

Humana has reduced premiums for many Medicare Supplement plans. Check out our latest premiums and see how competitive they are! They provide reliable, robust coverage for your Medicare customers.

A BONUS FOR YOU AND YOUR CUSTOMERS

Humana Med Supp plans offer extras like SilverSneakers® fitness and discounts on many services—at no additional cost.

Humana_®



Humana is proud to be the Medicare Supplement provider to the VFW.

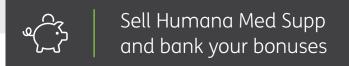
YOU CAN EARN HUNDREDS IN BONUSES BY YEAR'S END

For 2018 and 2019 effective dates:

- Minimum of 5 sales to be eligible for bonus
- \$100 per UW sale
- \$50 per OEP sale
- Pre-enrollment sales (applications submitted one year in advance of effective date) not included

2019 EFFECTIVE DATES EARN AN ADDITIONAL \$50 PER SALE

Qualifying states include: AK, AL, CA, GA, HI, IA, ID, IL, LA, MI, MN, MS, NC, NE, NH, NJ, NM, ND, NV, OK, PA, RI, SD, TX, VA, WV, WY



Terms and Conditions:

Payment under the Bonus Program will be made by June 2019.

For purposes of the Bonus Program:

- The Company 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 New Eligible Policy 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 Med Supp Products that a) are 2018 or 2019 Individual Medicare Plans issued in AK, AL, CA, GA, HI, IA, ID, IL, LA, MI, MN, MS, NC, NE, NH, NJ, NM, ND, NV, OK, PA, RI, SD, TX, VA, WV, or WY.; b) applications submitted and approved between Oct. 1, 2018 – Dec. 31, 2018; and c) are in effect for at least 60 consecutive days.
- 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 Med Supp policy issued by the Company); c) any policy for which the application is not submitted to and approved by the Company between Oct. 1, 2018 Dec. 31, 2018; and d) any Guaranteed Issue policy.

General Provisions: 1) Under applicable law, Producer and Eligible Agents may be required to disclose to the insured or applicant their compensation including base commission, bonuses, incentives, or other forms of renumeration for which the Producer and 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 Producer and Eligible Agents. 3) Except where specifically modified, all rules and provisions of the Humana Producer Contract are in full force and effect. 4) The Company or its affiliate may modify or terminate the Bonus Program at any time without notice. 5) The Company or its affiliate will be the final arbiter of any issues related to the Bonus Program. 6) Eligible Agent must remain in the FMO or Direct Independent Agent channel for the duration of the Bonus Program and maintain an active Humana Producer Contract. 7) Payout is based on total New Eligible Policies for the total length of the Bonus Program. 8) New Eligible Policies will be counted towards the goal and payment calculation based on the date the Company records the sale. 9) The Company or its affiliate may audit or adjust any payment made under the Bonus Program. 10) The Company or its affiliate reserves the right to recover any and all overpayments as outlined in the Humana Producer Contract. 11) Participation is based on meeting the required production levels. 12) Producer and 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. 13) In consideration for accepting the terms of the Bonus Program, Producer agrees to distribute to the Eligible Agent(s) any amounts payable to the Eligible Agent(s).

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