

A preview of Humana's Medicare expansion plans 2016



Giving our key partners an advance look at the expansion Humana has planned for 2016 AEP and the many reasons why to choose Humana.

Why Humana?

- Leading healthcare company that offers a wide range of Medicare health insurance plans and health and wellness services
- Founded in 1961 and headquartered in Louisville, KY
- Over 30 years of experience in the Medicare plan industry
- One of the nation's top providers of Medicare Advantage benefits
- More than 3 million Medicare Advantage members*
- 4 million Part D (Prescription Drug Plan) members*

Extra Benefits and Savings for Humana Members at No Extra Cost

Humana Medicare Advantage and Prescription Drug** Plan members receive extra options and benefits at no extra cost:

- The convenience of mail-order pharmacies, which often results in savings
- SmartSummary® personalized monthly updates of plan use and spending
- MyHumana - each member has a personalized, secure benefits web page and mobile apps
- Rx Calculator to help members estimate monthly drug costs

And there's more! Humana Medicare Advantage plan members also receive added benefits at no additional cost:

- A fitness program that includes a fitness center in some areas

Humana's Goal

Closing the gap between people in the communities we serve and the healthcare they need, so they may achieve their best health. An example of one of the many ways Humana is working toward this goal is by motivating/measuring wellness with 3.9 million HumanaVitality members*.

We've added more great reasons to get certified to sell Humana's Medicare plans!

We're planning to expand our Medicare Advantage Plan offerings in many states for 2016, including several new HMO and SNP plans!

* As of Q1 2015

** In some areas, plans are also available without prescription drug coverage.



Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. AP-768



Humana announces exciting Medicare opportunities and expansion in key markets

Here are highlights of key opportunities and some of the exciting expansion Humana has planned to increase our partners' opportunity this AEP.

We're planning to expand our Medicare Advantage Plan offerings in many states for 2016, including several new HMO and SNP plans!

Key opportunities

- **Hawaii** - Strong LPPO opportunities!
- **Los Angeles & Orange County** - Continued growth in Southern California!
- **Chicago** - Strong offering in a consistent market!
- **North Carolina** - HMO growth!
- **Tampa, Orlando** - Florida stars!
- **CarePlus in Florida** - Only 5-star Florida plan in 2015
- **Dallas & San Antonio, Texas** - Strong, highly rated \$0 premium HMOs
- More opportunities to come!!

Now's the time to plan to benefit from these growth opportunities.



For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time.

If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval.



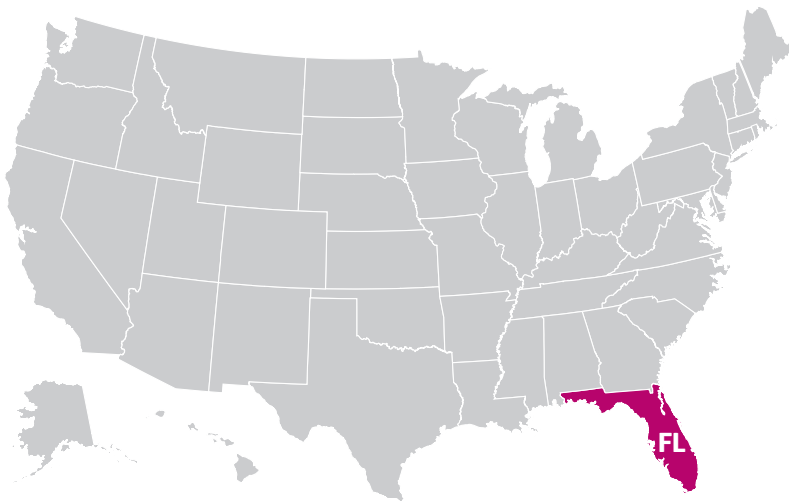
Humana and CarePlus plan to offer \$0 Premium Plans throughout Florida



Region 1:
Florida

More good reasons to get certified to sell Humana Medicare

- 4,700,625 Medicare eligibles in Florida*
- We offer two carriers to choose from - Humana and CarePlus
- CarePlus is the only Florida MAPD plan to hold a 5-star rating in 2015
- Tampa, Orlando and South Florida opportunities for both Humana and CarePlus
- We plan to offer \$0 premium plans statewide



Click on the state abbreviation to see the 2016 Medicare Advantage plans Humana filed for your state.

For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time. If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. *Source: CMS, MA State/County Penetration, May 2015. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. AP-763



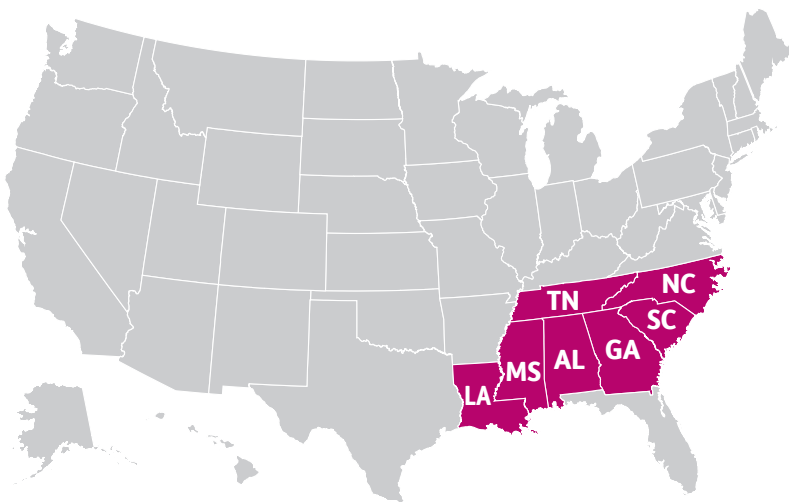
Humana's strengths create opportunity for your region!



Region 2:
Alabama, Georgia, Louisiana,
Mississippi, North Carolina,
South Carolina and Tennessee

More good reasons to get certified to sell Humana Medicare

- 7,669,287 Medicare Eligibles*
- New Humana HMO filed for Wake County, North Carolina
- We plan to offer excellent HMO value in Knoxville, Tennessee
- Humana has filed a number of strong HMO choices in Louisiana



Click on the state abbreviation to see the 2016 Medicare Advantage plans Humana filed for your state.

For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time. If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. *Source: CMS, MA State/County Penetration, May 2015. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. AP-763



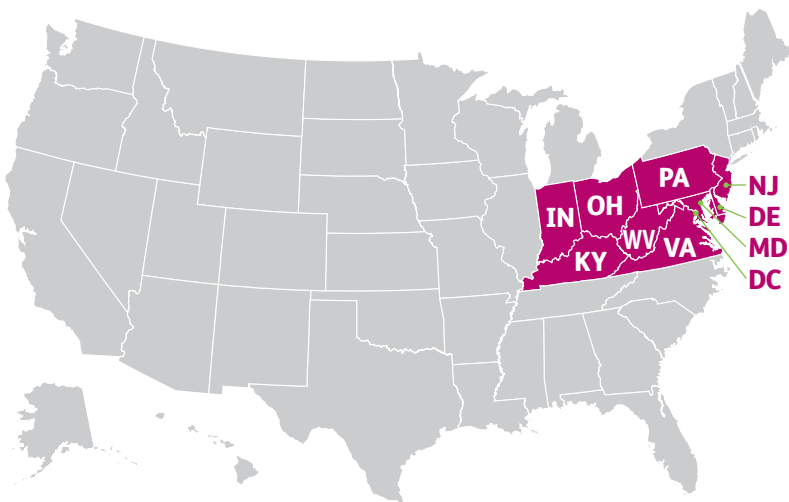
Humana's strengths create opportunity for your region!



Region 3:
Delaware, District of Columbia, Indiana, Kentucky, Maryland, New Jersey, Ohio, Pennsylvania, Virginia, West Virginia

More good reasons to get certified to sell Humana Medicare

- 11,025,939 Medicare eligibles*
- HMO opportunities filed for the Tidewater area of Virginia - home of our 4.5-star plan in 2015!
- Humana plans to offer new HMO Chronic and Dual Eligible SNPs in Cincinnati, OH
- Columbus, OH, Humana HMO filed for 2016 offers SilverSneakers with access to area YMCAs!
- Strong HMO from Humana in Louisville, KY, filed for in 2016



For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time.
If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Click on the state abbreviation to see the 2016 Medicare Advantage plans Humana filed for your state.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. *Source: CMS, MA State/County Penetration, May 2015. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. **AP-763**



Humana's strengths create opportunity for your region!

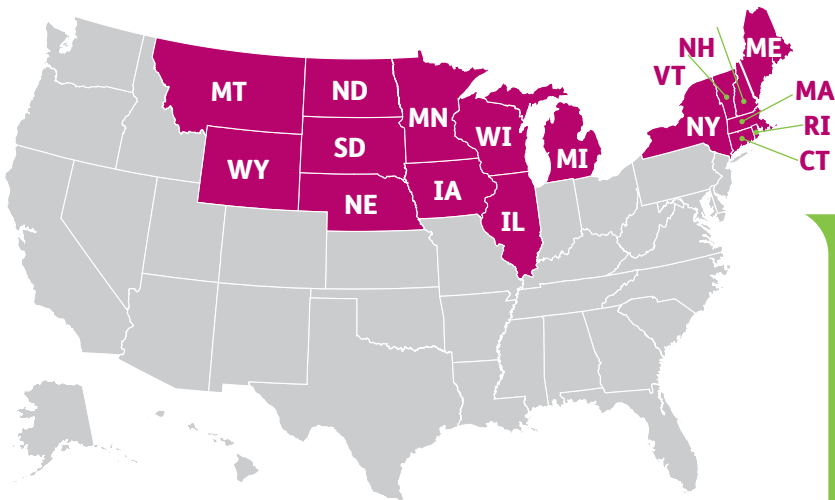


Region 4:

Connecticut, Illinois, Iowa, Maine, Massachusetts, Michigan, Minnesota, Montana, Nebraska, New Hampshire, New York, North Dakota, Rhode Island, South Dakota, Vermont, Wisconsin, Wyoming

More good reasons to get certified to sell Humana Medicare

- 13,324,456 Medicare eligibles*
- Humana continues to expand in New York City with coverage in Brooklyn, Staten Island, Queens, Manhattan, and the Bronx
- In Wisconsin, Humana continues to provide strong and consistent MA plans
- Humana filed excellent \$0 premium HMO plans for Chicago, IL!



Click on the state abbreviation to see the 2016 Medicare Advantage plans Humana filed for your state.

For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time.

If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. *Source: CMS, MA State/County Penetration, May 2015. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. AP-763



Humana's strengths create opportunity for your region!

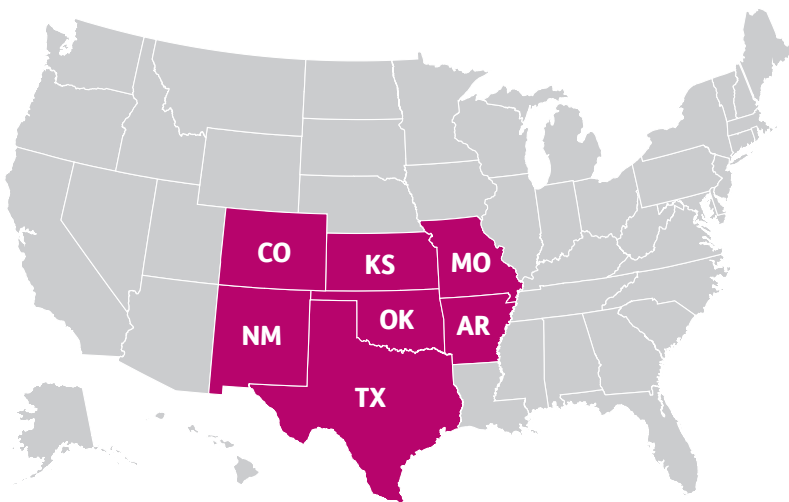


Region 5:

Arkansas, Colorado, Kansas, Missouri, New Mexico, Oklahoma, Texas

More good reasons to get certified to sell Humana Medicare

- 7,573,625 Medicare eligibles*
- Check out our \$0 premium HMO in St. Louis, MO
- New growth in Dallas, Texas!! 4 stars in 2015!
- Humana's strong RPPO filed for Texas continues to provide excellent coverage!
- New Mexico has a \$0 premium Humana HMO that was 4-star-rated in 2015!



Click on the state abbreviation to see the 2016 Medicare Advantage plans Humana filed for your state.

For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time.

If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. *Source: CMS, MA State/County Penetration, May 2015. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. AP-763



Humana's strengths create opportunity for your region!

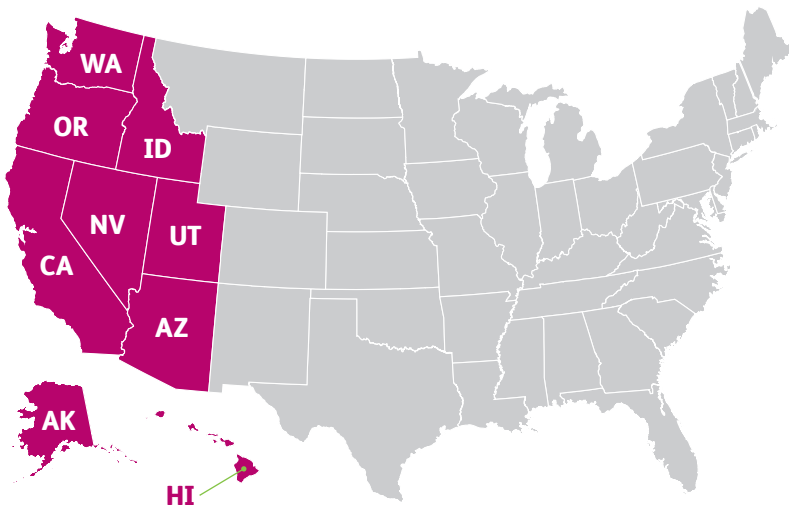


Region 6:

Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

More good reasons to get certified to sell Humana Medicare

- 9,974,625 Medicare eligibles*
- In Los Angeles and Orange County, Humana plans filed for 2016 maintain excellent prescription drug formularies providing extensive coverage for a \$0 HMO premium!
- Continued growth of our dual-eligible SNPs planned for 2016 in California!
- Humana shines in Hawaii with excellent HMO & LPPO plans!!
- Excellent SNP opportunities from Humana in Pierce and Spokane counties in Washington state!



Click on the state abbreviation to see the 2016 Medicare Advantage plans Humana filed for your state.

For more information about how to certify, call Agent Service Unit (ASU) at 800-309-3163, Monday-Friday from 8am-9pm Eastern Time.

If you work with a General Agency or Field Marketing Organization, please contact them directly to learn about more good reasons to get certified to sell Humana Medicare.

Confidential: For Humana agent/agency reference only. This is not to be shared with consumers. These plans may not be sold until after October 15, 2015 and they have been approved by CMS. *Source: CMS, MA State/County Penetration, May 2015. All 2016 plans referenced are currently filed with CMS and are subject to CMS approval. AP-763