



**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.



## 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](#)





**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 Dental at a glance**

**Everything you expect and more**

At Humana, service is at the heart of everything we do. This includes how we innovate our products, contact 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 benefit budgets – all built to address whole 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 over 105,000 unique dentists nationwide. Plus, your employees see one of their dental care services with negotiated discounts when they visit an in-network dentist.

**#1 in Customer Satisfaction with Dental Plans** by J.D. Power  
For J.D. Power 2022 lowest information risk (JPM091/0211/09/2022)

**45% Increase in providers since 2016 means more choice for your employees**

Year	Number of Providers
2016	~75,000
2017	~80,000
2018	~85,000
2019	~90,000
2020	~95,000
2021	~100,000
2022	~105,000

• 105,150+ unique providers  
• 530,000+ provider access points

**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, contact 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**
- Service made simple**
- Easy to find a dentist near home, work – or away**

Metric	Value
Member satisfaction	16%
Member retention	99.5%
Member engagement	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](#)

**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, contact with the right providers across the nation, and ensure you have best-in-class service and support.

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Metric	Value
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**Humana.**

## Dual choice / plan comparison:

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

> [Choice and value for employees](#)

**Choice & value matter to your employees**

Offering more than one dental plan option is a differentiator for your business. It shows your employees that you care about their overall health and well-being. It also provides them with more choices and control over their dental care. Plus, it can help you attract and retain top talent.

**Why choose one dental plan over another?**

- Flexibility:** Offer a variety of plan options to meet the needs of different employees.
- Value:** Provide a range of plan options that offer different levels of coverage and cost.
- Choice:** Allow employees to choose the plan that works best for their budget and needs.

**Humana.**

**Take a Byte out of teeth-straightening costs**

At Humana, we make it easy for you to get the care you need. With our Byte teeth straightening plan, you can get a straight smile without the high cost of traditional orthodontics. Plus, you can get it all done in just a few weeks.

**What you'll love about Byte**

- Save money:** Byte is a more affordable option than traditional orthodontics.
- Convenient:** You can get your Byte aligners delivered right to your door.
- Fast results:** You can see a difference in your smile in just a few weeks.
- Comfortable:** Byte aligners are made of clear, comfortable plastic.
- Easy to use:** You can use your Byte aligners at home, without needing to visit a dentist.

**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 dental coverage questions**

- What is the difference between a PPO and a DHMO plan?**  
A PPO plan allows you to see any dentist, in or out of network, and you can get a discount for seeing an in-network dentist. A DHMO plan typically requires you to see a dentist in a designated network and you may not have the option to see an out-of-network dentist.
- What is a deductible and how does it work?**  
A deductible is the amount you must pay for covered services before your insurance starts to pay. For example, if you have a \$100 deductible and you've paid \$100 for dental services, your insurance will start to pay for the next \$100 of services.
- What is a copay and how does it work?**  
A copay is a fixed amount you pay for a covered service. For example, you might have a \$20 copay for a dental visit. Once you've paid your copay, your insurance will cover the rest of the cost of the service.

**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**

Jet Dental is a leading provider of on-site dental services. By partnering with Jet Dental, you can bring dental care right to your workplace. This helps reduce downtime and improve productivity. Plus, it's a great way to show your employees that you care about their overall health and well-being.

**Check out these benefits of bringing the dentist to your workplace:**

- Save and simplify:** Jet Dental offers a variety of services, including exams, cleanings, fillings, and more. This means you can get everything you need in one visit, saving time and money.
- Support your employees' overall health:** Regular dental care is essential for overall health. By bringing dental care to your workplace, you can help your employees stay healthy and productive.
- Jet Dental gives back:** Jet Dental is committed to giving back to the community. They donate a portion of their profits to support various charitable organizations.

**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](#)



**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](#)



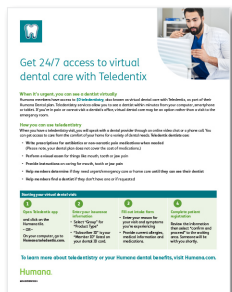
### Dental wellness

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"

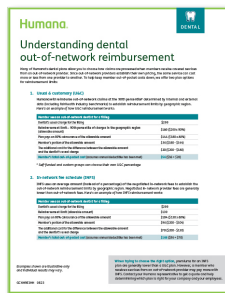
### Teledentistry



### 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

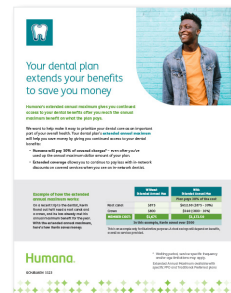
Understand the different between usual & customer (U&C) and in-network fee schedule (INFS) for how Humana reimburses out-of-network claims.

**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:**

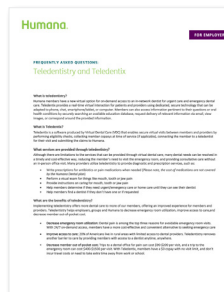
- > [Understanding dental U&C out-of-network reimbursement](#)



### 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](#)



# VISION SELLING RESOURCES

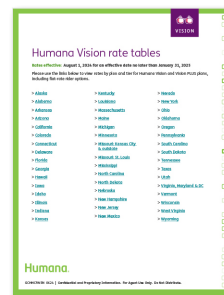
**PLEASE NOTE:** The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.



## 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: MT, 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](#)



## Vision wellness

Talks about the importance of vision health to overall health

[> Vision wellness flyer](#)



## 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](#)



## 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](#)



## LIFE 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 Life plans at a glance**

### Protect your employees' financial wellbeing

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

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

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

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

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

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

**44%**

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

**Humana.**  
GCHLYREN 0523

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

**Humana Life**

### FREQUENTLY ASKED QUESTIONS FOR BROKERS & AGENTS

#### Humana Life plans 2023 generation

**What groups are eligible to purchase the 2023 Humana Life plan(s)?**  
The 2023 Humana Life plans are available to employees of participating employers. You may have a group-term life insurance plan, but you may not have a group-term life insurance plan. For more information, contact your broker or agent.

**What plans will the 2023 Humana Life plans be available?**  
The 2023 Humana Life plans are available to employees of participating employers. For more information, contact your broker or agent.

**What are the primary advantages of the 2023 Humana Life plan(s)?**  
The 2023 Humana Life plans offer the following advantages:  
• Flexible plan options  
• Modern, flexible plan options  
• Compassionate and specially trained life service specialists

**Humana.**  
05/2023 001

### FAQ for brokers & agents:

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

> [Humana Life FAQ](#)

**2023 Humana Life plans**

#### BASIC GROUP TERM LIFE

Humana Life plans are available to employees of participating employers. For more information, contact your broker or agent.

Plan	Term	Benefit	Options	Features	Cost
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	Flexible	Modern, flexible plan options	Compassionate and specially trained life service specialists

**Humana.**  
05/2023 001

### All-options plan summary:

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

> [Humana Life plans](#)

### Humana Life plans at a glance

Our modernized life benefits offer: Security and peace of mind, flexible plan options for today's businesses and specially training service specialists. **Not available in New York.**

> [Life plans at a glance](#)



# DISABILITY SELLING RESOURCES

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

**Humana Disability plans at a glance**

**Paycheck protection helps life stay on track**

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

**Protecting paychecks and financial wellbeing**

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

**Easy administration**

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

**Modern, flexible plans for businesses big and small**

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

**Have the bulk of business income lost due to 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**

**Access to disability claim operations**

Humana's claims operations are designed to be efficient and effective. We have a dedicated team of claims specialists who are available to help you and your employees with any questions or concerns.

**Easy and simple to claim process**

Humana's claims process is designed to be simple and easy. We have a dedicated team of claims specialists who are available to help you and your employees with any questions or concerns.

**Resources to help address benefit solutions**

Humana's claims operations are designed to be efficient and effective. We have a dedicated team of claims specialists who are available to help you and your employees with any questions or concerns.

**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	Options	Cost
Benefit period	24 months, 36 months, 48 months, 60 months	\$0 to \$100 per month
Waiting period	30 days, 60 days, 90 days, 180 days	\$0 to \$100 per month
Elimination period	30 days, 60 days, 90 days, 180 days	\$0 to \$100 per month
Benefit amount	50% of pre-disability income, 60% of pre-disability income, 70% of pre-disability income	\$0 to \$100 per month
Benefit cap	\$10,000, \$20,000, \$30,000, \$40,000, \$50,000	\$0 to \$100 per month
Benefit type	Indemnity, Reimbursement	\$0 to \$100 per month
Benefit payment	Monthly, Quarterly, Annually	\$0 to \$100 per month
Benefit start date	First day of disability, First day of waiting period, First day of elimination period	\$0 to \$100 per month
Benefit end date	End of benefit period, End of waiting period, End of elimination period	\$0 to \$100 per month
Benefit continuation	Continuation of benefits, Termination of benefits	\$0 to \$100 per month
Benefit reinstatement	Reinstatement of benefits, Termination of benefits	\$0 to \$100 per month

**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 Long-term Disability (LTD) plan provides a comprehensive overview of the plan's features and options. This guide is designed to help employers understand the plan's benefits and how to administer it.

**Humana**

**Quick reference guide: Short-term Disability**

Humana's Short-term Disability (STD) plan provides a comprehensive overview of the plan's features and options. This guide is designed to help employers understand the plan's benefits and how to administer it.

**Humana**

## Quick reference plan guides:

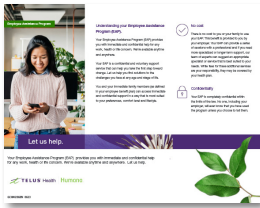
These benefits summaries provide an abbreviated view of benefits for Long- and Short-term Disability as a quick reference leave-behind for employers.

> [Long-term Disability](#)

> [Short-term Disability](#)

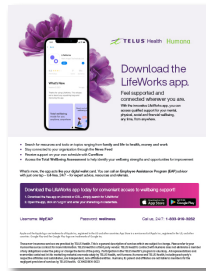
## Employee Assistance Program (EAP)

When bundled with Disability, EAP resources for **members** you can also use pre-sale to share program information with employers:



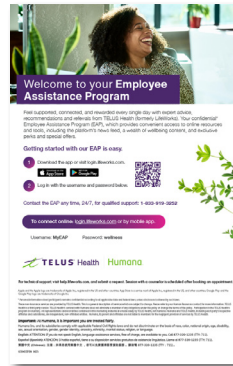
This flyer helps members understand their EAP program benefits along with how to access and login information:

> 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](#)

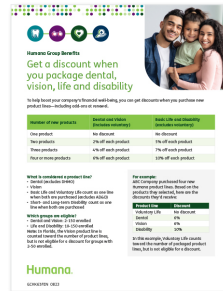
## PLAN SAVINGS



### Exclusive discounts for members

Learn more about the additional value Humana's plans offer by teaming up with carefully selected companies to offer special discounts for Humana members to enjoy.

> Special discounts: [English](#) | [Spanish](#)



### Multi-line packaging discount

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

> [Multi-line packaging discount](#)

## EASY ADMINISTRATION

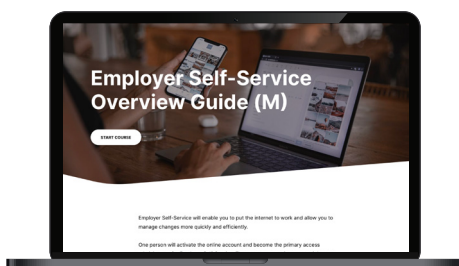
Promote how we're here to help employers manage their Humana plans include the service models available to our small and larger group customers.



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

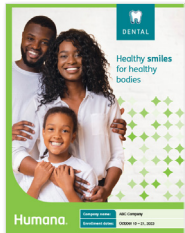
## MEMBER EDUCATION

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.

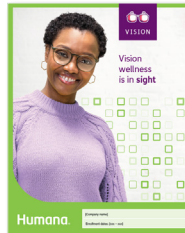


### Enrollment resources

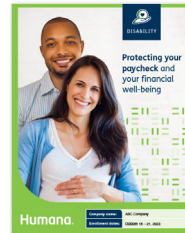
**Build-your-own enrollment guides:** Use these guides to create group-specific member enrollment guides to provide employees a summary of their benefit options, costs, and encourage them to sign up. Instructions and tips are provided throughout the guides:



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



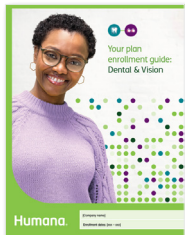
> **VISION** guide:  
[English](#) | [Spanish](#)



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



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



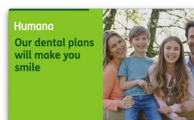
> **DENTAL + VISION:**  
[English](#) | [Spanish](#)

### 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.

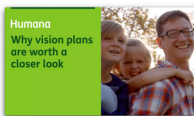
**Enrollment videos:** You can share these videos with employer customers to use at time of enrollment to encourage members to enroll in a Humana plan. They highlight the importance of each of the plans and are available as web links or downloadable video files that employers can incorporate into their 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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- > 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](#)
- > Byte teeth straightening: [English](#) | [Spanish](#)
- > Your dental plan extends your benefits to save you money: [English](#) | [Spanish](#)

#### Dental wellness:

- > 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](#)



### Disability benefits

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#### Plan understanding:

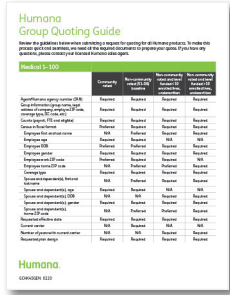
- > How Humana determines your voluntary disability premium: [English](#) | [Spanish](#)
- > How to apply for disability benefits: [English](#) | [Spanish](#)

#### Other programs:

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

# BROKER ONLY RESOURCES

## Quoting & admin:



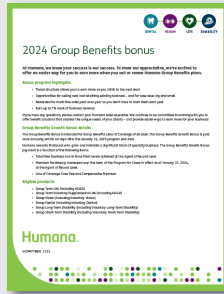
- > [Quoting guide](#)
- > [Humana specialty producer guide](#)
- > [Humana tech partners](#)

## Agent portal:

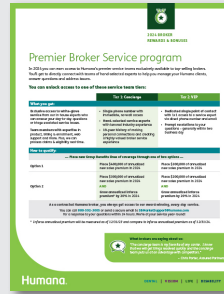


- > [Agent portal guide](#)
- > [Agent activation and 2-factor authentication](#)

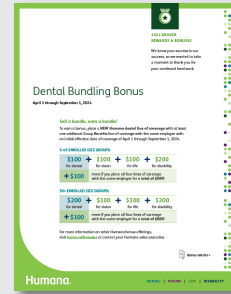
## Broker bonus & rewards programs:



- > [2024 Specialty Growth Bonus](#)



- > [Premier Broker Service program](#)



- > [Dental bundling bonus April 1, 2024 – January 31, 2025](#)
- > [Dental Bundling Bonus](#)

