

Wisconsin

Humana

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Market at a glance

Total employer groups: 2,156
Total plan members: 394,013
Geography served: 2+ and individual plans

Key staff

Larry Rambo – Chief Executive Officer
Robert Komula – Chief Financial Officer
Albert Tzeel, M.D. – Chief Medical Officer and Vice
President, Clinical Innovation
Dave Petzold – Vice President, Network Development
Kristine Seymour – Vice President, Sales
Scott Austin – Director, Large Group Sales
Dan Jones – Director, Small Group Sales
Kent Smith – Director, Account Management

We're different

If you think all insurance companies are basically the same, take a closer look at Humana. What separates Humana from others is our leadership and guidance in helping consumers choose and use their benefits.

Humana offers coordinated health insurance coverage and related services to employer groups, government-sponsored plans, and individuals. With nine million members in 46 states and Puerto Rico, Humana – a Fortune 200 company with annual revenues of \$14.4 billion – is one of the nation's largest publicly traded health benefits companies.

Guiding the way to a new world of health benefits

At a time when employees and employers seem to spend more to get less, Humana leads the way out of this healthcare dilemma. Our Guidance Solution – which integrates product design, clinical programs, consumer education, and financial forecasting – helps Humana rein in costs, encourage confident decision-making, and improve the health benefits experience for both members and employers.

Varied, flexible products for groups and individuals

Humana plans are varied enough to fit each life stage and style – and flexible enough to meet our customers' coverage needs. Our product offerings include:

- **CoverageFirst® PPO**, a unique plan that offers an up-front benefit allowance of \$500 per member and back-end protection for major health expenses
- **"Smart" products** – SmartSuite®, a mixed selection of traditional and new plan designs, allows employers to select plans consistent with their goals while offering employees new choices. SmartExpress is a package of consumer-choice plans for groups of two to 299 employees.
- **HumanaAccess Visa® Card**, a debit-style card that gives employees an easy way to use the funds in their spending accounts.
- **RxImpactSM** – with this prescription drug benefit, medications are divided into four categories; Humana pays a fixed allowance for drugs in each category and the employee pays the difference
- **Spending account options** – including Personal Care Account (PCA), Flexible Spending Account (FSA), and the newest and fastest growing method of financial planning for medical care, Health Savings Account (HSA)
- **Other products** include HumanaOne individual health benefits plans, HumanaDental coverage, life insurance products, and "Administrative Services Only" (ASO) for employers who fund their own health benefits

HUMANA
Guidance when you need it most

Coast-to-coast networks make it easy to find providers

Humana's extensive provider networks support our consumer-choice plans as well as traditional Health Maintenance Organization (HMO), Point of Service (POS), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO) plans. Our networks, which include 420,000 providers in all 50 states, the District of Columbia, and Puerto Rico, offer the broadest range of options while reflecting our consumer-focused strategy. Highly competitive provider discounts help employers and employees control healthcare costs.

Advanced clinical services

Predictive modeling allows us to target members who are at risk for certain conditions so we can provide guidance to help reduce – or even prevent – their episodes of illness and prolong their periods of wellness. Health Resources, which encompasses all of our clinical programs, reaches members to change how they use healthcare and manage their expenses.

Bringing new ideas to market

Humana enters into alliances with forward-thinking companies whose philosophies, products, and services complement our own. A few examples:

- Humana is an initial business partner for **Virgin Life Care**, a new U.S.-based Virgin company. The project ties a Virgin-branded, Humana-administered individual health insurance product to Virgin's health and fitness reward program.
- **Sensei**, a company formed by Humana and Switzerland-based Card Guard AG, will offer personalized monitoring services for wellness and disease management.
- In partnership with the advocacy group Consumer Action, Humana introduced the **Family Health Budget**, a user-friendly online tool to help families plan for and manage their healthcare expenses.

SmartSuite: a plan that really works – for employers and employees

Over three years, 143,000 consumers in 155 companies enrolled in Humana's SmartSuite plans. These companies saw annualized medical cost trends of 5-6 percent, compared with the national average of 12-14 percent. The percentage of employees' overall costs remained at about 21 percent over the life of the study.

What's happening in Wisconsin

Key accounts

State of Wisconsin
Roundy's
Milwaukee County
Columbia St. Mary's
Chrysler
Children's Hospital Health System
Midwest Airlines
MATC
City of West Allis
Bucyrus International
Goodwill Industries
Medical College of Wisconsin
Brady Corporation
Blaine's Farm & Fleet
Journal Communications
City of Milwaukee
Thedacare
City of Green Bay
Stora Enso
Plexus

Community involvement

Humana's presence in Wisconsin includes support for community organizations, including:

American Diabetes Association
American Heart Association
Boy Scouts of America
Boys and Girls Club of Wisconsin
Children's Health Education Center
Goodwill Industries
Medical College of Wisconsin
Junior Achievement
Make A Wish Foundation
Multiple Sclerosis

For more information or a quote,

contact a Humana Wisconsin sales office or visit our Website, www.humana.com.

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