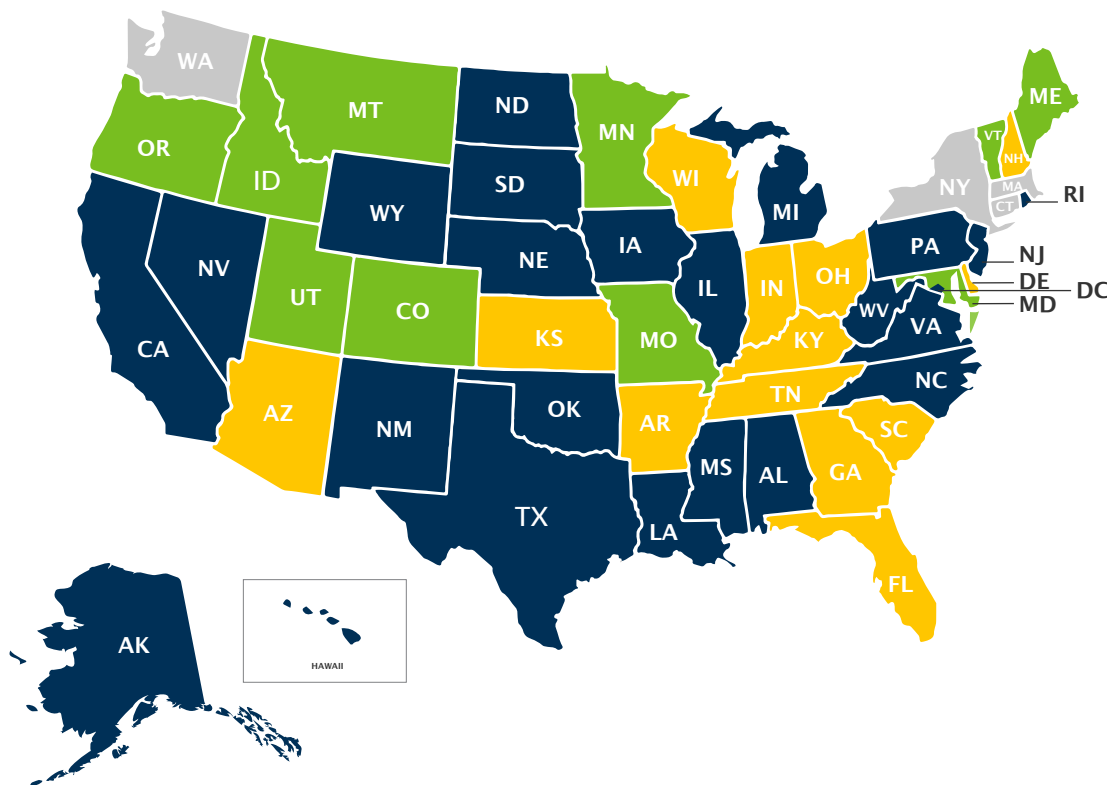


Humana's Q4 Bonus Program: Rewarding Your Commitment to Clients!

On top of the exciting \$200 bonus for Underwritten Policies, you can also earn a \$200 bonus for each eligible Medicare Supplement Plan N Open Enrollment Policy.



Agents can earn up to a \$200 bonus with Humana Medicare Supplement applications written between October 1, 2024 – December 31, 2024. **Qualify with a minimum of three approved bonus eligible applications.** Certain exclusions apply; please review bonus program details and rules for additional information.



**\$200 for Underwritten and Plan N Open Enrollment applications,
\$50 for other plan Open Enrollment applications**

\$200 for Underwritten/Open Enrollment applications

\$50 for Underwritten/Open Enrollment applications

Call your Humana upline for full product details.

Open Enrollment Applications — applications submitted during the six-month period that starts the first month the applicant is covered under Medicare Part B and age 65 or older. Open Enrollment applications for those under age 65 will be paid based on individual state commission requirements.

For Agent Use Only. Not For Distribution.

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General Program details and rules:

Bonus is available on Humana Achieve Medicare Supplement plans, Humana Medicare Supplement plans, and Humana Value Medicare Supplement plans. Bonus only available to FMOs and direct independent agents. Not available in CT, MA, NY and WA. Payment under the Bonus Program will be made in January 2025.

Guaranteed Issue and U65 Disability sales will be paid according to individual state requirements. Applications for high deductible plans are not eligible for a bonus subject to state requirements. Humana has the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. Applications submitted under an annual birthday guaranteed issue right are paid based on state requirements as a guaranteed issue application.

All decisions by Humana regarding program and/or its cancellation are final.

For purposes of the Bonus Program:

- The Company or Humana means Humana Inc. or its subsidiaries which offers or insures the New Eligible Policy.
- Eligible Producers and Agents are producers and agents who are contracted with, licensed and appointed with the Company at the time the application is submitted to and approved by the Company. Humana associates, including Humana career and telesales agents whether employees or contractors are ineligible and are not Eligible Agents.
- New Eligible Policies are a) Medicare Supplement plans offered by Humana (excludes those sold on a private retiree exchange); b) applications submitted and approved in October, November, and December 2024; c) policies in effect for at least 60 consecutive days and still in effect at the time of payout.
- New Eligible Policies do not include: a) any policy written to provide coverage for the agent; b) any policy change, renewal or modification(s) (all New Eligible Policies must result in the issuance of a new policy to a person that is not currently a policyholder of a Medicare Supplement policy issued by the Company); c) any policies issued for a high deductible plan subject to state requirements; and d) any new eligible policy that has been terminated by the time of payout.

General Provisions: 1. Under applicable law, Eligible Agents may be required to disclose to the insured or applicant their compensation including base commission, bonuses, incentives, or other forms of remuneration for which the Eligible Agents are eligible for the sale or renewal of insurance products. 2. Reporting of compensation from the Bonus Program and tax implications are the responsibility of the Eligible Agents. 3. The Company or its affiliate will be the final arbiter of any issues relate to the Bonus Program. 4. The Company or its affiliate may modify or terminate the bonus at any time without notice. 5. The Company or its affiliate may audit or adjust any payment made under the Bonus Program, including the right to recover any and all overpayments. 6. Eligible agents must be in compliance with all company and state marketing rules and regulations and be in good standing with Humana and its legal entities at the time payment is made.

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