

Get a plan you know with the tailoring and cost-control you want

Our Level Funded Premium is a self-funding
solution that reflects the health of your
employees with rates tailored to you

Humana®

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Built to help you share in the savings good health brings

Humana's Level Funded Premium (LFP) funding solution lets you choose plan designs similar to the options you're familiar with—but with lower rates and more financial stability. Plus, you get built-in financial protection from unexpected costs.

With LFP for small businesses, you get:

1. **Fixed premiums.** You get predictable and manageable payments without paying claims as they come up like traditional self-funding.
2. **Team-based costs.** Your premiums are solely based on your employees, rather than staffs from other companies.
3. **Possible surpluses.** You only pay for costs you actually incur and you get 100% of the settlement in the form of a credit to fees in the following year.
4. **Stop-loss coverage.** Humana LFP plans protect you against excessively high claims, which limits your financial risk.

Plus, you'll enjoy Humana's unique built-in wellness programs to help your employees and your business stay healthy:

- **Up to 15% medical monthly premium credit** with the Wellness Engagement Incentive
- **Go365® rewards for employees** to cash in for things like Amazon and Apple gift cards¹
- **\$0 copay for virtual visits with board-certified doctors** 24/7 with Doctor On Demand^{®2}



Humana's Level Funded Premium plans can be a great option for some small businesses to lower premiums for you and your employees. You can offer a plan with features your employees are used to but with more flexibility and cost predictability—all with lower financial risk.

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¹Go365 is not available with the On Hand® plan.

²Excludes high-deductible health plans (HDHPs).

Features and benefits of a Humana LFP plan

LFP is available for groups with 5–99 enrolled employees¹

In addition to our full suite of off-the-shelf plans and services, you get:

Stop-loss protection	<p>Stop-loss limits your financial exposure to unforeseen costs.</p> <ul style="list-style-type: none">• Specific stop-loss offers protection from individuals' claims costs that exceed \$20,000• Aggregate stop-loss offers protection from total claims exceeding 110%² of expected claims for the year <p>Note: In Ohio, contact your Humana sales agent for stop-loss levels.</p>
Ability to offer up to three plans to employees³	<p>Choose from our full suite of plans including our most popular and affordable.</p> <ul style="list-style-type: none">• Simplicity: Great for those who want to know exactly what they'll pay. There's no coinsurance and no deductible to track when seeing in-network providers.• Canopy: Great for those who want to save money and maintain good health—but be covered for unforeseen emergencies and health events.• Copay: Great for those who visit the doctor more frequently, like families with children. Members pay a copay for routine in-network services like office visits and prescriptions.• HDHP: Great for those who want to save money, but be covered for unforeseen emergencies and health events. Plus, contributing to a health savings account (HSA) can help offset out-of-pocket healthcare expenses.• On Hand: Great for those who are looking for a new, contemporary healthcare experience. Members pay \$0 for routine and urgent care virtual visits through Doctor On Demand.
Settlement	<ul style="list-style-type: none">• Renewing groups get reimbursed 100% of the settlement as a credit to fees in the following year.• If claims run below what was charged for the claims fund, you will be reimbursed in the settlement.• Humana only retains 6% terminal reserve for runout claims.
12/30 contract	<ul style="list-style-type: none">• Claims incurred during the 12-month plan year and paid within 30 months are covered• Your claims settlement takes place within 60 days after the 15th month—the reserve fund pays for any claims that come in after the settlement (up through month 30).• Get monthly claims reports to help you plan.
Go365 wellness program⁴	Employees get personalized activities, tracking and support earning them rewards they can cash in for things like Amazon and Apple gift cards. Plus, when employees reach Silver Status or higher, your company could get a premium credit.
Wellness Engagement Incentive	<p>Get up to a 15% premium credit for employee engagement in the Go365 wellness program (for employers with fewer than 100 employees).</p> <ul style="list-style-type: none">• 7% credit for each employee who reaches Silver Status• 15% credit for each employee who reaches Gold or Platinum Status
\$0 virtual visits	<p>Free video visits with board-certified physicians through Doctor On Demand—available 24 hours a day, seven days a week.</p> <p>Note: For high-deductible health plans (HDHPs), deductible and coinsurance apply to virtual visits in order for the HDHP to be HSA-qualified.</p>

¹In Utah, available for 51 to 100 enrolled employees. ²120% in CO, FL, KS, LA, MO and TN. ³Available only for groups of 10+. (5–10 size groups can offer up to two plans).⁴Go365 is not available with the On Hand plan. Go365 is not an insurance product.

How does an LFP compare to a traditional, fully insured plan

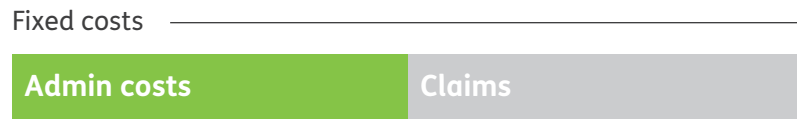
How it's the same

- Consistent monthly cost
- Protection from unexpected claims costs
- Wellness Engagement Incentive

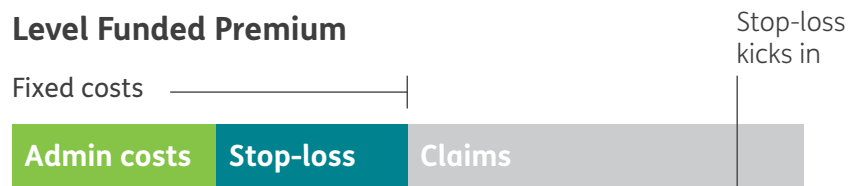
How it's different

- You receive a surplus reimbursement at the end of the year if claims are lower than expected and you renew with Humana LFP.
- If claims are higher than expected, your stop-loss policy covers them.

Fully Insured



Level Funded Premium



	Level Funded Premium	Fully Insured
Fixed monthly costs	✓	✓
Go365 ¹	✓	✓
Wellness Engagement Incentive	✓	✓
Claims protection	✓	✓
Claims refund	✓	✗
• Claims low?	Get up to 100% reimbursement ²	No refund
• Claims high?	All claims paid with stop-loss protection	All claims paid



Learn more now

Ask your Humana agent to quote an LFP benefits solution for your business.

¹Go365 is not available with the On Hand plan.

²Humana keeps 6% for any claims that come in late.

Level Funded Premium (LFP) plans are administered by Humana Insurance Company or Humana Health Plan, Inc. Stop Loss coverage is insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Insurance Company of Kentucky, or Humana Wisconsin Health Organization Insurance Corporation.

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Please refer to Customer Support for more information.

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