



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 – personalizable

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](#)

Humana®



## DENTAL SELLING RESOURCES

Promotional materials that can be shared with **employers**:

**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, contract 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 benefits budgets – all built to address whole body health. And your employees will appreciate convenient access to care, including virtual options – 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 an in-network dentist 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 award information, visit [jd.com/customer-satisfaction](https://www.jd.com/customer-satisfaction)

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

105,000+ unique providers  
330,000+ 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, contract with the right providers across the nation, and ensure you have best-in-class service and support.

**Key points to remember:**

- Our plans are designed to provide you with the most comprehensive dental coverage available.
- Our plans are designed to provide you with the most comprehensive dental coverage available.
- Our plans are designed to provide you with the most comprehensive dental coverage available.

**Working best metrics:**

100% member satisfaction	100% member satisfaction	100% member satisfaction	100% member satisfaction
100% member satisfaction	100% member satisfaction	100% member satisfaction	100% member satisfaction
100% member satisfaction	100% member satisfaction	100% member satisfaction	100% member satisfaction
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**Humana.**

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100% member satisfaction	100% member satisfaction	100% member satisfaction	100% member satisfaction

**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](#)

**Choice & value matter to your employees**

Offering more than one dental plan option can be a challenge. It's important to provide your employees with a choice of plans that meet their needs and budget. Humana offers a variety of dental plans that can be tailored to your business and your employees' needs.

**Key points to remember:**

- Our plans are designed to provide you with the most comprehensive dental coverage available.
- Our plans are designed to provide you with the most comprehensive dental coverage available.
- Our plans are designed to provide you with the most comprehensive dental coverage available.

**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](#)

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

At Humana, we know that getting your teeth straightened can be a costly investment. That's why we've created the Humana Byte plan, which offers a significant discount on the cost of Byte teeth straightening.

**What you'll save about \$10**

By using Humana Byte, you can save up to \$10,000 on the cost of Byte teeth straightening. This is a significant savings, especially when you consider that the average cost of Byte teeth straightening is \$10,000.

**Key points to remember:**

- Our plans are designed to provide you with the most comprehensive dental coverage available.
- Our plans are designed to provide you with the most comprehensive dental coverage available.
- Our plans are designed to provide you with the most comprehensive dental coverage available.

**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: [English](#) | [Spanish](#)

**Top 3 commonly asked coverage questions**

At Humana, we know that there are many questions about dental coverage. We've compiled the top 3 most commonly asked questions and provided answers to help you understand your coverage better.

**1. What is the difference between a PPO and a Traditional Preferred plan?**

A PPO plan allows you to see any dentist, in or out of network, without the need for a referral. A Traditional Preferred plan requires you to see a dentist in the network and may require a referral for out-of-network care.

**2. How do I know if my dentist is in-network?**

You can check if your dentist is in-network by visiting the Humana website or calling 1-800-955-5888. You can also check if your dentist is in-network by looking for the Humana logo on their website or office.

**3. What happens if I need to see an out-of-network dentist?**

If you need to see an out-of-network dentist, you may be able to receive coverage for a portion of the cost. However, you may be responsible for a higher out-of-pocket maximum and coinsurance rate than if you were in-network.

**Humana.**

### Top three commonly asked dental coverage questions

Answers to commonly asked coverage questions for the dental PPO and Traditional Preferred plans.

> [Top 3 commonly asked questions](#)

**Together, Humana and Jet Dental deliver healthier smiles to your workplace**

Reimagined convenience – we call it Humana Jet. By combining the power of Humana's dental plans with Jet Dental's on-site dental services, we can help you provide your employees with a more convenient and comprehensive dental experience.

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

- 1. Easy and convenient** – No need to travel to a dental office. Jet Dental brings the dentist to your workplace, making it easy for your employees to get the care they need.
- 2. Important to your employees' overall health** – Oral health is an important part of overall health. By providing on-site dental services, you can help your employees maintain good oral health and prevent dental problems.
- 3. Jet Dental goes back** – Jet Dental has been providing on-site dental services for over 20 years. They have a proven track record of providing high-quality dental care to businesses of all sizes.

**Humana | Jet Dental**

### 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](#)



## DENTAL SELLING RESOURCES

Promotional materials that can be shared with **employers**:

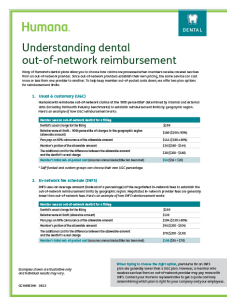


### Enhanced preventive benefits

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](#)

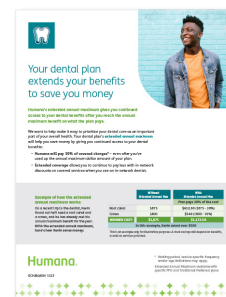


### Out-of-network reimbursement

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](#)



### Extended annual max

Learn more about Humana's unique solution for extended coverage beyond the annual maximum

- > Your dental plan extends your benefits to save you money  
[English](#) | [Spanish](#)



### Dental wellness

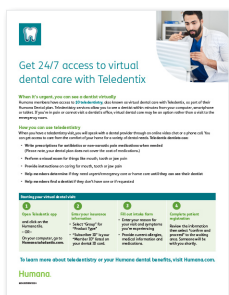
Talks about the importance of dental health to overall health

- > [Dental wellness flyer](#)

**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](#)

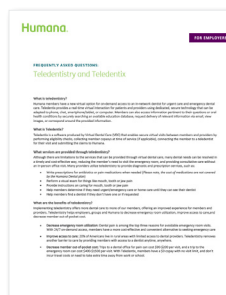
## Teledentistry



### 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.

- > Flyer: [English](#) | [Spanish](#)



### 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](#)






# Wellness & savings are in sight

Go humanize. Find time to care providing the best care for your employees and their families while lower costs – along with less stress.

**Circle of protection close to home**

Members & all family of members ready with a choice of services and providers. Includes dental, vision, including independent, retail and online options.







**Value care is healthcare**

Our plans encourage preventive healthcare with no co-insurance that not only help delay and reduce healthcare costs, but can save members by offering a wide range of services healthcare conditions.

**Build a savings**

Humana ValuePlan members save on average of 80% off retail prices on all first copay and out-of-pocket.

**See the savings with Humana ValuePlan**

	Health	Outpatient products	In-Home products	PCL products
Options	1159	150	150	150
Lines	1152	151	151	151
Average base rate cost	1208	1208	1208	1208
Average base rate discount	none	-1.14	-1.50	-1.50
Additional PCL Product line discounts	none	none	none	none
Discount at launch for these discounts	none	-2.96	-2.96	-2.96
<b>Member savings</b>	<b>\$440</b>	<b>\$387</b>	<b>\$487</b>	<b>\$337</b>


Actual savings on participating plans. Actual savings depend on enrollment, as well as member costs. Based on 2016 industry averages.



**Convenient online shopping**

Members can choose from hundreds of national carriers. Review and purchase from participating online providers, including UnitedHealthcare, Aetna, Optum, Cigna, Key Bank, Humana.com and ConnectedLife. In-house members have an instantly approved app.

**CONTACT US AT 1-800-938-5200**

*Be Well* 

# Humana.

MAKING YOUR PCL PLAN WORK BETTER FOR YOU. WE'VE GOT YOU COVERED.

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 PLUS

> [Humana Vision at a glance with PLUS plans](#)



Talks about the importance of vision health to overall health

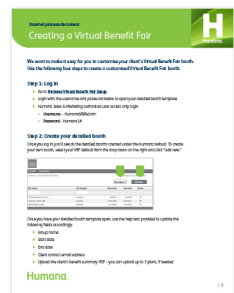
- > Vision wellness flyer



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

## Creating a virtual vision benefit fair



Internal document with easy steps for creating a virtual benefit fair for employers as a way to promote vision benefit options to employees:

- > Creating a virtual benefit fair



Resources to promote virtual fairs to employers along with member education that can be used during the fair:

- > [Employer] Promotional flyer

- > [Member] Education virtual fair brochure

> **[Member]** Humana Vision FAQ  
[English](#) | [Spanish](#)





**Humana Life plans at a glance**

# Protect your employees' financial well-being



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 on an estimated \$1,000 expense, such as a car repair or medical bill, from savings.\*

**Humana.**

\* Source: "Financial Wellness Is Critical To Your Overall Health - And Financial Life" by The Motley Fool.com, Jan. 18, 2017

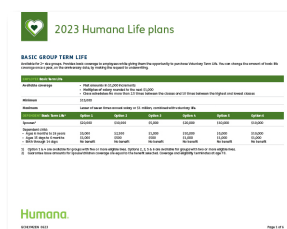
Insured by Humana Insurance Company or Humana Insurance Company of Kentucky.

GOALPWRN 0523



This frequently asked questions provides product-related answers to questions related to benefit enhancements and value of the 2023 Humana Life plans.

> [Humana Life FAQ](#)



View the 2023 Humana Life plan designs and standard options available for 2+ size groups.  
**Not available in New York.**

- > Humana Life plans

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



Get detailed plan benefit information & options by state:

## > All-option plan summaries

Build group-specific benefit summaries for dental and visions plans:

- > [Humana.com plan builder](#)





## DISABILITY SELLING RESOURCES

Promotional materials that can be shared with **employers**:

**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 they feel secure, 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 disability needs of your employees. Our flexible designs help you offer an attractive employee benefits package with both employee- and employer-paid options.

More than half of Americans have less than three months' worth of expenses in an emergency fund.<sup>1</sup>

25% have no emergency savings.  
26% have less than three months' worth of expenses.

**Humana**

GENEY0520 10/22 DENTAL | 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](#)

**Humana Disability plans**

**LONG-TERM DISABILITY**

Humana's Long-term Disability plan provides a replacement of income for employees who are unable to work because of a covered disability.

Feature	Options	Key Features
Benefit duration	2 years, 5 years, or until age 65	2 years, 5 years, or until age 65
Benefit amount	50% or 60% of pre-disability income	50% or 60% of pre-disability income
Waiting period	90 days or 180 days	90 days or 180 days
Exclusions	Pre-existing conditions, mental health conditions, substance abuse, etc.	Pre-existing conditions, mental health conditions, substance abuse, etc.

**Humana**

### All-options plan summary:

View the 2023 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**

**Short-term Disability**

These guides provide a quick overview of the key features and options for Long-term and Short-term Disability plans. They include information on benefit duration, benefit amount, waiting period, and exclusions.

### 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** to help them understand and use their EAP services:

**Understanding and Using Employee Assistance Program (EAP)**

Humana's Employee Assistance Program (EAP) provides confidential support for employees and their families. It offers a variety of services, including counseling, legal assistance, and financial planning, to help you and your family overcome challenges and improve your well-being.

**Let us help**

Humana

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

> EAP flyer: [English](#) | [Spanish](#)

**Download the LifeWorks app.**

Find support and connect with others who are facing similar challenges. The LifeWorks app is your go-to resource for EAP services, including counseling, legal assistance, and financial planning.

**LifeWorks app**

**LifeWorks app flyer** lets members know how to download, login and use the LifeWorks app for EAP services:

> [EAP LifeWorks app flyer](#)

**Welcome to your Employee Assistance Program**

Humana's Employee Assistance Program (EAP) provides confidential support for employees and their families. It offers a variety of services, including counseling, legal assistance, and financial planning, to help you and your family overcome challenges and improve your well-being.

**Getting started with our EAP is easy:**

1. Download the app or visit [humana.com/eap](#).
2. Log in with the username and password below.

Contact the EAP any time, 24/7, for qualified support: 1-800-970-3888

**Humana**

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](#)

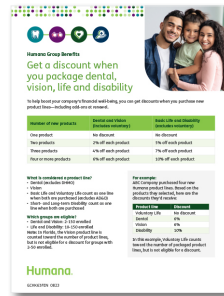
## PLAN SAVINGS



### 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

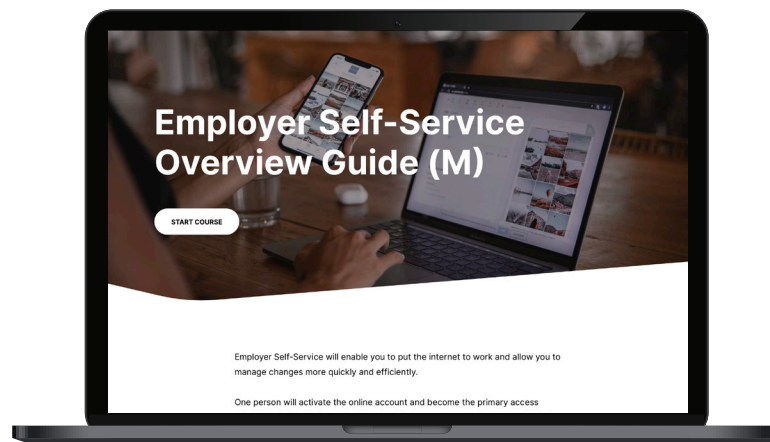
Promote how we're here to help employers manage their Humana plans include the service models available to our small and larger group customers.



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



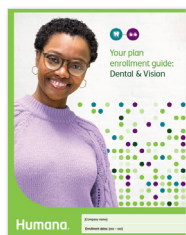
> **VISION** guide:  
[English](#) | [Spanish](#)



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



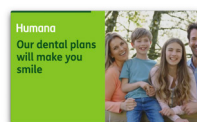
> **LIFE** guide:  
[English](#) | [Spanish](#)



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

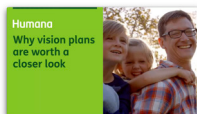
**Enrollment videos:** You can share these videos with employer customers to use at time of enrollment to encourage members to enroll in a Humana plan. They highlight the importance of each of the plans and are available as web links or downloadable video files that employers can incorporate into their 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 brokers 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](#)



### 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 Texas: Discounts are not available to members with policies issued in Texas effective 1/1/24.*
- > ContactsDirect.com: [English](#) | [Spanish](#)
- > Glasses.com: [English](#) | [Spanish](#)

#### Vision wellness:

- > [Children's vision](#)
- > [Diabetes care](#)
- > [Glaucoma](#)
- > [Vision and aging](#)
- > [Contact lenses](#)



### 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](#)

