

# Get a plan you know with the tailoring and cost control you want

Our Level Funded Premium is a self-funding  
solution that reflects the health of your  
employees with rates tailored to you

**Humana**®

GCHK4RGEN 1023





## Built to help you share in the savings good health brings

Humana's Level Funded Premium (LFP) funding solution lets you choose plan designs similar to the options you're familiar with—but with lower rates and more financial stability. Plus, you get built-in financial protection from unexpected costs.

### With LFP for small businesses, you get:

1. **Fixed premiums:** You get predictable and manageable payments without paying claims as they come up like traditional self-funding.
2. **Team-based costs:** Your premiums are solely based on your employees, rather than staffs from other companies.
3. **Possible surpluses:** You only pay for costs you actually incur and you get 100% of the settlement in the form of a credit to fees in the following year.
4. **Stop-loss coverage:** Humana LFP plans protect you against excessively high claims, which limits your financial risk.

### Plus, you'll enjoy Humana's unique built-in wellness programs to help your employees and your business stay healthy:

- **Up to 15% medical monthly premium credit** with the Wellness Engagement Incentive
- **Go365® rewards for employees** to cash in for things like Amazon and Apple gift cards\*
- **\$0 virtual visits for urgent and mental healthcare with board-certified doctors** 24/7 with Doctor On Demand®†

**Humana**®



Humana's Level Funded Premium plans can be a great option for some small businesses to lower premiums for you and your employees. You can offer a plan with features your employees are used to but with more flexibility and cost predictability—all with lower financial risk.

\* Go365 will be available with the On Hand® plan effective 10/01/22. Go365 is not an insurance product.

† Excludes Savings HSA.

## Features and benefits of a Humana LFP plan

LFP is available for groups with 5–100 enrolled employees

In addition to our full suite of off-the-shelf plans and services, you get:

<b>Stop-loss protection</b>	<p><b>Stop-loss limits your financial exposure to unforeseen costs.</b></p> <ul style="list-style-type: none"><li>• Specific stop-loss offers protection from individuals' claims costs that exceed \$20,000</li><li>• Aggregate stop-loss offers protection from total claims exceeding 110%<sup>‡</sup> of expected claims for the year</li></ul> <p><b>Note:</b> In Ohio, contact your Humana sales agent for stop-loss levels.</p>
<b>Ability to offer up to three plans to employees **</b>	<p><b>Choose from our full suite of plans including our most popular and affordable.</b></p> <ul style="list-style-type: none"><li>• <b>Simplicity:</b> Great for those who want to know exactly what they'll pay. There's no coinsurance and no deductible to track when seeing in-network providers.</li><li>• <b>Copay:</b> Great for those who visit the doctor more frequently, like families with children. Members pay a copay for routine in-network services like office visits and prescriptions.</li><li>• <b>Savings HSA:</b> Great for those who want to save money, but be covered for unforeseen emergencies and health events. Plus, contributing to a health savings account (HSA) can help offset out-of-pocket healthcare expenses.</li><li>• <b>On Hand:</b> Great for those who are looking for a new, contemporary healthcare experience. Members pay \$0 for routine and urgent care virtual visits through Doctor On Demand.</li></ul>
<b>Settlement</b>	<ul style="list-style-type: none"><li>• Renewing groups get reimbursed 100% of the settlement as a credit to fees in the following year.</li><li>• If claims run below what was charged for the claims fund, you will be reimbursed in the settlement.</li><li>• Humana only retains 6% terminal reserve for runout claims.</li></ul>
<b>12/30 contract</b>	<ul style="list-style-type: none"><li>• Claims incurred during the 12-month plan year and paid within 30 months are covered.</li><li>• Your claims settlement takes place within 60 days after the 15th month—the reserve fund pays for any claims that come in after the settlement (up through month 30).</li><li>• Get monthly claims reports to help you plan.</li></ul>
<b>Go365 wellness program *</b>	Employees get personalized activities, tracking and support earning them rewards they can cash in for things like Amazon and Apple gift cards. Plus, when employees reach Silver Status or higher, your company could get a premium credit.
<b>Wellness engagement incentive</b>	<p>Get up to a 15% premium credit for employee engagement in the Go365 wellness program (for employers with fewer than 100 employees). This now includes behavioral health at the same cost share as medical for DoD.</p> <ul style="list-style-type: none"><li>• 7% credit for each employee who reaches Silver Status.</li><li>• 15% credit for each employee who reaches Gold or Platinum Status.</li></ul>
<b>\$0 virtual visits</b>	<p><b>Free virtual visits for urgent and mental healthcare with board-certified doctors 24/7 with Doctor On Demand.</b></p> <p><b>Note:</b> For Savings HSA, deductible and coinsurance apply to virtual visits in order for the Savings HSA to be HSA qualified.</p>

\* Go365 will be available with the On Hand® plan effective 10/01/22. Go365 is not an insurance product.

‡ 120% in FL, KS, LA, MO and TN.

\*\* Available only for groups of 10+. (5–10 size groups can offer up to two plans).

# How does an LFP compare to a traditional, fully insured plan

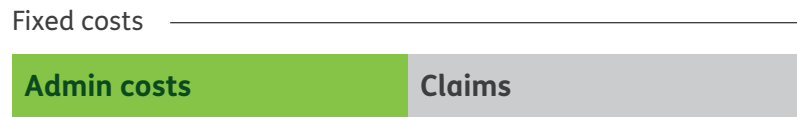
## How it's the same

- Consistent monthly cost
- Protection from unexpected claims costs
- Wellness Engagement Incentive

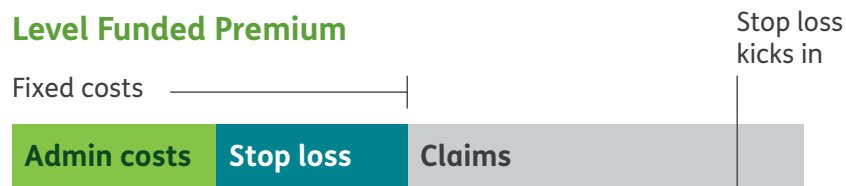
## How it's different

- You receive a surplus reimbursement at the end of the year if claims are lower than expected and you renew with Humana LFP.
- If claims are higher than expected, your stop-loss policy covers them.

## Fully insured



## Level Funded Premium



	Level Funded Premium	Fully insured
Fixed monthly costs	✓	✓
Go365*	✓	✓
Wellness Engagement Incentive	✓	✓
Claims protection	✓	✓
Claims refund	✓	✗
• Claims low?	Get up to 100% reimbursement <sup>††</sup>	No refund
• Claims high?	All claims paid with stop-loss protection	All claims paid



## Learn more now

Ask your Humana agent to quote an LFP benefits solution for your business.

\* Go365 will be available with the On Hand® plan effective 10/01/22. Go365 is not an insurance product.

†† Humana keeps 6% for any claims that come in late.

Level Funded Premium (LFP) products administered by Humana Insurance Company or Humana Health Plan, Inc. Stop Loss coverage insured by Humana Insurance Company or Humana Health Plan, Inc.

LFP benefit plans have limitations and exclusions and may have waiting periods and terms under which the coverage may be continued in force or discontinued. For costs and complete details of coverage, call or write your Humana insurance agent or broker.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care. Not intended to replace your primary care provider or other providers in your network (except for the On Hand plan). Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Doctor on Demand is not available in Puerto Rico or outside the United States.

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Product features may vary by client. Please refer to Customer Support for more information. From time to time, Go365 may make available items and services from third-party vendors. While some services are provided at no additional cost to you, if you choose to use certain items and services, you may incur additional fees that are not covered by your wellness program. Similar items or services may be available at no or reduced cost under Go365 or health coverage, if available. You should consult your Go365 program or health coverage documents for more information. Third-party vendors may provide compensation to Humana. Humana does not endorse the items or services provided by third-party vendors.