



DENTAL



VISION



LIFE



DISABILITY

2024 Group Benefits bonus

At Humana, we know your success is our success. To show our appreciation, we're excited to offer an easier way for you to earn more when you sell or renew Humana Group Benefits plans.

Bonus program highlights

- Tiered structure allows you to earn more as you climb to the next level
- Opportunities for selling new and retaining existing business – and for case sizes big and small
- Rewarded for multi-line sales year-over-year so you don't have to start fresh each year
- Earn up to 7% book of business revenue

If you have any questions, please contact your Humana sales executive. We continue to be committed to working with you to offer benefit solutions that address the unique needs of your clients – and provide easier ways to earn more for your business!

Group Benefits Growth Bonus details

The Group Benefits Bonus is intended for Group Benefits Lines of Coverage of all sizes. The Group Benefits Growth Bonus is paid once annually, within 60 days after the January 31, 2025 program end date.

Humana rewards Producers who grow and maintain a significant block of specialty business. The Group Benefits Growth Bonus payment is a function of the following items:

- Total New Business and in force Point levels achieved at the Agent of Record Level
- Premium Persistency measured over the term of the Program for Cases in effect as of January 31, 2024, at the Agent of Record Level.
- Line of Coverage Case Size and Compensable Premium

Eligible products:

- Group Term Life (including AD&D)
- Group Term Voluntary/Supplemental Life (including AD&D)
- Group Vision (including Voluntary Vision)
- Group Dental (including Voluntary Dental)
- Group Long-Term Disability (including Voluntary Long-Term Disability)
- Group Short-Term Disability (including Voluntary Short-Term Disability)

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How do I qualify for a Group Benefits Growth Bonus and how much can I earn?

Producers may qualify for bonus compensation based on attaining minimum qualification criteria detailed below.

NOTE: If an individual agent or agency enters into an amendment modifying the terms 2024 Group Benefits Bonus with Humana, the standard 2024 Group Benefits Growth Bonus as detailed in the 2024 PPP will not apply to that agent or agency. The terms of the amendment shall modify and supersede all prior agreements and understandings, both oral and written, regarding the 2024 Group Benefits Bonus.

New business and in force points calculation

New business and in force points are determined based on the number of enrolled employees within each line of coverage.

- New business points are derived from the first bill on which a coverage appears
- In force points are derived from the coverage's enrolled employee count as of January 31, 2025

NEW BUSINESS		IN FORCE BUSINESS	
Enrolled employees	Points per line of coverage	Enrolled employees	Points per line of coverage
< 10	1.00	<10	0.25
10 – 24	1.50	10 – 24	0.25
25 – 49	2.50	25 – 49	0.75
50 – 99	3.00	50 – 99	1.00
100 – 249	5.00	100 – 249	2.00
250 – 999	7.00	250 – 999	4.00
1,000+	10.00	1,000+	5.00

Compensation level determination

- Your compensation level is based on your total new business points and your total points
- You must meet the minimum, in both categories, to qualify for a given Compensation level

Compensation level	Total New Business Points only	Total New Business & In Force Points combined
Enhanced	30	40
Premier	40	80
Elite	65	145

Premium persistency calculation

The Premium Persistency* is calculated by dividing the producer's January 31, 2025, in force Capped Premium by the producer's January 31, 2024, in force Capped Premium for the same coverages!

Capped persistency level:

87% or higher	At least 75% but less than 87%	Less than 75%
Peak	Summit	Base

* Persistency measurement, for benefits/plans effective on or prior to 1/31/2024, is from 2/1/2024 through 1/31/2025.



Illustration of premium persistency calculation

	Customer A	Customer B	Customer C	Customer D	Customer E	Total
Coverages	Dental & Vision	Life & Voluntary Life	Life & Voluntary Life	Dental & Vision	Life & Voluntary Life	
Beginning premium	\$1,000,000	\$350,000	\$150,000	\$245,000	\$95,000	\$1,840,000
Capped beginning premium*	\$250,000	\$100,000	\$100,000	\$245,000	\$95,000	\$790,000
Capped ending premium*	\$250,000	\$100,000	—	\$245,000	\$95,000	\$690,000
Capped premium persistency	100%	100%	0%	100%	100%	87.34%

* A per case premium cap of \$100,000 for Life/Voluntary Life coverages combined, and \$250,000 for dental and vision combined, will be applied in the premium persistency calculation to minimize the impact of large cases on a producer's persistency.

Bonus calculation

- Based on your Compensation Level and your Premium Persistency, you can determine your bonus percentage applicable to the premium category of each case using the chart below
- If your persistency is 87% or higher you are rewarded with the greater bonus percentages illustrated below

Capped premium persistency level*	Points level	Premium category	All premium per case*	First \$50,000	Next \$50,000	Next \$150,000	Next \$150,000	Balance
Peak	Elite	New & in force business	5.0%	7.00%	5.50%	3.00%	1.50%	0.75%
	Premier		3.0%	5.00%	4.00%	2.00%	1.00%	0.50%
	Enhanced		2.0%	2.00%	2.00%	0.75%	0.50%	0.25%
Summit	Elite	New & in force business	3.5%	6.00%	4.75%	2.50%	1.25%	0.50%
	Premier		2.5%	4.00%	3.25%	1.50%	0.75%	0.25%
	Enhanced		1.5%	1.50%	1.50%	0.75%	0.50%	0.25%
Base	Elite	New business only	3.5%	6.00%	4.75%	2.50%	1.25%	0.50%
	Premier		2.5%	4.00%	3.25%	1.50%	0.75%	0.25%
	Enhanced		1.5%	1.50%	1.50%	0.75%	0.50%	0.25%

* Bonuses are calculated on premiums paid and posted to the customer's account within the program period of 2/1/2024 through 1/31/2025. Group Benefits bonus payments are limited to \$200,000 on any one plan. Group Benefits is payable only on plans in force as of 1/31/2025. This brochure provides a general overview of Humana's standard Group Benefits program. It is not a complete statement of the rights, benefits, limitations, or exclusions of the program. The standard program parameters described herein may be amended by supplemental programs. Final determination of qualification and payment rests solely with Humana. This Group Benefits Program is subject to regulatory approval.



[Bonus provisions >](#)





PROVISIONS BELOW APPLY TO ALL BONUSES DESCRIBED IN THIS FLYER:

Bonus offerings are subject to current product availability by state.

All lines of coverage are subject to availability by case size and underwriting approval.

Under applicable law, agents may be required to disclose to the insured or applicant their compensation including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.

Only Group plans for which base commissions are being charged to the customer and the Agent of Record is receiving base commissions are considered Eligible Cases.

Individual agents or agencies may be obligated to disclose compensation to clients. Because state laws vary, agents should be aware of and comply with applicable state compensation disclosure requirements. Humana is not responsible for providing legal advice to agents. If an agent has a question or concern regarding his/her state's compensation disclosure law, he/she should consult a legal advisor.

Confidential and Proprietary Information. For Agent Use Only. Do Not Distribute.