

2017 Medicare Advantage Plan

Preview for Humana-contracted agent/agency reference only.

Confidential information for our valued partners.

This is not to be shared with consumers.

These plans may not be sold until after October 15, 2016, and must be done so in compliance with CMS requirements, in particular 2017 plans may not be discussed with anyone before October 1.

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Humana's Medicare expansion plans 2017



Giving our key partners an advance look at the expansion Humana has planned for 2017 AEP and the many reasons why to choose Humana.

Why Humana?

- Leading healthcare company that offers a wide range of Medicare health insurance plans and health and wellness services
- Founded in 1961 and headquartered in Louisville, KY
- Nearly 30 years of experience in the Medicare plan industry
- One of the nation's top providers of Medicare Advantage benefits*
- More than 3 million Medicare Advantage members**
- 4.8 million Part D (Prescription Drug Plan) members**

Extra Benefits and Savings for Humana Members at No Extra Cost

Humana Medicare Advantage and Prescription Drug*** Plan members receive extra options and benefits at no extra cost:

- The convenience of **mail-order pharmacies**, which often results in savings
- **SmartSummary®** personalized monthly updates of plan use and spending
- **MyHumana** - each member has a personalized, secure benefits web page and mobile apps
- **Rx Calculator** to help members estimate monthly drug costs

And there's more! Humana Medicare Advantage plan members also receive added benefits at no additional cost:

- A **fitness program** that includes a fitness center in some areas

Humana's Goal

Closing the gap between people in the communities we serve and the healthcare they need, so they may achieve their best health. An example of one of the many ways Humana is working toward this goal is by motivating/measuring wellness with 3.7 million Vitality - soon to be renamed Go365 - members*.

We've added more great reasons to get certified to sell Humana's Medicare plans!

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*Source: CMS Monthly Enrollment reports July, 1 2016, <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/index.html> ** As of Humana, Inc. Q1 2016 Earnings Release 5/4/16. *** In some areas, plans are also available without prescription drug coverage.

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Humana announces exciting Medicare opportunities and expansion in key markets

Here are highlights of key opportunities and some of the exciting expansion Humana has planned to increase our partners' opportunity this AEP.

We're expanding our Medicare Advantage Plan offerings in many states for 2017!

Key opportunities

- New low-premium, competitive LPPO plans
- MA-only plans offering good value to veterans who receive Rx from their VA plans
- New and expanded network strength
- Maintained and/or improved plan benefits in many counties
- More opportunities to come!

Now's the time to plan to benefit from these growth opportunities.

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If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

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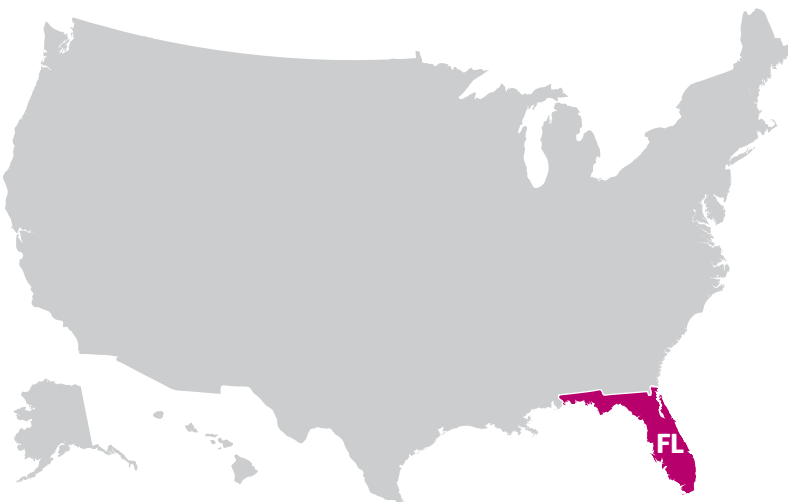
Humana's and CarePlus's strengths create opportunity throughout Florida



Region 1: Florida

More good reasons to get certified to sell Humana Medicare

- 4,148,604 Medicare eligibles in Florida*
- Attractive LPPO with low copayments and now including Silver Sneakers membership
- Many competitive plan options to choose from, including strong market value propositions in Orlando, Tampa, North and South Florida
- We offer two highly rated carriers in Florida that you can represent in Humana and CarePlus
- Large, stable and experienced Managed Care Physician Networks



Click on the state abbreviation to see the 2017 Medicare Advantage plans Humana filed for your state.

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Humana's strengths create opportunity for your region!

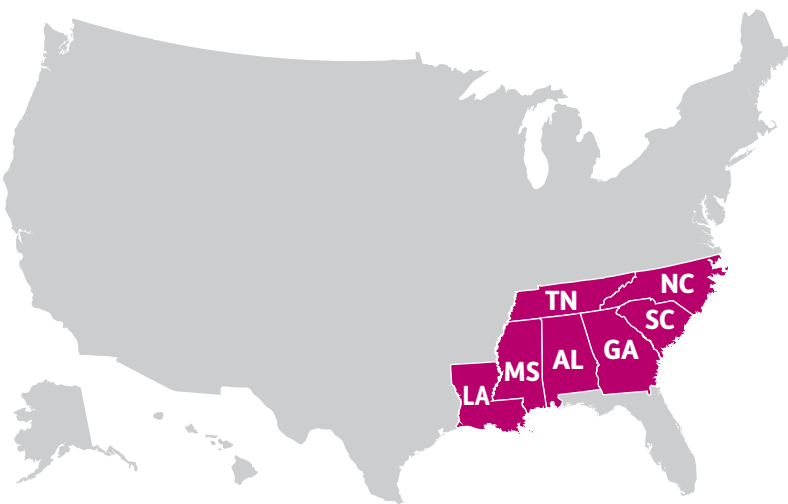


Region 2:

Alabama, Georgia, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee

More good reasons to get certified to sell Humana Medicare

- 7,998,323 Medicare eligibles*
- Mississippi - #1 MAPD carrier in the state by enrollment with open access HMOs in Jackson, Gulf Coast and Desoto**
- Tennessee - \$0 Premium HMO in Nashville
- Atlanta area - Competitive \$0 premium HMO plan in Clayton, DeKalb, Fulton, Gwinnett, and Henry counties
- Alabama - Expansion into 15 counties with a competitive LPPO plan



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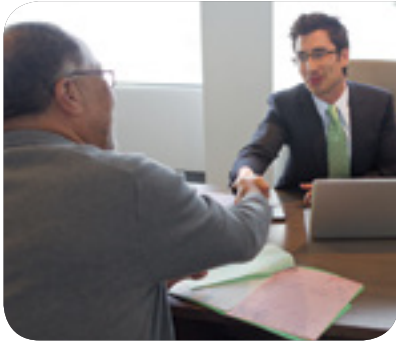
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Humana's strengths create opportunity for your region!

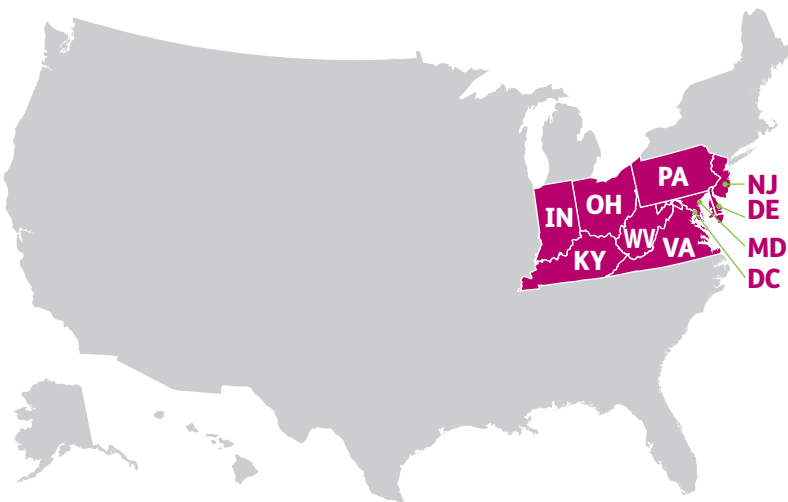


Region 3:

Delaware, District of Columbia, Indiana, Kentucky, Maryland, New Jersey, Ohio, Pennsylvania, Virginia, West Virginia

More good reasons to get certified to sell Humana Medicare

- 11,426,982 Medicare eligibles*
- \$0 premium for all HMOs in 17 PA and 18 IN counties
- \$0 premium HMOs in Louisville, Lexington, and Northern Kentucky with SNPs
- Competitive benefit package in WV, including Charleston and Huntington
- Competitive HMO plans offered in Richmond, Tidewater, Charlottesville, Roanoke, Northern VA, Southwest VA & Delaware



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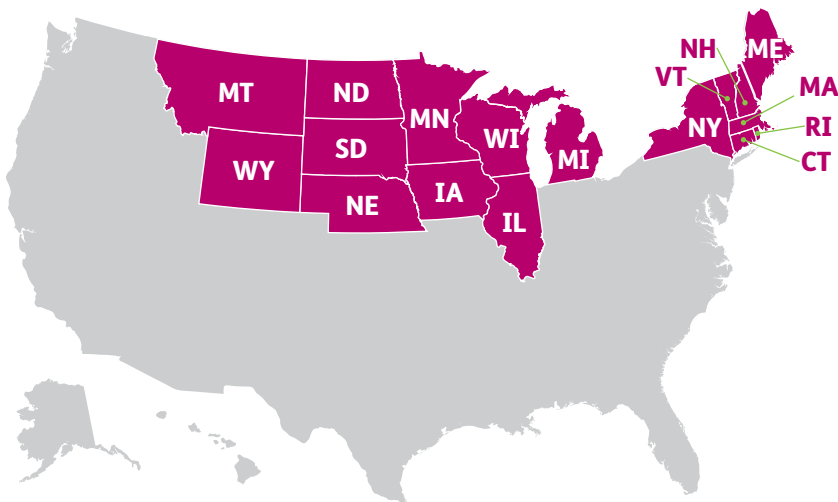


Region 4:

Connecticut, Illinois, Iowa, Maine, Massachusetts, Michigan, Minnesota, Montana, Nebraska, New Hampshire, New York, North Dakota, Rhode Island, South Dakota, Vermont, Wisconsin, Wyoming

More good reasons to get certified to sell Humana Medicare

- 13,803,341 Medicare eligibles*
- Continued HMO plans in the 5 boroughs of NYC, Nassau and Western Suffolk counties
- Chicago - \$0 premium HMO and Chronic Special Needs Plans with a robust provider network
- Detroit - improved the network of providers, improved the HMO plan and rolling out a new LPPO plan
- Check out the \$0 premium HMO in Davenport, Des Moines, Omaha and SD
- Competitive PPO plans with comprehensive dental and vision benefits across Minnesota, Montana and North Dakota
- Continue to offer a highly competitive \$0 premium HMO in 13 counties around Greater Green Bay with a strong network of providers



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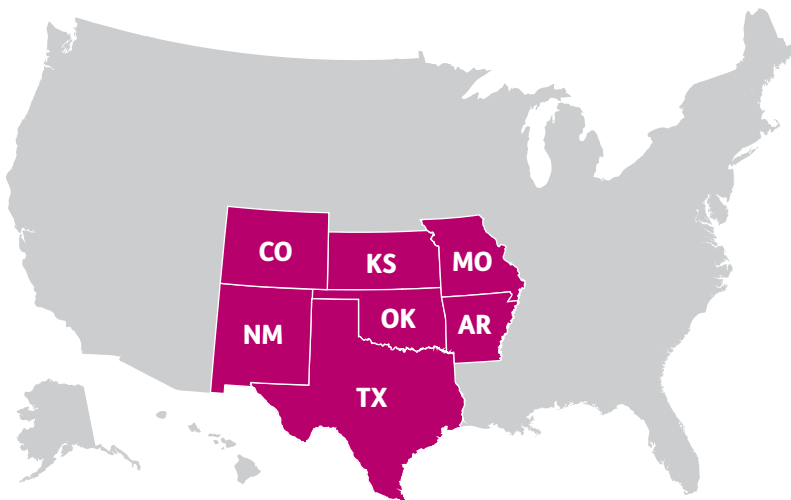


Region 5:

Arkansas, Colorado, Kansas, Missouri, New Mexico, Oklahoma, Texas

More good reasons to get certified to sell Humana Medicare

- 7,920,076 Medicare eligibles*
- RPPO Plan redesigned statewide for AR, OK, KS and MO to include a Part B Giveback!
- New low-premium, competitive LPPO in 81 Texas counties
- \$0 HMOs in TX, CO, NM, KS and MO
- Network strength throughout the region, including new and expanded relationships
- Many plans with \$0 PCP copayments



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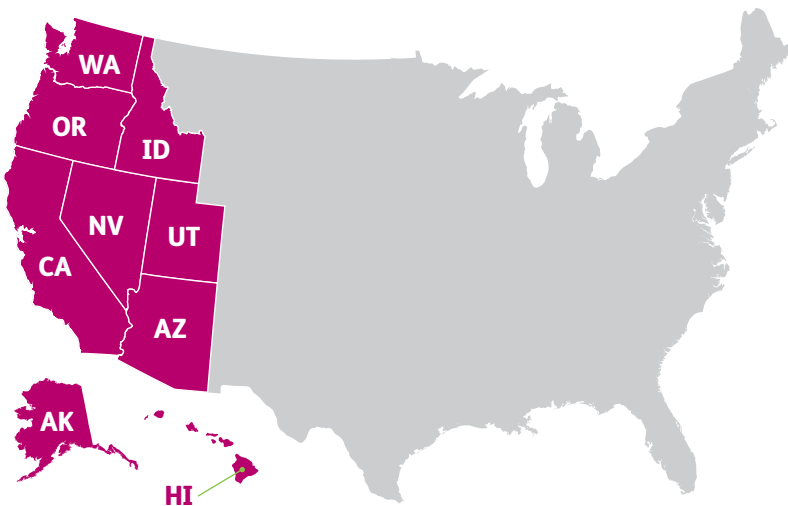


Region 6:

Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

More good reasons to get certified to sell Humana Medicare

- 10,440,927 Medicare eligibles*
- Improved or maintained plan benefits in Tucson, Phoenix, Mohave and Yavapai counties
- The MA-Only Plan available statewide in AZ is a good value for the veteran community
- WA – New competitive HMOs with \$0 premiums and broad network in King, Snohomish, Spokane, Thurston counties; new DE SNP in Seattle
- Las Vegas Clark County – \$0 premium HMOs including SNPs; \$0 deductible on plan, \$0 Rx deductible, NEW: hearing aid benefit (TruHearing), and remote access technology
- Honolulu, Maui and Kauai counties: New \$0 premium PPO, MDX network, including fitness, dental, acupuncture, hearing benefits and more! \$0 premium HMO also available
- Los Angeles/Orange counties: Significantly reduced MOOP, maintained benefits, acupuncture, dental, transportation, quarterly OTC and increased vision
- San Diego: New SNP Mirror plan offered, same as OC/LA/Riverside/San Bernardino plan; quarterly OTC, transportation, vision, and hearing



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