

Achieve more for less

Introducing Pennsylvania Agents to Humana
Achieve: Premium Medicare Supplement
coverage that's competitively-priced.

Humana®



Webinar Topics

i. Humana Medicare Supplement Overview

ii. The Humana Achieve Difference

- Product Differentiators
- Competitive Pennsylvania Rates

iii. eApp and Telephonic Enrollment Process

iv. Questions

Top Reasons to Choose Medicare Supplements

BENEFITS FOR MEMBERS:

- Incredible Rates
- No network restrictions
- Low out-of-pocket costs
- Guaranteed renewable

BENEFITS FOR AGENTS:

- Can be sold year-round – Not just during AEP
- More versatile portfolio
- Client retention: Average Retention 7-8 years
- Strong commission and bonus structures



Demographics of Medicare Supplement Buyers



65 – 74 years old¹



Agent has a significant impact on enrollment decisions³



Average income \$25K - \$30K¹



43% are widowed, divorced, separated or never married¹

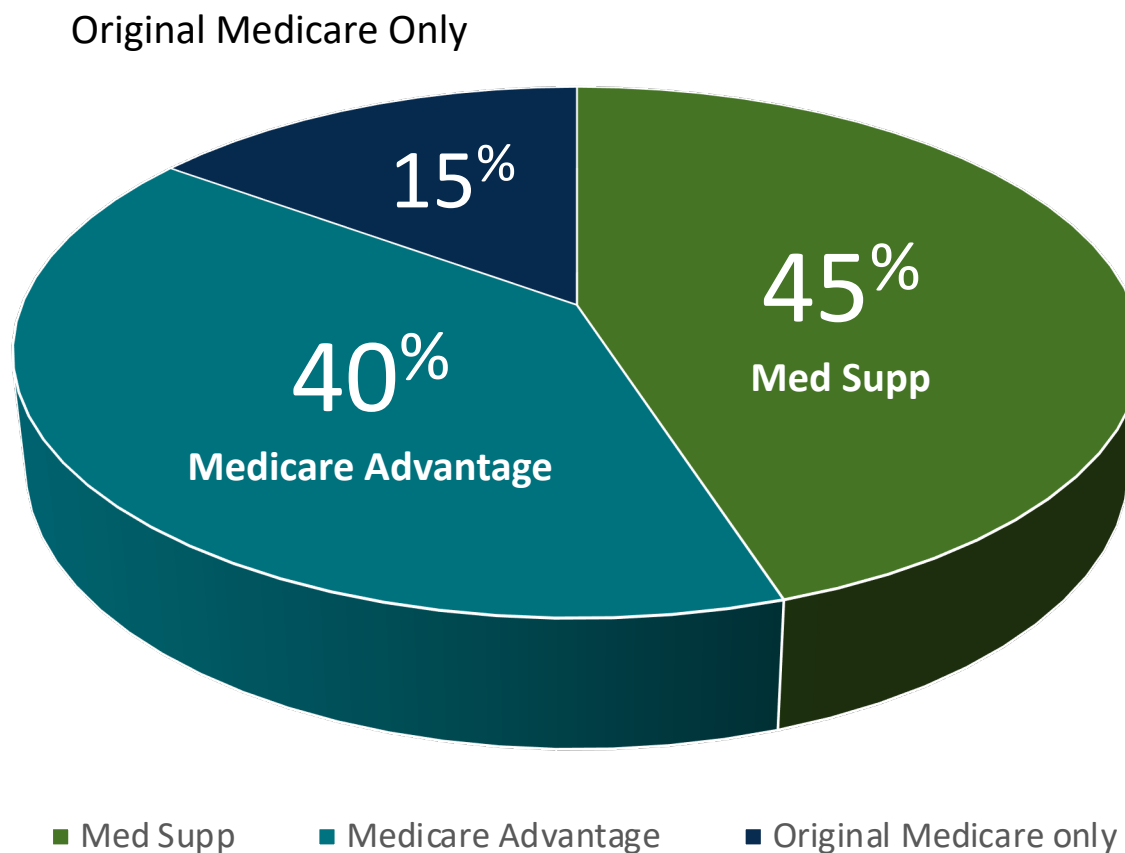


Motivated by security, protection, choice and control²



Talking to friends, going online, Direct mail³

Breakdown of Age-in Enrollments



The Humana Achieve Medicare Supplement Difference

EXPANSIVE NATIONAL FOOTPRINT

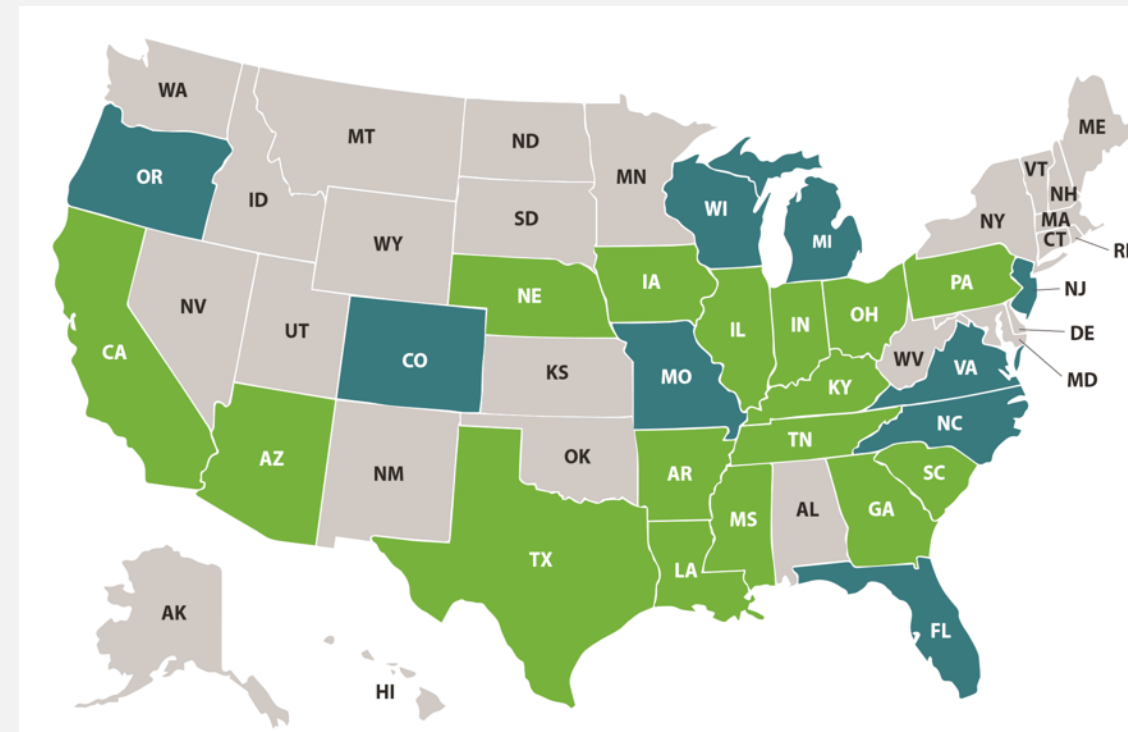
Filed or Live in 25 states

LIVE:

Arizona, Arkansas, California, Georgia, Indiana, Iowa, Illinois, Kentucky, Louisiana, Mississippi, Nebraska, Ohio, Pennsylvania, South Carolina, Tennessee, Texas

FILED:

Colorado, Florida, Michigan, New Jersey, North Carolina, Oregon, Virginia, Wisconsin



Approved

Filed

The Humana Achieve Medicare Supplement Difference

- Most Competitive Humana Medicare Supplement to date
 - Expects to be industry leading in many areas
 - **Competitive plan F for switchers**
- Street Commission Increased
 - Up 2% in most states (22%)
 - Plan N commission increase (26%)
- Increased household discount (12%)
- Lucrative Agent Marketing Allowance
- Simplicity of the e-App enrollment process

The Humana Achieve Medicare Supplement Difference

- Humana Well Dine[®] – Delivery of up to 10 nutritious meals delivered after an overnight stay at a hospital or nursing facility
- Hearing Aids & Services – Discounts available through HearUSA, TruHearing[®] and Nations Hearing[®]
- Vision Care – Access to EyeMed's Select network and retail locations including LensCrafters[®], Pearl Vision[®], Sears[®] Optical, Target Optical[®] and JCPenny[®] Optical
- Prescription Discounts
- Phillips Lifeline Medical Alert System discounts
- HumanaFirst[®] Nurse Advice Line available toll-free, 24 hours a day, seven days a week
- MyHumana Mobile App to easily access membership information on the go
- Due to low utilization and to keep costs low, Silver Sneakers is not included

Humana Achieve: Competitive Rates – Plan F Pennsylvania Medicare Supplement (Female)



70-YEAR OLD FEMALE, ZIP: 16501

| Carrier Name | Rate | Effective Date | A.M. Best Rating | Household Discount |
|---------------------------------|----------|----------------|------------------|--------------------|
| Humana Achieve | \$121.73 | 12/1/2019 | A- | 12% |
| Accendo Insurance Company (CVS) | \$122.71 | 3/13/2020 | N/A | 14% |
| Aetna Health Insurance Company | \$123.64 | 10/30/2019 | A | 7% |
| Prosperity Life Group | \$127.14 | 10/1/2019 | A- | 7% |
| Nassau Life Insurance Company | \$127.80 | 4/1/2020 | B+ | 7% |

Humana Achieve: Competitive Rates – Plan F Pennsylvania Medicare Supplement (Male)



70-YEAR OLD FEMALE, ZIP: 16501

| Carrier Name | Rate | Effective Date | A.M. Best Rating | Household Discount |
|------------------------------------|----------|----------------|------------------|--------------------|
| Humana Achieve | \$139.99 | 12/1/2019 | A- | 12% |
| Accendo Insurance Company (CVS) | \$141.13 | 3/13/2020 | N/A | 14% |
| Aetna Health Insurance Company | \$142.16 | 10/30/2019 | A | 7% |
| Prosperity Life Group | \$142.86 | 10/1/2019 | A- | 7% |
| Nassau Life Insurance Company | \$143.59 | 4/1/2020 | B+ | 7% |

Humana Achieve: Competitive Rates – Plan G Pennsylvania Medicare Supplement (Female)



70-YEAR OLD FEMALE, ZIP: 16501

| Carrier Name | Rate | Effective Date | A.M. Best Rating | Household Discount |
|---------------------------------------|----------|----------------|------------------|--------------------|
| Humana Achieve | \$102.60 | 12/1/2019 | A- | 12% |
| Heartland National Insurance Company | \$101.37 | 6/1/2019 | N/A | 7% |
| Atlantic Coast Life Insurance Company | \$102.02 | 5/1/2019 | B++ | 12% |
| The Capitol Life Insurance Company | \$103.83 | 1/1/2020 | B++ | 7% |
| AARP Medicare Supplement Plans | \$104.02 | 1/1/2020 | A | |

Humana Achieve: Competitive Rates – Plan G Pennsylvania Medicare Supplement (Male)



70-YEAR OLD FEMALE, ZIP: 16501

| Carrier Name | Rate | Effective Date | A.M. Best Rating | Household Discount |
|---------------------------------------|----------|----------------|------------------|--------------------|
| Humana Achieve | \$118.00 | 12/1/2019 | A- | 12% |
| Heartland National Insurance Company | \$116.58 | 6/1/2019 | N/A | 7% |
| Atlantic Coast Life Insurance Company | \$117.27 | 5/1/2019 | B++ | 12% |
| AARP Medicare Supplement Plans | \$118.76 | 1/1/2020 | A | |
| The Capitol Life Insurance Company | \$119.40 | 1/1/2020 | B++ | 7% |

Humana Achieve: Competitive Rates – Plan N Pennsylvania Medicare Supplement (Female)



70-YEAR OLD FEMALE, ZIP: 16501

| Carrier Name | Rate | Effective Date | A.M. Best Rating | Household Discount |
|--|---------|----------------|------------------|--------------------|
| Humana Achieve | \$80.81 | 12/1/2019 | A- | 12% |
| Accendo Insurance Company (CVS) | \$82.24 | 3/13/2020 | N/A | 14% |
| Aetna Health Insurance Company | \$82.89 | 10/30/2019 | A | 7% |
| Atlantic Coast Life Insurance Company | \$83.05 | 5/1/2019 | B++ | 12% |
| Nassau Life Insurance Company | \$84.35 | 4/1/2020 | B+ | 7% |

Humana Achieve: Competitive Rates – Plan N Pennsylvania Medicare Supplement (Male)



70-YEAR OLD FEMALE, ZIP: 16501

| Carrier Name | Rate | Effective Date | A.M. Best Rating | Household Discount |
|--|---------|----------------|------------------|--------------------|
| Humana Achieve | \$92.94 | 12/1/2019 | A- | 12% |
| Accendo Insurance Company (CVS) | \$94.57 | 3/13/2020 | N/A | 14% |
| Nassau Life Insurance Company | \$94.78 | 4/1/2020 | B+ | 7% |
| Aetna Health Insurance Company | \$95.36 | 10/30/2019 | A | 7% |
| Atlantic Coast Life Insurance Company | \$95.45 | 5/1/2019 | B++ | 12% |

Humana Achieve Medicare Supplement: Marketing Allowance

WHAT DO I EARN?

\$80 for every issued case in a month*

HOW DO I EARN?

Issue 3 underwritten cases in a month
Get paid on every issued case

WHEN DO I EARN?

Paid out the 20th of the following month

HOW MUCH CAN I EARN?

There is no limit to your earnings; as long as you are writing, you are earning!



Producers can now earn uncapped bonuses with a minimum of three underwritten cases in a month with Humana Achieve Medicare Supplement Plans.



NO LIMIT TO HOW
MUCH YOU EARN

\$80

PER ISSUED CASE

3


ISSUED UNDERWRITTEN
CASES TO QUALIFY

Paid on every issued case.
Valid April, May and June.*


*Payout excludes Guaranteed Issue business in all states except for CO, FL, IN, OR, SC, TN, and WI. All business issued in CO, FL, IN, OR, SC, TN, and WI, including Guaranteed Issue, will be paid at \$80 for each issued case.

Call your Humana upline for full product details.

Humana Achieve Medicare Supplement: Marketing Support



Achieve Medicare Supplement Plans



Achieve bliss.


Introducing Humana Achieve: premium coverage that's affordably-priced.

You know Humana is a big deal in the Medicare Supplement industry, and it's a name that your clients probably know, too. Which is why we're now offering Achieve. It's a plan that offers many of the same benefits as Humana's premier line of products at a great value.


Submit your request and get ready to Achieve bliss. You're just a few steps away from being able to sell our most competitively-priced Humana product yet.

Learn More

Talk to your clients about Achieve, the new, affordable Medicare Supplement product from Humana.
Call: 111-222-3333



Achieve Medicare Supplement Plans



Achieve more sales. Achieve higher bonuses.

Healthy business. Healthy bonuses.

Producers can now earn uncapped bonuses with a minimum of three underwritten cases in a month with Humana Achieve Medicare Supplement Plans.

• \$80 per issued case

• Paid on every issued case*

• Unlimited earning potential

• Valid January, February, March

*Excludes Guaranteed Issue business in all states except for CO, FL, IN, OR, SC, TN, and WI. All business issued in CO, FL, IN, OR, SC, TN, and WI, including Guaranteed Issue, will be paid at \$80 for each issued case.

Call your Humana upline for full product details.

Supplement FAQs

Humana Achieve® Medicare Supplement Plans. Guide on Vantage.

Navigation. Simply click on a specific question and review questions all together.

Guaranteed Issue (GI) applications?

Open Enrollment (OEP)?

CHIP Reauthorization Act of 2015 eligible Medicare beneficiaries and why is non-branded marketing available to Humana Achieve Medicare Supplement Plans been available?

Value Proposition? Supplement Plans? How are they different from other plans?

How to submit business to Humana?


When? Timing of launch in my state?

How to join Humana Achieve?

SUPPORT

- What enrollment methods are available for Humana Achieve Med Supp plans?
- Can agents contact underwriting directly?
- Do the local Humana market offices/agents understand and support Achieve Medicare Supplement plans?
- Is Medicare Supplement training available for brokers?

continued -



GHHKCTHEN_A

For agents only. Do not distribute.


Page 1 of 6


ATTENTION TEXAS AGENTS

Introducing Humana Achieve:

| AGE | PLAN F | PLAN G | PLAN N |
|-------|----------|----------|---------|
| 65-67 | \$106.23 | \$90.07 | \$70.68 |
| 70 | \$110.34 | \$93.19 | \$73.40 |
| 75 | \$130.13 | \$111.62 | \$90.54 |

Rates shown are for a Female Preferred rate with the household discount in Bexar County (78292). Rates may vary by location, gender, and age.

LOWER RATES

INCREASED COMMISSIONS

12%

HOUSEHOLD DISCOUNT

The best news all day...


You're already contracted and ready to write.


Call your Humana upline or visit

HumanaAchieve.com for full product details.

GHHKPP56EN


FOR AGENT USE ONLY. NOT FOR GENERAL PUBLIC.





Agent Resources

Enrollment | Prospecting | Tools



16 | Humana.

Humana Achieve Medicare Supplement: Telephonic Enrollment Process

Menu

Humana Vantage

Notifications

Secure Mail

Contact us

Help

Licensing, Certification & Contracts

Enter Fastapp

Enter Enrollment Hub

Download Enrollment Hub

Application Status

Scope of Appointment

Upload Paper Applications

Individual Customer Number Grid

Blank Verification of Chronic Condition (VCC) Form

Instructions on filling out a Blank VCC Form

Dental, Vision

My Humana Business

Humana Reports

In Progress

Pended Applications

Active Policies

Inactive Policies

View All Customers

My Saved Reports

View More Reports

Medicare

Enrollment Reporting

Dental, Vision

AWB - Issued Business

Log into your Humana Agent Portal and click “Enter Fastapp”

1

Humana Achieve Medicare Supplement: Telephonic Enrollment Process



[Pre-Enroll Token Entry](#)

[Print This Page](#) | [Enlarge Text](#) | [Help](#)

To learn more about the specific benefits for each plan click on a plan name below. You will need Adobe Acrobat Reader to view a plan's benefit information. [Click here](#) to download a free copy of Adobe Acrobat Reader. To begin the application process for your client click the enroll button to the left of the plan in which they are enrolling. Please contact Agent Support at for assistance.

• [Click here to change zip code](#) [Return to Home](#)

Plan Enrollment

County :

Plan Year :

☐ All(14) ☐ PDP(3) ☐ MA(3) ☐ MAPD(8) ☒ Med Supp

[View Plans >](#)

[Click here to launch the Humana consumer Wizard](#)

[Click here to launch the Find a Doctor / Hospital Tool](#)

[Pharmacy Calculator](#)

Humana Member Search - Abbreviated Enrollment / Optional Supplemental Benefit Enrollment

Search Application

Don't forget to Select
"Med Supp" before
viewing your plan
options.

Humana Achieve Medicare Supplement: Telephonic Enrollment Process

After you've provided information regarding your client, you're redirected to a quoting page. To begin the application click "Enroll in Plan"

Plan Enrollment

County : COUNTY Plan Year : 2020 ☐ All(14) ☐ PDP(3) ☐ MA(3) ☐ MAPD(8) ☒ Med Supp(5) [View Plans](#)

[Click here to launch the Humana consumer Wizard](#)

[Click here to launch the Find a Doctor / Hospital Tool](#)

[Pharmacy Calculator](#)

Humana Medicare Supplement Plans (Preferred Rates/Standard Rates)

| Benefit Summary | Preferred Rates | Standard Rates | RX Coverage | Riders | Part A Deductible | Part B Deductible | Benefit Period Hospital Deductible | Annual Deductible | Max Medical Out-of-Pocket |
|--|-----------------|----------------|-------------|--------|-------------------|-------------------|------------------------------------|-------------------|---------------------------|
| Humana Med Supp Achieve Plan A Enroll in Plan View Details | 128.40 | 147.36 | No | No | \$1,408.00 | \$198.00 | \$0.00 | \$0.00 | \$0.00 |
| Humana Med Supp Achieve Plan F Enroll in Plan View Details | 142.15 | 163.17 | No | No | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Humana Med Supp Achieve Plan G Enroll in Plan View Details | 120.83 | 138.65 | No | No | \$0.00 | \$198.00 | \$0.00 | \$0.00 | \$0.00 |
| Humana Med Supp Achieve High Ded Plan G Enroll in Plan View Details | 49.02 | 56.07 | No | No | \$0.00 | \$198.00 | \$0.00 | \$2,340.00 | \$0.00 |
| Humana Med Supp Achieve Plan N Enroll in Plan View Details | 95.24 | 109.22 | No | No | \$0.00 | \$198.00 | \$0.00 | \$0.00 | \$0.00 |

Humana Achieve Medicare Supplement: Why Agents Love the Telephonic Enrollment Process

- Main screen for enrollment gives you immediate updates on active policies, inactive policies, and pending applications
- Straight-forward health questions – complete application only takes about 10 minutes
- Humana allows you to select “Coupon Book” as a method of payment – this is extremely unique
- Digital signature option is sent via email
- The IVR signature is preferred because the application can be submitted immediately

Others Agree on Humana's Brand Strength

- #1 Health Care Provider (Forbes)
- #1 in Customer Service Among Health Insurers 2020 (Newsweek)
- #3 Best Health Insurance Company¹
- #5 Most Valuable Healthcare Brand in 2019²



Questions?



Achieve More Today With Humana's Medicare Supplement

- Login to your Agent Portal
- Start running quotes via FastApp today
- Review the health history questions
- **Complete your first case in under 10 minutes!**

