

11/23/21

SUBJECT LINE: 2022 Producer Partnership Plan now available

We're excited to let you know the [2022 Producer Partnership Plan](#) for group insurance producers is now available and to share highlights of what's in store for 2022. You can also access this information at any time by signing in to the Agent Portal at [Humana.com](https://www.humana.com) and click on "Important Producer Notices" listed under "Producer Information."

What's new for bonuses and commissions?

- **MEDICAL GROWTH BONUS:** We are once again offering separate qualification criteria and payment schedules for large group and small group business segments with the same qualifying criteria we had in place for 2021. What's new for 2022:
 - **Bonus Growth Multipliers** have been added for both the small business and large group opportunities
 - **New Cases Multiplier** has been added to the large group opportunity
 - **New qualifier for small group opportunity** allows you to simply increase your qualifying in-force case count by five cases compared to the prior quarter if you're not able to meet the 26-case minimum

The new multipliers give you even more earning opportunities when you sell both small and large group business!

- **SPECIALTY GROWTH BONUS:** We will be announcing an exciting new bonus program that can increase your reward for growing your Humana dental, vision, and life business. Please watch for an announcement of the new program in January of 2022.
- **COMMISSIONS:** Fully insured small group commissions rates and Level Funded Premium base compensation rates for 2022 were previously communicated on September 14, 2021 and have not changed. These rates are also included in the 2022 Producer Partnership Plan.

What's remaining the same for 2022?

- **Leaders club program:** No increase to the Leader Point requirement for the eighth consecutive year!
- **Small business group medical base commission tier production requirements:** The seventh consecutive year without an increase in the thresholds that determine your medical base commission tier!
- **Group specialty and group Medicare base commissions**

Please review the [2022 Producer Partnership Plan](#) and don't hesitate to contact your Agent Relationship Manager with any questions. Thank you for your business and hard work. We look forward to continuing to work with you now and in the future.

Sincerely,

Mike Tilton
Regional President
South Region

Jeremy Gaskill
Regional President
North Region

Important legislative requirement: Requirements of Federal HR 133 (Division BB-Title II- Section 202), Disclosure of Direct and Indirect Compensation for Brokers and Consultants to Employer-Sponsored Health Plans.

Effective December 27, 2021, Brokers and Consultants will be required to comply with a new set of group market compensation disclosure obligations. Brokers and Consultants to group health plans will be required to disclose at the time of contracting any direct or indirect compensation that they will receive because of the services they provide to the plan if they expect to receive \$1,000 or more in direct or indirect compensation for providing their services. The bill defines compensation as anything of monetary value except non-monetary compensation valued at \$250.00 or less. **The disclosures must include:**

- A description of the services provided to the covered plan
- A description of all direct compensation
- A description of all indirect compensation
- A description of transaction-based compensation
- A description of any compensation payable in connection with termination and, if applicable how any prepaid amounts may be refunded and calculated
- If applicable, a statement indicating the broker expects to offer fiduciary services to the plan

The broker will disclose to the client only and not the Department of Labor. Please note the disclosure requirement is separate from annual Form 5500 reporting as it is forward looking, broad and addressed to the employer.

Individual agents or agencies may be obligated to disclose compensation to clients. Because state laws vary, agents should be aware of and comply with applicable state compensation disclosure requirements. Humana is not responsible for providing legal advice to agents. If an agent has a question or concern regarding his/her state's compensation disclosure law, he/she should consult a legal advisor.

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