

# Wellness pays

Save on medical insurance premiums when your employees achieve Silver Status in Go365™



## How does the Humana Wellness Premium Discount work?

- Available to fully insured businesses with 100 or more employees
- Discount achieved when 10 percent of employees reach Silver Status or higher
- The more employees participate, the higher your discount — up to 8 percent in a single plan year

+ For example: If you have...



35% Silver + 10% Gold + 5% Platinum = **50% total**

10% Gold + 5% Platinum = **15% total**

Total % of Silver or higher	Discount for Silver or higher
10 – 19.9%	1%
20 – 39.9%	2%
<b>40%+</b>	<b>4%</b>

Total % of Gold or higher	<b>BONUS</b> Discount for Gold or higher
<b>10 – 19.9%</b>	<b>1%</b>
20 – 39.9%	2%
40%+	4%



Your total wellness discount

**5%\***

**How can I get a discount?** It's easy. It's already part of your plan. All you have to do is encourage employees to take advantage of Go365 and increase their wellness participation. Your discount will automatically be applied upon renewal.

**What next?** Reach out to your Humana representative to learn more about building a culture of health. You can also visit [Engagement.Humana.com](http://Engagement.Humana.com) to learn ways to encourage Go365 employee participation.



Maximum cumulative discount is 10 percent over a lifetime of continuous Humana group medical coverage.

\*A review will be conducted on the first day of the ninth month of insurance coverage to determine discount for the following year. In Louisiana, a review will be conducted on the first day of the eighth month of insurance coverage to determine discount for the following year.

## Terms and Conditions:

Humana offers annual premium discounts to fully insured (FI) medical groups with 100 or more eligible employees. The Wellness Premium Discount is based upon engaged status, as determined by the wellness rewards program offered in conjunction with the group's Humana medical coverage ("Wellness Rewards Program").

To be eligible for the Wellness Premium Discount, the group must renew its Humana medical coverage and have 100 or more eligible employees at all times during the year that is immediately prior to renewal.

The Wellness Premium Discount will be included in Humana's standard actuarial formula, which is used to develop the group's renewal premium.

The Wellness Premium Discount may not be combined with any discount program, such as Humana Total Health. Wellness engagement percentages achieved under a Total Health Participation Agreement are ineligible for use in calculating the Wellness Premium Discount.

A minimum of 10 percent of the active covered employees and active covered retirees (excluding those employees covered under COBRA) must attain a Wellness Rewards Program engaged status by the first day of the ninth month\* of the year immediately prior to renewal in order for the group to earn a premium discount.

The Wellness Premium Discount applies at the group level so that the same discount will apply to all medical coverages offered by the group.

The cumulative premium discount for any group can grow to a maximum of 10 percent over the lifetime of maintaining active, uninterrupted Humana group medical coverage, and progress toward the maximum will be determined at time of renewal by Humana.

The Wellness Premium Discount will be applied based on the number of active covered employees and active covered retirees (excluding those employees covered under COBRA) who reach a Wellness Rewards Program engaged status on the first day of the ninth month\* of the year immediately prior to renewal.

The Wellness Premium Discount is only available while the Wellness Rewards Program is offered and both are subject to modification, replacement or termination at any time.

For groups that request a renewal prior to the first day of the ninth month, the Wellness Premium Discount will be applied based on Engaged Subscribers as of the date the renewal is issued by Humana and no additional Wellness Premium Discount will be provided in the group's renewal premium.

Go365 is not an insurance product.

Humana group medical plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License #00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc., or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc. License #00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

Statements in languages other than English contained in the advertisement do not necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Humana Insurance Company. Administered by Humana Insurance Company.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker.

\*In Louisiana, the eighth month.

