



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

Member 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 300,000 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 sizes and 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	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](#)

Our dedication to service goes above and beyond expectations

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.

Metric	Value
Working best interest	16%
Member satisfaction	99.5%
Member retention	97.7%

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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Metric	Value
Working best interest	16%
Member satisfaction	99.5%
Member retention	97.7%

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](#)

Take a Byte out of teeth-straightening costs

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.

Humana | byte

Byte teeth straightening

Employer presentation and member education on the value and savings members can enjoy with Byte – plus, the additional benefit as an in-network flyer with some plans.

> [Byte presentation](#)

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

Humana dental plans

Top 3 commonly asked coverage questions

- What are the most common dental coverage questions?**
- How do I know if my dental plan covers a specific procedure?**
- What happens if a member has dental coverage and is already in-network?**

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](#)

Together, Humana and Jet Dental deliver healthier smiles to your workplace

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.

Humana | Jet Dental

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"

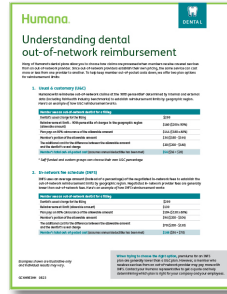
Teledentistry



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

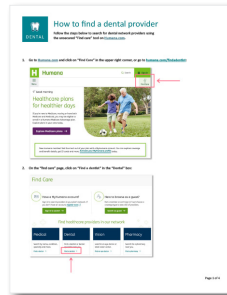
Understand the different between usual & customer (U&C) and in-network fee schedule (INFS) for how Humana reimburses out-of-network claims.

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:

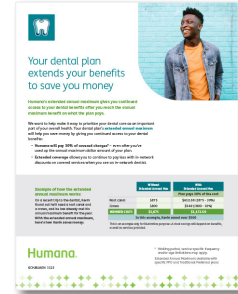
- > [Understanding dental U&C out-of-network reimbursement](#)



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](#)



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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% 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 paycheck is dependent on the health of their body and mind. For many employees, the ability to work and earn a paycheck is dependent on the health of their body and mind. For many employees, the ability to work and earn a paycheck is dependent on the health of their body and mind.

Access to disability claim operations

Humana's disability claim operations are designed to be as simple and straightforward as possible. We offer a variety of options to help you and your employees get the support they need when they're out.

Easy and simple to administer

Humana's disability claim operations are designed to be as simple and straightforward as possible. We offer a variety of options to help you and your employees get the support they need when they're out.

Resources to help address benefit solutions

Humana's disability claim operations are designed to be as simple and straightforward as possible. We offer a variety of options to help you and your employees get the support they need when they're out.

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

Feature	Standard	Optional
Benefit period	18 months	24 months
Waiting period	90 days	180 days
Elimination period	30 days	60 days
Benefit amount	50% of base salary	60% of base salary
Benefit cap	\$5,000	\$10,000
Benefit type	Indemnity	Reimbursement
Benefit start date	1st day of disability	1st day of disability
Benefit end date	End of benefit period	End of benefit period
Benefit payment	Monthly	Monthly
Benefit payment method	Direct deposit	Direct deposit
Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment start date	1st day of disability	1st day of disability
Benefit payment end date	End of benefit period	End of benefit period
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly

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 are designed to help you and your employees get the support they need when they're out. Our disability plans are designed to help you and your employees get the support they need when they're out.

Feature	Standard	Optional
Benefit period	18 months	24 months
Waiting period	90 days	180 days
Elimination period	30 days	60 days
Benefit amount	50% of base salary	60% of base salary
Benefit cap	\$5,000	\$10,000
Benefit type	Indemnity	Reimbursement
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Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment start date	1st day of disability	1st day of disability
Benefit payment end date	End of benefit period	End of benefit period
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly

Humana

Quick reference guide: Short-term Disability

Humana's disability plans are designed to help you and your employees get the support they need when they're out. Our disability plans are designed to help you and your employees get the support they need when they're out.

Feature	Standard	Optional
Benefit period	180 days	180 days
Waiting period	90 days	90 days
Elimination period	30 days	30 days
Benefit amount	50% of base salary	50% of base salary
Benefit cap	\$5,000	\$5,000
Benefit type	Indemnity	Indemnity
Benefit start date	1st day of disability	1st day of disability
Benefit end date	End of benefit period	End of benefit period
Benefit payment	Monthly	Monthly
Benefit payment method	Direct deposit	Direct deposit
Benefit payment frequency	Monthly	Monthly
Benefit payment amount	Monthly	Monthly
Benefit payment start date	1st day of disability	1st day of disability
Benefit payment end date	End of benefit period	End of benefit period
Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly
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Benefit payment amount	Monthly	Monthly
Benefit payment frequency	Monthly	Monthly

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](#)

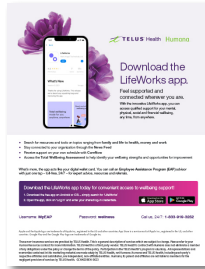
Employee Assistance Program (EAP)

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.**



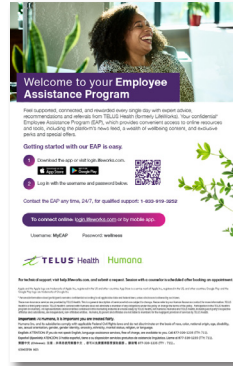
This flyer helps members understand their EAP program benefits along with how to access and login information:

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



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

> [EAP 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

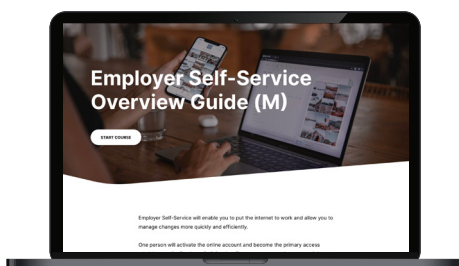
Promote how we're here to help employers manage their Humana plans include the service models available to our small and larger group customers.



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

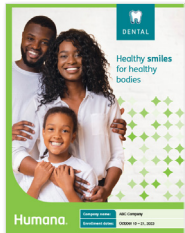
MEMBER EDUCATION

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.

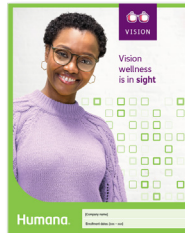


Enrollment resources

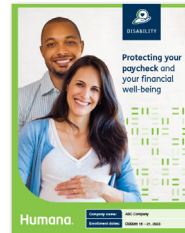
Build-your-own enrollment guides: Use these guides to create group-specific member enrollment guides to provide employees a summary of their benefit options, costs, and encourage them to sign up. Instructions and tips are provided throughout the guides:



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



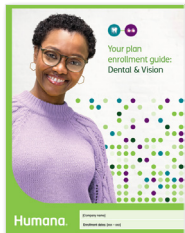
> **VISION** guide:
[English](#) | [Spanish](#)



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



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



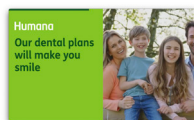
> **DENTAL + VISION:**
[English](#) | [Spanish](#)

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.

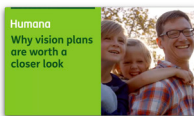
Enrollment videos: You can share these videos with employer customers to use at time of enrollment to encourage members to enroll in a Humana plan. They highlight the importance of each of the plans and are available as web links or downloadable video files that employers can incorporate into their company's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

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

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



Dental benefits

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

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

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



Disability benefits

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](#)

