



Great benefits. Happy employees. Real savings.

With Humana, you have access to one of the most complete product portfolios in the industry, designed to keep employees happy and loyal. In fact, the benefits we offer are among the most valued by employees* and help protect their personal and financial health.

You can choose medical, dental, vision, life, disability, and workplace voluntary benefits from one company. Plus, feel good knowing you can offer specialty benefits at little or no cost to your business. And feel even better knowing the more plans you add the more you save.

Based on benefits selected, you can save one of two ways:

1	Medical premium discount Add specialty benefits to a new or existing Humana medical plan	2 – 99 eligible employees
	Add dental, vision, life, disability, or workplace voluntary benefits to a medical plan	0.5% for each product, up to a maximum 2%
2	Dental premium discount Add benefits to a new or existing HumanaDental plan	2 – 99 eligible employees
	Add medical, vision, life, disability, or workplace voluntary to a dental plan	2% for each product, up to a maximum 8%

Employer-sponsored or voluntary products for this program include: medical, dental, vision, life, disability, and workplace voluntary benefits – disability, life, accident, cancer, critical illness, and supplemental health.

[terms and conditions >](#)

Terms and conditions

The packaged savings program is subject to underwriting approval, minimum participation requirements, and product-specific case sizes. Only one premium discount is available per group. Up to two workplace voluntary benefits can receive a discount. Ask your Humana sales representative for details on what products are included in this program and discount eligibility requirements.

To receive applied savings, all new or existing products must be determined at renewal in order to be eligible to receive the discount. Discounts will be withdrawn when coverage terminates. Discounts may be adjusted based on the number of benefits in force.

Short-term or long-term disability, or a combination of these two, count as one product for the purpose of this program.

Life insurance plans qualifying for incentives must completely replace existing life plans or must be added to customers with no prior life coverage. Customers cannot add an additional life policy to their existing life benefit and qualify for this program.

Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with Humana to qualify for bundling savings. AD&D coverage doesn't qualify for a separate line of coverage. To qualify for bundling savings on life coverage, all employees offered the lead product must also be offered basic life coverage.

The premium discounts listed apply to fully insured business and cannot be combined with other discount offers. Ask your Humana sales representative for details and discounts that apply to administrative services only plans.

Medical premium discount offer not applicable in Colorado (2 – 50), Florida (2 – 50), Iowa, or Michigan.

Dental premium discount offer not applicable in Iowa, Florida (2 – 50), DHMO, or HumanaOne products.



Humana Plans are offered by the Humana Family of Insurance and Health Plan Companies. Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits. Our health benefit plans have Limitations and Exclusions.