



Humana Group Benefits

Get a discount when you package dental, vision, life and disability



To help boost your company's financial well-being, you can get discounts when you purchase new product lines—including add-ons at renewal.

| Number of new products | Dental and Vision (includes voluntary) | Basic Life and Disability* (excludes voluntary) |
|------------------------|--|---|
| One product | No discount | No discount |
| Two products | 2% off each product | 5% off each product |
| Three products | 4% off each product | 7% off each product |
| Four or more products | 6% off each product | 10% off each product |

What is considered a product line?

- Dental (excludes DHMO)
- Vision
- Basic Life and Voluntary Life count as one line when both are purchased (excludes AD&D)
- Short- and Long-term Disability count as one line when both are purchased

Which groups are eligible?

- Dental and Vision: 2-299 eligible
- Life and Disability: 10-299 eligible

Note: In Florida, the Vision product line is counted toward the number of product lines, but is not eligible for a discount for groups with 2-50 eligible.

For example:

ABC Company purchased four new Humana product lines. Based on the products they selected, here are the discounts they'd receive:

| Product line | Discount |
|----------------|-------------|
| Voluntary Life | No discount |
| Dental | 6% |
| Vision | 6% |
| Disability | 10% |

In this example, Voluntary Life counts toward the number of packaged product lines, but is not eligible for a discount.

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* Subject to state discount limits

Packaging discounts do not apply to DHMO plans.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Humana group dental plans are insured by Humana Insurance Company, HumanaDental Insurance Company, The Dental Concern, Inc., Humana Insurance Company of New York, or Humana Health Benefit Plan of Louisiana, Inc. For Arizona residents: Insured by Humana Insurance Company. For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling the customer service number found on your Humana Vision ID card/Dental ID card and requesting a copy. For New Mexico residents: Insured by Humana Insurance Company. For Texas residents: Insured by Humana Insurance Company.

Humana group vision plans are insured by Humana Insurance Company, HumanaDental Insurance Company, Humana Health Benefit Plan of Louisiana, Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc. In Arizona, group vision plans insured by Humana Insurance Company. In New Mexico, group vision plans insured by Humana Insurance Company.

Humana group life plans are insured by Humana Insurance Company or Humana Insurance Company of Kentucky. In Arizona, group life plans insured by Humana Insurance Company. In New Mexico, group life plans insured by Humana Insurance Company. Life plans not available in New York.

Humana group disability plans are insured by Humana Insurance Company, or Humana Insurance Company of Kentucky.

