

Humana Medical Plans

Plan	Overview	Key Features
Humana Simplicity Plans	Easy for employees to use and understand. Employees know what their costs are upfront, and what to budget for healthcare expenses. Only TWO non-related employees required to start a group plan	<ul style="list-style-type: none"> In-network preventive care covered at 100% Employees pay set dollar amounts (copays) for services including small copays for office visits, urgent care, ER and MRI and daily hospital copays (instead of co-insurance) Once the maximum out-of-pocket is reached, the plan pays 100% for any additional covered services Go365 wellness incentives-Employees can save up to an additional 15% off premiums by achieving wellness goals. Includes telemedicine, EAP and lower cost provider network
Humana Level funded premium plan* <i>*Available for businesses with 10 or more employees only</i>	A flexible partial self-funding solution with predictable, monthly costs and protection for your business from catastrophic claims, so there are no surprises.	<ul style="list-style-type: none"> Savings of 15-40% over community rated ACA coverage Comprehensive medical and pharmacy plans- Choose from Simplicity Copay Plans and other options. Refund of claims surplus up to 94%. Cash Back to YOU! Premium tax savings Go365 wellness incentives included-Employees can save up to an additional 15% by achieving wellness goals. See Denver Tech Insurance case studies: Several healthy groups enrolled with Simplicity LFP Plans \$0 Deductible copay plans with premiums \$220/month - \$290/month
Humana High-deductible health plans	High-deductible health plans (HDHPs) offer small-business employees preventive coverage for an affordable premium.	<ul style="list-style-type: none"> Low premiums for employees One deductible for both medical and prescription drug costs Annual exams with in-network doctors are 100% covered Compatible with health savings accounts
Discounts for Medical Plans Bundled Humana Dental, Vision and Life	Simple billing and ID cards for employees	<ul style="list-style-type: none"> Medical, Dental, Vision and Group Life on ONE invoice. Dental plan bonus-additional 30% benefit after annual maximum is exhausted 5% savings for each line of coverage added to the medical coverage. Savings add up.

\$182 **\$231**
 Employee Only rate most recent
\$241 **\$221**
 enrolled Humana Level funded plans
\$199 **\$290**

Humana

Humana provides bundled savings and lower out of pocket costs for employees along with savings for small businesses and startups.

Example Savings: \$380.00 premium -15% Gold level Go365 wellness = \$323.00 -20% average pre-tax savings = \$258/month employee cost -\$165 employer contribution = \$93.00 employee cost (\$22.00/employee cost per week)

Note: each group has premiums based on their demographics. This is an example of a hypothetical group. **Boot strapped startups get a great deal with Humana!**