

Four ways to get a bonus and grow your business



Specialty Lines of Coverage are:

- Workplace voluntary benefits*
- Group term life, including AD&D
- Group term supplemental or voluntary life, including AD&D
- Group short term disability
- Group long term disability
- Group vision (including voluntary vision)
- Group dental (including voluntary dental)

* Two or more workplace voluntary benefit products sold to the same group is considered one Specialty Line of Coverage for purposes of this promotion.

1. Grow your Humana medical case count

Between July 31 and October 31, 2012, grow your Humana group medical case count and earn a bonus! This net growth measure applies to cases with at least two enrolled and 99 or fewer eligible employees (Different case size eligibility for FL and CO¹).

Net growth in group medical	Bonus amount
15 or more cases	\$15,000
At least 10, but less than 15 cases	\$10,000
At least 5, but less than 10 cases	\$5,000

This bonus will be paid to the Agent of Record by December 31, 2012. Net growth is measured at the Agent of Record level, not writing agent level.

2. Place Humana Specialty with or without group medical.

For new business placed with initial effective dates of coverage between Aug. 1 and Oct. 31, 2012, you can earn a bonus if you place two or more Specialty Lines of Coverage, each with the same initial effective month of coverage, with the same case. Group medical coverage with the case must be placed in the same initial effective date of coverage as the Specialty Line(s) of Coverage to qualify for the “with group medical” bonus amount. This bonus is eligible for cases with at least two enrolled and fewer than 99 eligible employees (Different case size eligibility for FL and CO¹).

Specialty Lines of Coverage placed with the same initial effective month of coverage	With group medical added to a new or existing Humana customer	Renew or add medical to an existing Humana customer	Without group medical added to a new or existing Humana customer
One Specialty Line of Coverage	No bonus	No bonus	No bonus
Two Specialty Lines of Coverage	\$500 bonus	\$250 bonus	\$250 bonus
Three or more Specialty Lines of Coverage	\$2,000 bonus	\$1,000 bonus	\$500 bonus
Disability Double Bonus! If at least one of the two or more Specialty Lines of Coverage are group short/long term disability or workplace voluntary benefits.	Additional \$250 bonus		



Only Agents of Record residing in AR, AZ, CO, FL, GA, KY, LA, MO, MS, NV, TN, TX, UT, WI, IL, KS, IN (counties of Clark, Dearborn, Floyd, Franklin, Harrison, Jefferson, LaPorte, Lake, Ohio, Porter, Posey, Ripley, Scott, Switzerland, Union, Vanderburgh, Warrick, and Washington) and OH (counties of Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland, and Warren) are eligible for these bonuses.

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Examples from chart on prior page:

- Agent of Record places group medical, dental, and vision with a new Humana customer. Agent of Record qualifies for a \$500 bonus.
- Agent of Record places group dental and vision with a new Humana customer. Agent of Record qualifies for a \$250 bonus.

Welcome Back Bonus:

- Earn a \$500 bonus if the Agent of Record added no new medical or Specialty Lines of Coverage in 2012 and writes at least 25 subscribers in new medical or Specialty Lines of Coverage, in cases with at least two enrolled and 99 or fewer eligible employees (different case size eligibility for FL and CO¹), with initial effective dates of coverage in 2012, in aggregate across one or more cases. *This bonus will be paid within 60 days after the end the calendar quarter in which Agent of Record qualified.*

3. Earn even more with our Clean Case Bonus

For new business to new Humana customers with initial effective month's of coverage between Aug. 1 and Oct. 31, 2012, you'll earn an additional bonus if your new medical and/or specialty business is submitted for clean case processing.

- **2-50 enrolled subscribers:** The Agent of Record receives \$250 per medical case, plus \$50 for each new Specialty Line of Coverage placed with a case. Stand alone specialty cases qualify for \$50 per new case Specialty Line of coverage added.
- **51-99 enrolled subscribers:** The Agent of Record receives \$500 per medical case, plus \$50 for each new Specialty Line of Coverage placed with a case. Stand alone specialty cases qualify for \$50 per new case Specialty Line of coverage added.

This bonus will be paid to the Agent of Record within 60 days after the receipt date of a clean case submission.

Cases with incomplete or unsigned forms are not eligible for this bonus.

*Clean case processing means:

- For 2-50 enrolled subscriber cases, broker must submit a complete Employer Group Application (EGA), Wage and Tax (medical cases only), employee enrollment forms, copy of underwritten quote, copy of prior carrier bill, and ACH form or check.
- For 51-99 enrolled subscriber cases, same as above except Wage and Tax is not required.

4. Field Underwriting Days bonus

Get paid for selling new business at Humana's Field Underwriting Days. At Field Underwriting Days, you'll meet with your Humana underwriters and have your cases reviewed and underwritten on the spot. Call your Humana Sales Representative for dates in your area.

Line of Coverage sold	Bonus amount per coverage
Group Medical, up to 99 eligible employees	\$150
Specialty Lines of Coverage, up to 99 eligible employees	\$50

Attendance at Field Underwriting Days must be reserved, subject to a limit in the number of available spaces. If you do not attend Field Underwriting Days you cannot qualify for this bonus.



Humana believes that agents should fully disclose to the insured or applicant the programs under which they are compensated including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.

¹ For groups situated in Colorado, eligible business must have at least one enrolled and fewer than 130 eligible employees. For Florida, eligible business must have at least four enrolled and fewer than 99 eligible employees.

Except where specifically modified, all rules and provisions of Humana's Group Producing Agent and Agency Contract and Humana's Producer Partnership Plan, including the Appendix to the Producer Partnership Plan, are in full effect.