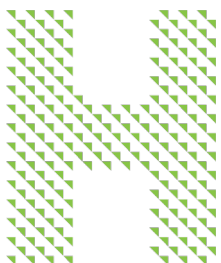
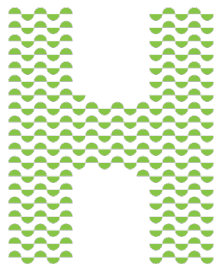
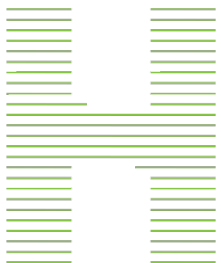
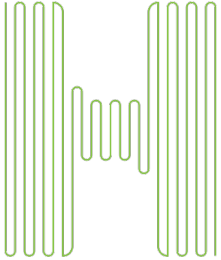


Humana is competitive in Southern NJ*

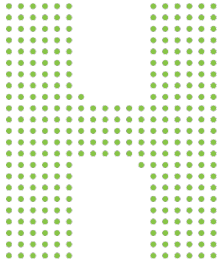


Here's what you need to know:

- Your Southern NJ agents are operating in an area with **high market strength**, especially considering our offerings in 4 key benefit categories.
- In those key benefit categories, Humana plans offer **competitive value in the market**.
- We also have recently earned the #1 spot in the Forrester Customer Experience (CX) Index among health insurers, and we have above-average Star Ratings on a high percentage of plans in New Jersey.
- Agents should **visit [First Look](#) to explore the competitive plans** in Southern NJ. They'll also be receiving an email with a downloadable one-page flyer with relevant plan details.

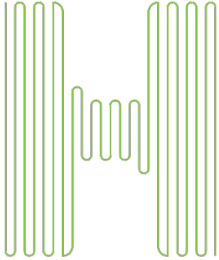
Benefits

- **Humana plans have exceptional value** with our Over-the-counter (OTC) allowance, dental and vision coverage, and Part B giveback benefit.
 - **OTC allowance:** On HUMANA USAA HONOR H5216-221 (PPO), clients get \$150 for OTC products every quarter.[†]
 - **Dental coverage:** On HUMANA USAA HONOR H5216-221 (PPO), clients get \$2500 a year for dental care and \$0 copays for preventive, basic and major services like crowns, oral surgery, endodontics, dentures and bridges.
 - **Part B giveback:** On HUMANA USAA HONOR H5216-221 (PPO), clients get \$100 back each year in their Social Security check.[‡]
 - **Vision coverage:** On HUMANACHOICE H5216-186 (PPO), clients get \$250 toward the purchase of frames and lenses *or* contacts. They'll get an additional \$50 when visiting a PLUS provider.^{**}
- These are benefits for which our members have indicated a high degree of preference. So, we're giving clients **competitive value in benefits that may matter most to them**. And agents can have a high degree of confidence in recommending these plans.



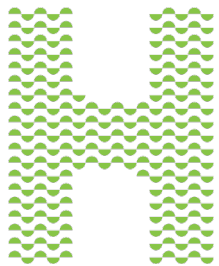
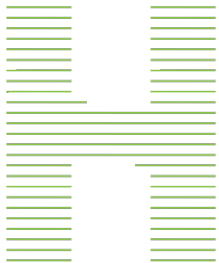
CMS Star Ratings

- The Centers for Medicare & Medicaid Services (CMS) rates Medicare plans each year on a scale from 1 to 5 stars, with 5 being the highest and indicating exceptional plan quality. These ratings are based on metrics like real member feedback, health outcomes and member support.
- In New Jersey, **100% of Humana plans are rated 4 stars or above.** That's the highest percentage of 4-star plans among insurers in New Jersey.
- By selling Humana Medicare Advantage plans in Southern NJ, there's a high chance agents will be selling plans with an above-average Star Rating from the CMS. It's an indication of quality and excellence we're proud to have achieved.



Forrester Customer Experience award:

- For the third year in a row, **Humana ranked #1 among health insurers** in Forrester's CX Index™, based on customers' opinions and experiences with their Humana plan.**



* Centers for Medicare & Medicaid Services Medicare Advantage plan information for non-Special Needs Plans (excluding private fee-for-service and regional preferred provider organization plans).

† Allowance amounts cannot be combined with any other benefit allowances. Limitations and restrictions may apply.

‡ The Part B Giveback Benefit pays part or all of your Part B premium and the amount may change based on the amount you pay for Part B.

** PLUS providers are part of the Humana Medicare Insight Network. Prior to 1/1/24, Vision PLUS providers can be viewed by selecting the "Vision PLUS Provider Search" link from the Vantage homepage.

†† The Industry leader brand received the highest CX Index™ score among Health Insurers in Forrester's proprietary 2023 CX Index™ survey. The ranking was based on responses from 6,824 US individuals measuring 17 brands in the industry. The proprietary survey results are based on consumers' opinions of the experiences with the brands in the survey. Forrester Research does not endorse any company included in any CX Index™ report and does not advise any person to select the products or services of any particular company based on the ratings included in such reports.

The Humana USAA Honor plans are available to anyone eligible for Medicare and veterans should consider all of their health plan options. Humana Insurance Company pays royalty fees to USAA for the use of its intellectual property. USAA means United States Automobile Association and its affiliates. Use of the term "USAA Member" or "USAA Membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. USAA and the USAA Logo are registered trademarks of the United States Automobile Association. All rights reserved. No Department of Defense of government agency endorsement.

Every year, Medicare evaluates plans based on a 5-star rating system.

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