

Make more money— sell Humana Med Supp

- Competitive pricing
- SilverSneakers®
- Customer Care

April 1 – June 30, 2019

This spring, build a bigger bank balance

- Sell 5 Humana Med Supp policies, earn \$250 (\$50 per policy)
- Sell 10 Humana Med Supp policies, earn \$1,000 (\$100 per policy)
- PLUS—submit a minimum of 3 electronic applications and earn \$50 per electronic application submitted and issued
- Underwritten and Open Enrollment Period (OEP) sales

Qualifying states include: AK, AL, AR, AZ, CA, DE, DC, *GA, HI, IA, ID, *IL, *KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NM, ND, NV, OH, OK, PA, RI, SD, UT, VA, WA, WV, WY

*GA, KS and IL do not permit marketing of extra services at time of sale.

SilverSneakers® is good as gold

Humana has more competitive premiums in many states for high-value Medicare Supplement plans. It's strong, reliable coverage with access to such extras as the popular SilverSneakers® fitness program and discounts on many services.

Humana is an insurance and healthcare leader—that may be one reason we get the high customer satisfaction scores. And you're a sales pro—that's why you're all set to earn hefty bonuses.

Humana®



¹<https://www.newsweek.com/americas-best-customer-service-2019/services-insurance>

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

For Agent Use Only. Not For Distribution.



Humana has been recognized by *Newsweek* as best in customer service among health insurance companies in the magazine's "America's Best Customer Service 2019" rankings.¹

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Terms and Conditions:

Payment under the Bonus Program will be made by November 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 2019 Humana Individual Open Enrollment Period (OEP) and Underwritten Medicare Supplement Plans (Humana MIPPA, Value or Humana Healthy Living Plans only) issued in AK, AL, AR, AZ, CA, DE, DC, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NM, ND, NV, OH, OK, PA, RI, SD, UT, VA, WA, WV, WY; b) applications submitted and approved between April 1, 2019 - June 30, 2019; 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 April 1, 2019 - June 30, 2019; and d) any Guaranteed Issue policies or pre-enrollment sales (applications submitted more than 3 months in advance of effective date).

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 remuneration 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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