, IN, IA, KS, KY, LA, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WY.

- Alabama
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- Washington DC
- West Virginia
- Wisconsin
- Wyoming

**Humana Vision PLUS**

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

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

**Humana Vision rate tables:**

Summary document where you can click a state to get a Humana Vision rate table for that state. Includes new copy plan options.

> [Humana Vision rate tables by state](#)

**Humana's vision plans help employees see healthier futures**

Humana's vision plans help employees see healthier futures by providing comprehensive vision coverage that includes eye exams, contact lenses, and more. This helps employees take control of their eye health and overall well-being.

**As an eye care provider, you can help:**

- Reduce eye care costs for your patients
- Improve patient satisfaction
- Reduce administrative burden
- Improve patient compliance
- Reduce patient no-shows
- Reduce patient cancellations
- Reduce patient wait times
- Reduce patient complaints
- Reduce patient dissatisfaction
- Reduce patient frustration
- Reduce patient anger
- Reduce patient disappointment
- Reduce patient dissatisfaction
- Reduce patient frustration
- Reduce patient anger
- Reduce patient disappointment

**Vision wellness**

Talks about the importance of vision health to overall health

> [Vision wellness flyer](#)

**Help prevent eye injuries with Industrial Eyes**

Humana understands that good vision is essential to your health and well-being. Our Industrial Eyes Prescription Safety Eyewear Program helps protect your employees' eyes from workplace eye injuries. This program provides safety eyewear for your employees, helping them stay safe and healthy on the job.

**Humana**

Humana's Industrial Eyes Prescription Safety Eyewear Program is a comprehensive eye care solution for your employees. It includes eye exams, contact lenses, and safety eyewear. This program helps protect your employees' eyes from workplace eye injuries, ensuring they can stay safe and healthy on the job.

**Industrial eyes:**

The Industrial Eyes Prescription Safety Eyewear Program can help protect employees' visual health by serving as a single source for safety eyewear

> [Industrial Eyes flyer](#)

**How to find a dental provider**

Humana.com provides a search tool to help you find a dental provider in your network. This tool allows you to search by location, specialty, and insurance plan. It also provides information on provider hours, services, and more.

**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 unsecured search tool on Humana.com.

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



**Humana**

**Group Benefits product benefit summaries**

Access to the Humana Group Benefits product benefit summaries at Humana.com and the Humana Group Benefits app.

- Medical
- Dental
- Vision
- Life
- Disability
- Accident and Sickness Indemnity
- Health Savings Account
- Flexible Spending Account
- Health Reimbursement Arrangement
- Voluntary Employee Term Life Insurance
- Voluntary Employee Disability Insurance
- Voluntary Employee Accidental Death and Dismemberment Insurance
- Voluntary Employee Critical Illness Insurance
- Voluntary Employee Cancer Insurance
- Voluntary Employee Hospital Indemnity Insurance
- Voluntary Employee Short-Term Disability Insurance
- Voluntary Employee Long-Term Disability Insurance
- Voluntary Employee Waiver of Premiums
- Voluntary Employee Supplemental Executive Benefits
- Voluntary Employee Executive Compensation
- Voluntary Employee Executive Health Insurance
- Voluntary Employee Executive Life Insurance
- Voluntary Employee Executive Disability Insurance
- Voluntary Employee Executive Term Life Insurance
- Voluntary Employee Executive Accidental Death and Dismemberment Insurance
- Voluntary Employee Executive Critical Illness Insurance
- Voluntary Employee Executive Hospital Indemnity Insurance
- Voluntary Employee Executive Short-Term Disability Insurance
- Voluntary Employee Executive Long-Term Disability Insurance
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- Voluntary Employee Executive Executive Executive Accidental Death and Dismemberment Insurance
- Voluntary Employee Executive Executive Executive Critical Illness Insurance
- Voluntary Employee Executive Executive Executive Hospital Indemnity Insurance
- Voluntary Employee Executive Executive Executive Short-Term Disability Insurance
- Voluntary Employee Executive Executive Executive Long-Term Disability Insurance
- Voluntary Employee Executive Executive Executive Waiver of Premiums
- Voluntary Employee Executive Executive Executive Supplemental Executive Benefits

**DENTAL | VISION | LIFE | DISABILITY**

**All-options plan summaries**

Get detailed plan benefit information & options by state:

> [All-option plan summaries](#)

**Online plan builder:**

Build group-specific benefit summaries for dental and visions plans:

> [Humana.com plan builder](#)



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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, by borrowing.\*

**Humana.**  
GCHLYPREN 0523

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

**WHEN DOES THE 2023 Humana Life plan go into effect?**  
The 2023 Humana Life plan goes into effect on the first day of the plan year, which is January 1, 2023.

**What are the primary advantages of the 2023 Humana Life plan?**  
The 2023 Humana Life plan offers several advantages, including:

- Flexible plan options
- Payroll deduction
- Simple administration
- Competitive rates
- Quality life service specialists

**Humana.**  
GCHLYPREN 0523

**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**

View the table below for a summary of the basic group term life insurance options available for 2+ size groups. For more information on the details of these plans, please contact your Humana broker or agent.

Plan Name	Term	Face Amount	Rate	Options	Features	Notes
Basic Group Term Life	10, 15, 20, 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90, 95, 100	\$100,000 - \$1,000,000	Varies by age and term	Level, Term, and Term with Return of Premium	Payroll deduction, Simple administration	Not available in New York

**Humana.**  
GCHLYPREN 0523

**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

These quick reference guides 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.**

**Humana.**  
GCHLYPREN 0523

**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 disability 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 an emergency event?**

- 25% has to emergency savings
- 26% have less than three months' worth of emergency fund

**Humana**

SHOULDER DELTA    DESIGN | 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 paycheck is dependent on the health of their body and mind. For many employees, the ability to work is essential to their financial well-being and their ability to care for their families. Our attention to claims service is designed to help employees get back to work as quickly as possible.

**Access to disability claim specialists**

Humana's attention to claims service is designed to help employees get back to work as quickly as possible. Our claim specialists are available to help employees understand their options and the process of filing a claim.

**Easy and prompt claim processing**

Humana's attention to claims service is designed to help employees get back to work as quickly as possible. Our claim specialists are available to help employees understand their options and the process of filing a claim.

**Resources to help address benefit solutions**

Humana's attention to claims service is designed to help employees get back to work as quickly as possible. Our claim specialists are available to help employees understand their options and the process of filing a claim.

**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 (LTD) plan provides financial protection for employees who are unable to work due to a disability. The plan covers a wide range of disabilities, including physical and mental health conditions.

Feature	Options
Benefit period	2, 5, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90, 95, 100% of the plan year
Waiting period	30, 60, 90, 120, 150, 180, 210, 240, 270, 300, 330, 360, 390, 420, 450, 480, 510, 540, 570, 600, 630, 660, 690, 720, 750, 780, 810, 840, 870, 900, 930, 960, 990, 1020, 1050, 1080, 1110, 1140, 1170, 1200, 1230, 1260, 1290, 1320, 1350, 1380, 1410, 1440, 1470, 1500, 1530, 1560, 1590, 1620, 1650, 1680, 1710, 1740, 1770, 1800, 1830, 1860, 1890, 1920, 1950, 1980, 2010, 2040, 2070, 2100, 2130, 2160, 2190, 2220, 2250, 2280, 2310, 2340, 2370, 2400, 2430, 2460, 2490, 2520, 2550, 2580, 2610, 2640, 2670, 2700, 2730, 2760, 2790, 2820, 2850, 2880, 2910, 2940, 2970, 3000, 3030, 3060, 3090, 3120, 3150, 3180, 3210, 3240, 3270, 3300, 3330, 3360, 3390, 3420, 3450, 3480, 3510, 3540, 3570, 3600, 3630, 3660, 3690, 3720, 3750, 3780, 3810, 3840, 3870, 3900, 3930, 3960, 3990, 4020, 4050, 4080, 4110, 4140, 4170, 4200, 4230, 4260, 4290, 4320, 4350, 4380, 4410, 4440, 4470, 4500, 4530, 4560, 4590, 4620, 4650, 4680, 4710, 4740, 4770, 4800, 4830, 4860, 4890, 4920, 4950, 4980, 5010, 5040, 5070, 5100, 5130, 5160, 5190, 5220, 5250, 5280, 5310, 5340, 5370, 5400, 5430, 5460, 5490, 5520, 5550, 5580, 5610, 5640, 5670, 5700, 5730, 5760, 5790, 5820, 5850, 5880, 5910, 5940, 5970, 6000, 6030, 6060, 6090, 6120, 6150, 6180, 6210, 6240, 6270, 6300, 6330, 6360, 6390, 6420, 6450, 6480, 6510, 6540, 6570, 6600, 6630, 6660, 6690, 6720, 6750, 6780, 6810, 6840, 6870, 6900, 6930, 6960, 6990, 7020, 7050, 7080, 7110, 7140, 7170, 7200, 7230, 7260, 7290, 7320, 7350, 7380, 7410, 7440, 7470, 7500, 7530, 7560, 7590, 7620, 7650, 7680, 7710, 7740, 7770, 7800, 7830, 7860, 7890, 7920, 7950, 7980, 8010, 8040, 8070, 8100, 8130, 8160, 8190, 8220, 8250, 8280, 8310, 8340, 8370, 8400, 8430, 8460, 8490, 8520, 8550, 8580, 8610, 8640, 8670, 8700, 8730, 8760, 8790, 8820, 8850, 8880, 8910, 8940, 8970, 9000, 9030, 9060, 9090, 9120, 9150, 9180, 9210, 9240, 9270, 9300, 9330, 9360, 9390, 9420, 9450, 9480, 9510, 9540, 9570, 9600, 9630, 9660, 9690, 9720, 9750, 9780, 9810, 9840, 9870, 9900, 9930, 9960, 9990, 10000%
Benefit amount	50%, 60%, 70%, 80%, 90% of the employee's pre-disability earnings
Elimination period	30, 60, 90, 120, 150, 180, 210, 240, 270, 300, 330, 360, 390, 420, 450, 480, 510, 540, 570, 600, 630, 660, 690, 720, 750, 780, 810, 840, 870, 900, 930, 960, 990, 1020, 1050, 1080, 1110, 1140, 1170, 1200, 1230, 1260, 1290, 1320, 1350, 1380, 1410, 1440, 1470, 1500, 1530, 1560, 1590, 1620, 1650, 1680, 1710, 1740, 1770, 1800, 1830, 1860, 1890, 1920, 1950, 1980, 2010, 2040, 2070, 2100, 2130, 2160, 2190, 2220, 2250, 2280, 2310, 2340, 2370, 2400, 2430, 2460, 2490, 2520, 2550, 2580, 2610, 2640, 2670, 2700, 2730, 2760, 2790, 2820, 2850, 2880, 2910, 2940, 2970, 3000, 3030, 3060, 3090, 3120, 3150, 3180, 3210, 3240, 3270, 3300, 3330, 3360, 3390, 3420, 3450, 3480, 3510, 3540, 3570, 3600, 3630, 3660, 3690, 3720, 3750, 3780, 3810, 3840, 3870, 3900, 3930, 3960, 3990, 4020, 4050, 4080, 4110, 4140, 4170, 4200, 4230, 4260, 4290, 4320, 4350, 4380, 4410, 4440, 4470, 4500, 4530, 4560, 4590, 4620, 4650, 4680, 4710, 4740, 4770, 4800, 4830, 4860, 4890, 4920, 4950, 4980, 5010, 5040, 5070, 5100, 5130, 5160, 5190, 5220, 5250, 5280, 5310, 5340, 5370, 5400, 5430, 5460, 5490, 5520, 5550, 5580, 5610, 5640, 5670, 5700, 5730, 5760, 5790, 5820, 5850, 5880, 5910, 5940, 5970, 6000, 6030, 6060, 6090, 6120, 6150, 6180, 6210, 6240, 6270, 6300, 6330, 6360, 6390, 6420, 6450, 6480, 6510, 6540, 6570, 6600, 6630, 6660, 6690, 6720, 6750, 6780, 6810, 6840, 6870, 6900, 6930, 6960, 6990, 7020, 7050, 7080, 7110, 7140, 7170, 7200, 7230, 7260, 7290, 7320, 7350, 7380, 7410, 7440, 7470, 7500, 7530, 7560, 7590, 7620, 7650, 7680, 7710, 7740, 7770, 7800, 7830, 7860, 7890, 7920, 7950, 7980, 8010, 8040, 8070, 8100, 8130, 8160, 8190, 8220, 8250, 8280, 8310, 8340, 8370, 8400, 8430, 8460, 8490, 8520, 8550, 8580, 8610, 8640, 8670, 8700, 8730, 8760, 8790, 8820, 8850, 8880, 8910, 8940, 8970, 9000, 9030, 9060, 9090, 9120, 9150, 9180, 9210, 9240, 9270, 9300, 9330, 9360, 9390, 9420, 9450, 9480, 9510, 9540, 9570, 9600, 9630, 9660, 9690, 9720, 9750, 9780, 9810, 9840, 9870, 9900, 9930, 9960, 9990, 10000%

**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](#)

**Humana Long-term Disability**

This quick reference guide provides an abbreviated view of the Long-term Disability plan design and standard options. It is intended to be used as a reference tool for employers and employees.

Feature	Options
Benefit period	2, 5, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90, 95, 100% of the plan year
Benefit amount	50%, 60%, 70%, 80%, 90% of the employee's pre-disability earnings
Elimination period	30, 60, 90, 120, 150, 180, 210, 240, 270, 300, 330, 360, 390, 420, 450, 480, 510, 540, 570, 600, 630, 660, 690, 720, 750, 780, 810, 840, 870, 900, 930, 960, 990, 1020, 1050, 1080, 1110, 1140, 1170, 1200, 1230, 1260, 1290, 1320, 1350, 1380, 1410, 1440, 1470, 1500, 1530, 1560, 1590, 1620, 1650, 1680, 1710, 1740, 1770, 1800, 1830, 1860, 1890, 1920, 1950, 1980, 2010, 2040, 2070, 2100, 2130, 2160, 2190, 2220, 2250, 2280, 2310, 2340, 2370, 2400, 2430, 2460, 2490, 2520, 2550, 2580, 2610, 2640, 2670, 2700, 2730, 2760, 2790, 2820, 2850, 2880, 2910, 2940, 2970, 3000, 3030, 3060, 3090, 3120, 3150, 3180, 3210, 3240, 3270, 3300, 3330, 3360, 3390, 3420, 3450, 3480, 3510, 3540, 3570, 3600, 3630, 3660, 3690, 3720, 3750, 3780, 3810, 3840, 3870, 3900, 3930, 3960, 3990, 4020, 4050, 4080, 4110, 4140, 4170, 4200, 4230, 4260, 4290, 4320, 4350, 4380, 4410, 4440, 4470, 4500, 4530, 4560, 4590, 4620, 4650, 4680, 4710, 4740, 4770, 4800, 4830, 4860, 4890, 4920, 4950, 4980, 5010, 5040, 5070, 5100, 5130, 5160, 5190, 5220, 5250, 5280, 5310, 5340, 5370, 5400, 5430, 5460, 5490, 5520, 5550, 5580, 5610, 5640, 5670, 5700, 5730, 5760, 5790, 5820, 5850, 5880, 5910, 5940, 5970, 6000, 6030, 6060, 6090, 6120, 6150, 6180, 6210, 6240, 6270, 6300, 6330, 6360, 6390, 6420, 6450, 6480, 6510, 6540, 6570, 6600, 6630, 6660, 6690, 6720, 6750, 6780, 6810, 6840, 6870, 6900, 6930, 6960, 6990, 7020, 7050, 7080, 7110, 7140, 7170, 7200, 7230, 7260, 7290, 7320, 7350, 7380, 7410, 7440, 7470, 7500, 7530, 7560, 7590, 7620, 7650, 7680, 7710, 7740, 7770, 7800, 7830, 7860, 7890, 7920, 7950, 7980, 8010, 8040, 8070, 8100, 8130, 8160, 8190, 8220, 8250, 8280, 8310, 8340, 8370, 8400, 8430, 8460, 8490, 8520, 8550, 8580, 8610, 8640, 8670, 8700, 8730, 8760, 8790, 8820, 8850, 8880, 8910, 8940, 8970, 9000, 9030, 9060, 9090, 9120, 9150, 9180, 9210, 9240, 9270, 9300, 9330, 9360, 9390, 9420, 9450, 9480, 9510, 9540, 9570, 9600, 9630, 9660, 9690, 9720, 9750, 9780, 9810, 9840, 9870, 9900, 9930, 9960, 9990, 10000%

**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](#)

**Humana Short-term Disability**

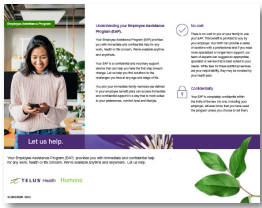
This quick reference guide provides an abbreviated view of the Short-term Disability plan design and standard options. It is intended to be used as a reference tool for employers and employees.

Feature	Options
Benefit period	2, 5, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90, 95, 100% of the plan year
Benefit amount	50%, 60%, 70%, 80%, 90% of the employee's pre-disability earnings
Elimination period	30, 60, 90, 120, 150, 180, 210, 240, 270, 300, 330, 360, 390, 420, 450, 480, 510, 540, 570, 600, 630, 660, 690, 720, 750, 780, 810, 840, 870, 900, 930, 960, 990, 1020, 1050, 1080, 1110, 1140, 1170, 1200, 1230, 1260, 1290, 1320, 1350, 1380, 1410, 1440, 1470, 1500, 1530, 1560, 1590, 1620, 1650, 1680, 1710, 1740, 1770, 1800, 1830, 1860, 1890, 1920, 1950, 1980, 2010, 2040, 2070, 2100, 2130, 2160, 2190, 2220, 2250, 2280, 2310, 2340, 2370, 2400, 2430, 2460, 2490, 2520, 2550, 2580, 2610, 2640, 2670, 2700, 2730, 2760, 2790, 2820, 2850, 2880, 2910, 2940, 2970, 3000, 3030, 3060, 3090, 3120, 3150, 3180, 3210, 3240, 3270, 3300, 3330, 3360, 3390, 3420, 3450, 3480, 3510, 3540, 3570, 3600, 3630, 3660, 3690, 3720, 3750, 3780, 3810, 3840, 3870, 3900, 3930, 3960, 3990, 4020, 4050, 4080, 4110, 4140, 4170, 4200, 4230, 4260, 4290, 4320, 4350, 4380, 4410, 4440, 4470, 4500, 4530, 4560, 4590, 4620, 4650, 4680, 4710, 4740, 4770, 4800, 4830, 4860, 4890, 4920, 4950, 4980, 5010, 5040, 5070, 5100, 5130, 5160, 5190, 5220, 5250, 5280, 5310, 5340, 5370, 5400, 5430, 5460, 5490, 5520, 5550, 5580, 5610, 5640, 5670, 5700, 5730, 5760, 5790, 5820, 5850, 5880, 5910, 5940, 5970, 6000, 6030, 6060, 6090, 6120, 6150, 6180, 6210, 6240, 6270, 6300, 6330, 6360, 6390, 6420, 6450, 6480, 6510, 6540, 6570, 6600, 6630, 6660, 6690, 6720, 6750, 6780, 6810, 6840, 6870, 6900, 6930, 6960, 6990, 7020, 7050, 7080, 7110, 7140, 7170, 7200, 7230, 7260, 7290, 7320, 7350, 7380, 7410, 7440, 7470, 7500, 7530, 7560, 7590, 7620, 7650, 7680, 7710, 7740, 7770, 7800, 7830, 7860, 7890, 7920, 7950, 7980, 8010, 8040, 8070, 8100, 8130, 8160, 8190, 8220, 8250, 8280, 8310, 8340, 8370, 8400, 8430, 8460, 8490, 8520, 8550, 8580, 8610, 8640, 8670, 8700, 8730, 8760, 8790, 8820, 8850, 8880, 8910, 8940, 8970, 9000, 9030, 9060, 9090, 9120, 9150, 9180, 9210, 9240, 9270, 9300, 9330, 9360, 9390, 9420, 9450, 9480, 9510, 9540, 9570, 9600, 9630, 9660, 9690, 9720, 9750, 9780, 9810, 9840, 9870, 9900, 9930, 9960, 9990, 10000%

**Humana**

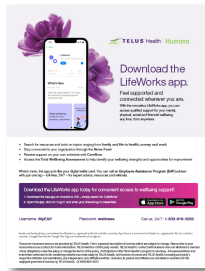
## Employee Assistance Program (EAP)

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.**



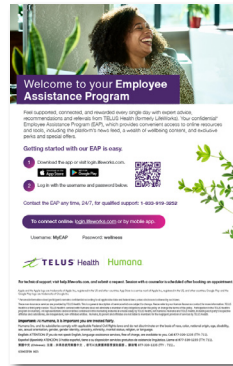
This flyer helps members understand their EAP program benefits along with how to access and login information:

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



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

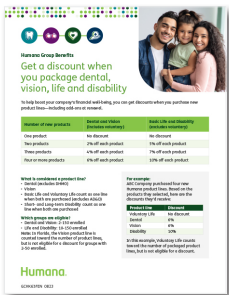
> [EAP LifeWorks app flyer](#)



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](#)

## PLAN SAVINGS



### Multi-line packaging discount

Get a discount when you package dental, vision, life and disability product lines.

> [Multi-line packaging discount](#)

## EASY ADMINISTRATION

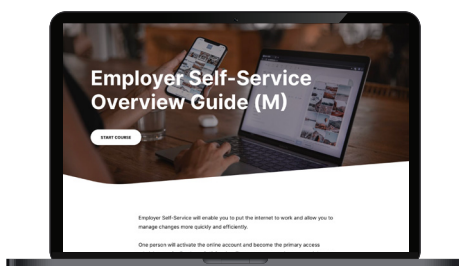
Promote how we're here to help employers manage their Humana plans include the service models available to our small and larger group customers.



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

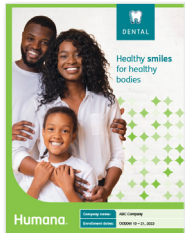
## MEMBER EDUCATION

Here are the top requested resources you can share with employers and members to help educate members on their plan benefits and the additional value-add programs.



### Enrollment resources

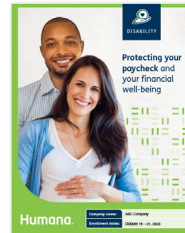
**Build-your-own enrollment guides:** Use these guides to create group-specific member enrollment guides to provide employees a summary of their benefit options, costs, and encourage them to sign up. Instructions and tips are provided throughout the guides:



> **DENTAL** guide:  
[English](#) | [Spanish](#)



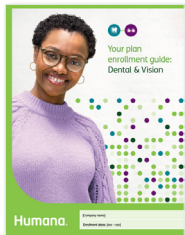
> **VISION** guide:  
[English](#) | [Spanish](#)



> **DISABILITY** guide:  
[English](#) | [Spanish](#)



> **LIFE** guide:  
[English](#) | [Spanish](#)



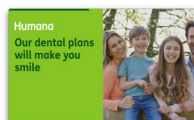
> **DENTAL + VISION:**  
[English](#) | [Spanish](#)

### NEED AN ENROLLMENT PRESENTATION?

Contact your Humana sales representative if you need an enrollment presentation to use at an enrollment meeting, for example. Our presentation templates include the same information as the guides and can be customized for your clients.

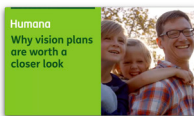
**Enrollment videos:** You can share these videos with employer customers to use at time of enrollment to encourage members to enroll in a Humana plan. They highlight the importance of each of the plans and are available as web links or downloadable video files that employers can incorporate into their company's intranet or enrollment sites.

**Web links:** Copy the appropriate web links in the fields below and use them to embed in digital communications or share with employers to use.



Dental video links:

**English:**  
**Spanish:**



Vision video links:

**English:**  
**Spanish:**



Disability video links:

**English:**  
**Spanish:**



Life video links:

**English:**  
**Spanish:**



## MEMBER EDUCATION

Here are the top requested resources you can share with employers and members to help educate members on their plan benefits and the additional value-add programs.

### All products

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**Note: Discounts not available for members with policies issued in NH, NJ, NM, VT and WA**

> Exclusive member discounts: [English](#) | [Spanish](#)



### Dental benefits

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#### Onboarding:

- > Dental plan welcome guide: [English](#) | [Spanish](#)
- > MyHumana guide for dental: [English](#) | [Spanish](#)
- > VIDEO: [Does good dental hygiene affect more than your teeth?](#)

#### Plan understanding:

- > PPO: [English](#) | [Spanish](#)
- > PPO2: [English](#) | [Spanish](#)
- > Traditional Preferred: [English](#) | [Spanish](#)
- > Traditional Preferred2: [English](#) | [Spanish](#)
- > Preventive Plus: [English](#) | [Spanish](#)

#### Plan features:

- > Teledentistry: [English](#) | [Spanish](#)
- > Your dental plan extends your benefits to save you money: [English](#) | [Spanish](#)

#### Dental wellness:

- > Humana's dental plans may help improve your overall health: [English](#) | [Spanish](#)
- > Healthy eating: [English](#) | [Spanish](#)
- > Diabetes: [English](#) | [Spanish](#)
- > Pregnancy: [English](#) | [Spanish](#)
- > Stroke: [English](#) | [Spanish](#)



### Vision benefits

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#### Onboarding:

- > Vision plan welcome guide: [English](#) | [Spanish](#)
- > MyHumana guide for vision: [English](#) | [Spanish](#)
- > VIDEO: [Can regular eye exams really help keep me healthier overall?](#)

#### Plan understanding:

- > Know before you go: [English](#) | [Spanish](#)
- > Get to know Humana Vision **PLUS** plans: [English](#) | [Spanish](#)
- > Get to know Humana Vision plans: [English](#) | [Spanish](#)

#### Vision discounts for members:

- > Vision discounts for Humana Vision plan members  
**For Texas: Discounts are not available to members with policies issued in Texas effective 1/1/24.**  
[English](#) | [Spanish](#)

#### Vision wellness:

- > Children's vision: [English](#) | [Spanish](#)
- > Diabetes: [English](#) | [Spanish](#)
- > Glaucoma: [English](#) | [Spanish](#)
- > Vision & aging: [English](#) | [Spanish](#)



### Life benefits

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- > Voluntary Life portability and conversion options: [English](#) | [Spanish](#)



### Disability benefits

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#### Plan understanding:

- > How Humana determines your voluntary disability premium: [English](#) | [Spanish](#)
- > How to apply for disability benefits: [English](#) | [Spanish](#)

#### Other programs:

**Note: EAP not available for members with policies issued in Washington.**

- > EAP program flyer: [English](#) | [Spanish](#)
- > EAP LifeWorks app flyer: [English](#)

# BROKER ONLY RESOURCES

## Quoting:

**Group Benefits quoting requirements**

Before you purchase a plan, please carefully review the quoting requirements for the plan. Some plans, like dental, vision, and life insurance, may have additional requirements. We've listed the required information below in the table. If you have any questions, please contact your Humana sales representative.

DENTAL, VISION & LIFE plans	2-250 eligible lives	500+ eligible lives
Agent Information (Name, State, License #, etc.)	Required	Required
Company Information (Legal Name, Legal Address, ZIP, SIC)	Required	Required
Company Contact (Title, Name, Email)	Required	Required
Proposed Effective Date	Required	Required
Number of employees (Total, Full-time, Part-time, Seasonal, Temporary, etc.)	Required	Required
For Life plans, also include employee ages and marital status	Required	Required
For multiple benefit selections, also include existing benefit information for each benefit	Required	Required
Current plan type / tier	Preferred	Required
Current carrier	Preferred	Required
Number of years with current carrier	Preferred	Preferred
Number of carriers within the last five years	Preferred	Preferred
History of claims, losses, appeals, withdrawal (12 months)	Preferred	Required
• Dental claim rejection rate	Preferred	Required
• Life claim rejection rate	Preferred	Required
• Withdrawal rate	Preferred	Required
Number of employees (Total, Full-time, Part-time, Seasonal, Temporary, etc.)	Preferred	Preferred

See next page for eligibility rules.

**Humana.**

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- > [Quoting requirements](#)
- > [Humana tech partners](#)

## 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 new and existing Humana business, for all tiers 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 key information for current groups, is pre-populated into LMG - less information to gather and enter
- On-screen guidance streamlines data for missing information
- Multiple enrollment options are available
- Use our pre-populated ten enrollment based on the membership provided for the quote and the specific plans and products the group selects
- Identify your own organizational and benefit covering information from file to file
- Enter only the member information that you're providing 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 creation (3 available - Launch My Group submission receives priority processing from add quote to group and member issuance)
- Additional auto-administration resources
- End-to-end visibility of where the group is in the process, from proposal to delivery to member status
- Access to the Welcome Letter and Rate Sheet
- Member number ID cards for medical and dental, along with transparency of all membership

**Questions?**  
Call 855-230-5522 or email [LaunchMyGroup@humana.com](mailto:LaunchMyGroup@humana.com) to work with our dedicated Launch My Group technical support team, or contact your Humana sales team.

**Humana.**

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## Broker portal:

- > [Portal activation guide](#)
- > [Portal guide](#)

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 bonus & rewards programs:

**2024 Group Benefits Bonus**

Humana is pleased to announce that we are offering a bonus to our agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24. The bonus amount is based on the number of new groups enrolled.

**Eligibility:**

- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.
- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.
- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Humana.**

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**Premier Broker Service program**

Humana is pleased to announce that we are offering a Premier Broker Service program to our agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Eligibility:**

- The program is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.
- The program is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Humana.**

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**Dental Bundling Bonus**

Humana is pleased to announce that we are offering a Dental Bundling Bonus to our agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Eligibility:**

- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.
- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Humana.**

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**Disability Plans Bonus**

Humana is pleased to announce that we are offering a Disability Plans Bonus to our agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Eligibility:**

- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.
- The bonus is available to agents who successfully enroll new groups into Humana Group Benefits plans after 90 days by 12/31/24.

**Humana.**

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- > [2024 Group Benefits Bonus](#)

- > [Premier Broker Service program](#)

**BONUS:**  
**Dental Bundling**  
April 1, 2024 through  
January 31, 2025

- > [Dental Bundling Bonus](#)

**NEW BONUS:**  
**Disability plans**  
October 1, 2024 through  
January 1, 2025

- > [Disability Plans Bonus](#)

