



# Broker marketing kit

In this kit, you'll find marketing tools and resources to help guide your sales conversations with your clients.

## Care that goes above and beyond for your business and your team



**Modern, flexible plans for businesses big and small**  
Humana plans increase the value of your employee benefits with plans that extend care beyond traditional medical benefits to protect your employees' financial and overall well-being.



### **DENTAL: Plans built for savings, flexibility and overall health**

- Enhanced preventive care options with 3 routine cleanings and 4 periodontal maintenance cleanings covered under preventive services
- Extended annual maximum available provides members 30% coinsurance after the annual maximum is met
- 50 virtual dental care, also known as teledentistry, may be an option rather than an emergency room visit
- One of the largest PPO networks with 143,000 unique dentists nationwide



### **VISION: Plans focused on wellness and savings**

- Plans offering additional diabetic eye exams plus retinal imaging to screen for medical conditions
- Fixed exam copays and lens allowances along with 20% discount on balance over the frame allowance
- More than 175,000 access points nationwide, including many independent, retail and online options



### **LIFE: Plans that help ensure loved ones have financial protection**

- Safety net to give employees financial confidence knowing their loved ones are protected
- \$25,000 annual increase option available on Voluntary Life with no qualifying health questions
- Life benefits specialists personally handle every claim, ensuring prompt payments
- Basic and voluntary life bundled rate match



### **DISABILITY: Plans that protect paychecks and financial well-being**

- Short- and long-term disability plans provide employees with financial protection to help pay bills while they are unable to work
- Trained claims analysts guide and support employees on their disability journey
- Employee Assistance Program (EAP) included at no additional cost when bundled with two other Humana lines of coverage\*



**2-year rate guarantee on all benefits**



For more information, contact your broker or go to [summacare.com](http://summacare.com).



## Humana Group Benefits products at a glance

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.

> [All products at a glance](#)



# DENTAL SELLING RESOURCES

**PLEASE NOTE:** The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.

**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 - and 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 dental PPO networks with 143,000 unique dentists nationwide. Your employees save on their dental care services with negotiated discounts when they visit an in-network dentist.

**More dentist choices than ever for your employees**

Year	Number of Unique Providers
2016	~75,000
2018	~95,000
2020	~105,000
2022	~115,000
2025	~143,000

**98% increase** since 2016 to than 143,000 unique providers

**Humana.**

Plan Name	Annual Maximum	Out-of-Pocket Maximum	Waiting Period
Traditional Preferred	\$1,000	\$2,000	30 days
Enhanced Preferred	\$1,000	\$2,000	30 days
Enhanced PPO	\$1,000	\$2,000	30 days
Enhanced PPO Plus	\$1,000	\$2,000	30 days
Enhanced PPO Plus Plus	\$1,000	\$2,000	30 days
Enhanced PPO Plus Plus Plus	\$1,000	\$2,000	30 days

**All-options plan summary:**  
View the Humana dental plan designs and standard options available for 2+ size groups.  
> [Humana dental plans](#)

**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.

- 16% of members are satisfied with their dental care experience.**
- 99.8% of members are satisfied with their dental care experience.**
- 98.8% of members are satisfied with their dental care experience.**

**Humana.**

**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.

- 99% of members are satisfied with their dental care experience.**
- 99.8% of members are satisfied with their dental care experience.**
- 98.8% of members are satisfied with their dental care experience.**

**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](#)

### 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](#)

**Top 3 commonly asked coverage questions**

- Do I have dental coverage?**
- What are my dental benefits?**
- What happens if I have dental care outside coverage and a choice is needed?**

**Humana.**

### Top three commonly asked dental coverage questions

This piece is for brokers and benefit administrators to help guide decision making on our default benefits, but is not plan specific. **Not approved to share with members.**

> [Top 3 commonly asked questions](#)

**Dental plans that care for overall well-being**

At Humana, we understand the importance of dental care and how it impacts overall well-being. Our dental plans are designed to provide comprehensive coverage for your employees' dental needs.

**40%** of members are satisfied with their dental care experience.

**Humana.**

### Enhanced preventive benefits

Promote how Humana's dental plans care for overall well-being, including plans with enhanced preventive benefits.

> [Dental plans that care for overall well-being](#)

**Your dental plan extends your benefits to save you money**

Humana's extended dental coverage gives you additional coverage for dental care beyond the annual maximum. This means you can get the care you need without worrying about hitting your annual maximum.

**Humana.**

### Extended annual max

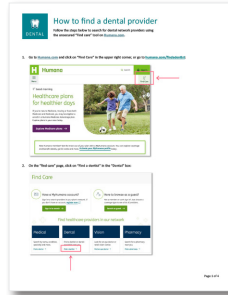
Learn more about Humana's unique solution for extended coverage beyond the annual maximum

> [\[Members\] Extended annual maximum](#)



## DENTAL SELLING RESOURCES (cont.)

**PLEASE NOTE:** The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.



### How to find a dental provider job aid

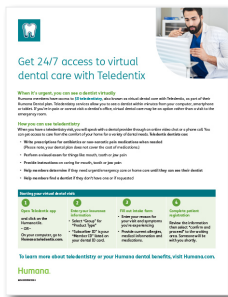
For pre-sale network search, this sales tool walks through how to locate in-network dental providers using the unsecure search tool on Humana.com.

> [How to find a dental provider](#)

### Dental wellness

Talks about the importance of dental health to overall health

> [Dental wellness flyer](#)



### Teledentistry

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.

> [\[MEMBER\] Teledentistry](#)



# VISION SELLING RESOURCES

**PLEASE NOTE:** The pre-sale promotional materials in this section can **ONLY** be shared with employers. They are not approved for use with members unless noted otherwise.

**Wellness & savings are in sight**

Our Humana Vision Plans focus on providing the best vision care for your employees' and their families' whole person health - along with health & savings.

- Choice of providers close to home**  
Members will find plenty of locations nearby with a choice of more than 175,000 across plans nationwide, including independent, retail and online options.
- Vision care to healthcare**  
Our plans encourage preventive healthcare with eye exams that not only help with vision correction, but can sometimes be the first to detect signs of serious health conditions.
- Built-in savings**  
Humana Vision plan members save an average of 83% off retail prices with our first & easy retail alternatives.

**See the savings with Humana Vision plans**

	Humana	Standard Plans
Eye Exam	\$15	\$35
Lenses	\$25	\$55
Average retail frame cost	\$200	\$300
Average frame alternative	None	\$150
<b>Overall on average cost frame alternative</b>	<b>None</b>	<b>-23%</b>

**Member costs**

	Humana	Standard Plans
Annual Deductible	\$0	\$500
Out-of-Pocket Maximum	\$0	\$1,000
Annual Maximum	\$0	\$1,000

This is an average only. The actual savings may vary based on individual member needs and preferences. Market data based on industry averages.

## Humana Vision plans at a glance

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 at a glance](#)

## Humana Vision PLUS

**NOT available in: NC, OR, RI, TX and WA.**

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

**Humana Vision plans** Ohio

VISION

Plan	Annual Deductible	Out-of-Pocket Maximum	Annual Maximum	Member Cost	Employer Cost
VISION	\$0	\$0	\$0	\$0	\$0
VISION PLUS	\$0	\$0	\$0	\$0	\$0

VISION PLUS

Plan	Annual Deductible	Out-of-Pocket Maximum	Annual Maximum	Member Cost	Employer Cost
VISION PLUS	\$0	\$0	\$0	\$0	\$0

## All-options plan summary:

View the Humana vision plan designs and standard options available for 2+ size groups.

> [Humana vision plans](#)

**Humana's vision plans help employees see healthier futures**

As humans, we strive to reach goals that lead the whole person, not just the eyes. Healthy vision is a key to overall health. Humana's vision plans help employees see healthier futures by providing a wide variety of options for eye care and vision correction.

**An annual eye exam can help detect:**

- Diabetes
- High blood pressure
- Heart disease
- Stroke
- Glaucoma
- Macular degeneration
- Cataracts
- Retinal detachment
- Optic nerve disease
- Diabetic retinopathy
- Glaucoma
- Macular degeneration
- Cataracts
- Retinal detachment
- Optic nerve disease

For more information about Humana vision plans, contact your Humana sales representative.

## Vision wellness

Talks about the importance of vision health to overall health

> [Vision wellness flyer](#)

**How to find a vision provider**

- Go to Humana.com and click on "Find a Vision Provider" in the top right corner, or in the Humana.com mobile app.
- Enter your zip code and click "Find a Vision Provider".
- Click on "Find a Vision Provider" in the top right corner of the search results page.
- Click on "Find a Vision Provider" in the top right corner of the search results page.

## How to find a vision provider job aid

For pre-sale network search, this sales tool walks through how to locate in-network vision providers using the unsecure search tool on Humana.com.

> [How to find a vision provider](#)



**PLEASE NOTE:** The pre-sale promotional materials in this section can ONLY be shared with employers. They are not approved for use with members unless noted otherwise. **Life plans not available in New York.**

**Protect your employees' financial wellbeing**

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.

- Protecting loved ones financially when they need it most:** With a Humana Life plan, you can help provide your employees a safety net giving them financial confidence to ensure their loved ones are protected.
- Modern, flexible plan options for businesses of all sizes:**
  - Flexible options with coverage amounts to cover today's life expenses so you can build an attractive employee benefits package.
  - Easy to administer plans 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.
  - Every claim is personally handled with guidance throughout the entire process.
  - Prompt payments ensures there's one less thing to worry about.

**Life insurance can help provide financial protection when loved ones 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 divorce expenses
- Supplementing retirement savings

**44%**

Just 44% of Americans could cover an unplanned \$1,000 expense, such as a car repair or medical bill, from savings.\*

\* Source: "Financial Wellness Is Critical To Your Overall Health" - And Financial Literacy Is The Key." Forbes.com, Jan. 15, 2022

**Humana.**

**Humana Life plans at a glance**

Our modernized life benefits offer: Security and peace of mind, flexible plan options for today's businesses and specially training service specialists.

> [Life plans at a glance](#)

**Humana Life plans**

**BASIC GROUP TERM LIFE**

Accidental Death & Dismemberment (AD&D) - 100% of face amount (up to \$1,000,000) - 100% of face amount (up to \$1,000,000) - 100% of face amount (up to \$1,000,000)

**Voluntary Term Life**

Basic Term Life

Humana. SunLifeCare

**All-options plan summary:**

View the Humana Life plan designs and standard options available for 2+ size groups.

> [Humana Life plans](#)

**QUICK REFERENCE GUIDE**

**Accidental Death & Dismemberment (AD&D)**

**QUICK REFERENCE GUIDE**

**Voluntary Term Life**

**QUICK REFERENCE GUIDE**

**Basic Term Life**

Humana.

**Quick reference plan guides:**

These benefits summaries provide an abbreviated view of benefits for Basic & Voluntary Term Life and Accidental Death & Dismemberment (AD&D) as a quick reference leave-behind for employers.

- > [Basic Term Life](#)
- > [Voluntary Term Life](#)
- > [Accidental Death & Dismemberment \(AD&D\)](#)

**Guarantee issue amounts**

Group effective dates starting 5/1/26

Age Group	Guaranteed Issue Amount
0-14	\$10,000
15-19	\$10,000
20-24	\$10,000
25-29	\$10,000
30-34	\$10,000
35-39	\$10,000
40-44	\$10,000
45-49	\$10,000
50-54	\$10,000
55-59	\$10,000
60-64	\$10,000
65-69	\$10,000
70-74	\$10,000
75-79	\$10,000
80-84	\$10,000
85-89	\$10,000
90-94	\$10,000
95-99	\$10,000

Humana.

**Guarantee Issue amounts:**

For groups effective dates starting 5/1/26. Humana guarantees eligible employees, spouses, and dependent children will receive a specified amount of life coverage without medical underwriting.

> [Life Guarantee Issue amounts](#)

