

BUILT FOR SMALL BUSINESSES JUST LIKE YOURS

Level Funded Premium plans are
the affordable, self-funding solution
designed for small businesses



Humana®

GCHK4RGEN 1018

WE CAN HELP YOU SAVE MONEY

Humana's Level Funded Premium (LFP) funding solution is built with affordability in mind to help small businesses with the challenges of healthcare costs.¹ LFP offers the predictable costs of a fully insured plan with the savings of a self-funded, administrative services only option. Plus, you get built-in wellness programs to help your employees be healthier and avoid sick days. That will help keep your business healthy, too.

Get these unique benefits with Humana's LFP

- **Up to 15% medical monthly premium credit** with the Wellness Engagement Incentive
- **Go365® rewards for employees** to cash in for things like Amazon and Target gift cards
- **\$0 copay for video visits** with a board-certified physician*



Humana.

¹National Federation of Independent Business, "Small Business Problems & Priorities." 2017.
www.nfib.com/content/playbook/economy/nfib-research-the-top-10-problems-facing-small-business/

*Excludes high-deductible health plans (HDHPs).

IS LEVEL FUNDED PREMIUM RIGHT FOR YOUR COMPANY?

- ✓ Do you feel like you're paying too much for health insurance?
- ✓ Do you value predictable, monthly payments for healthcare costs?
- ✓ Do you want premiums that reflect the health of your employee population?

If you answered “yes” to these questions, LFP might be for you.

FEATURES AND BENEFITS OF A HUMANA LFP PLAN

LFP is available for groups with up to 99 enrolled employees.

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 120 percent 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 employees*	<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.
Money back	<ul style="list-style-type: none"> • Get 100 percent refund of claims surplus when you renew your Humana LFP plan • We only keep 6 percent for any claims that come in late
12/30 contract	<ul style="list-style-type: none"> • Claims that take place during the 12-month plan year and paid within 30 months are covered • Your claims settlement takes place in month 15—the reserve fund pays for any claims that come in after the settlement (up through month 30)
Go365 wellness program	<p>Employees get personalized activities, tracking and support earning them rewards they can cash in for things like Amazon and Target gift cards. Plus, when employees reach Silver Status or higher, your company could get a premium credit.</p>
Wellness Engagement Incentive	<p>Get up to a 15 percent 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 percent credit for each employee who reaches Silver Status • 15 percent credit for each employee who reaches Gold or Platinum Status
Free telemedicine	<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 applies for telemedicine to be HSA-qualified.</p>

*Available only for 10+ groups.

HOW DOES AN LFP COMPARE TO A TRADITIONAL, FULLY INSURED PLAN

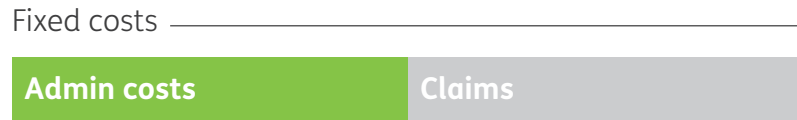
HOW IT'S THE SAME

- Monthly cost is consistent
- Protection from unexpected claims costs
- Wellness Engagement Incentive

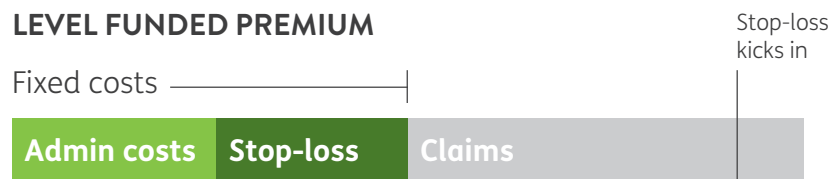
HOW IT'S DIFFERENT

- You receive a surplus reimbursement at the end of the year if claims are lower than expected
- 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	✓	✓
Wellness Engagement Incentive	✓	✓
Claims protection	✓	✓
Claims refund	✓	✗
• Claims low?	Get up to 100% refund	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.