



Humana  
2432 Fortune Dr  
Lexington, KY 40509  
1-800-309-3163

[www.humana-medicare.com](http://www.humana-medicare.com)

- New Business Fax: 1-877-889-9936
- AM Best Rating: A-
- E&O: Yes
- Plans Offered: A,F,G,N,K,HF
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Approval Needed Before New Business: Yes but not for Non Resident States
- Household Discount: 5%
- Phone Interview: No
- Phone Interview Number:
- Effective Date:
  - o Open Enrollment: 90 Days
  - o UW/GI: 90 Days
- Application Submission:
  - o Fax
  - o Mail
- Advancing Options: 12 Months (0% Interest)
- Commissions:
  - o Split Commissions on App: No
  - o Part B Commissionable: \$175
  - o GI Comp: 2%
  - o 80+ Comp: 10%
  - o As-Earned: Weekly on Friday
- Rate Guarantee: 12 Months (Anniversary Date)
- Agent Trip Incentive: No
- Turn Around Time: (Must be submitted with 48hrs of Signature)
  - o Faxed: 2-5 Days
  - o Mail: 7-10 Days
- Policy Fee: \$0
- Initial Draft: Receipt
- Payment Method
  - o Draft: Monthly or Annually
  - o Check: Monthly(Coupon Book like UHC)
  - o Credit Card: Monthly or Annually (Visa, MasterCard or Discover Only)
- State Availability: DE,PA,NC,WI,ND,MT,WY,ID,NM,AZ

Medsup Production Requirements:

- 20%- Street

02/2014

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

[marketing@insmg.com](mailto:marketing@insmg.com)

[www.insmg.com](http://www.insmg.com)



- Underwriting:
  - Cancer: 2 Years
  - Heart: 2 Years
  - Stroke: 2 Years
  - Tobacco: 12 Months
  - Hospitalization: Hospitalized last Year is a Decline
  - Diabetics: More than 50 Units, Decline
  - Answer Tobacco on GI/OE Apps: Yes, where Permitted
  - Height and Weight Chart: Yes
  - MIB/RX Check: Yes
  - PSA Reading: No
- Additional Info:
  - SilverSneakers is Included
  - HumanaVitality
  - Has List of "Ineligible Conditions" on Page 17 of the Agent Guide
  - RX Discount
  - Vision Discount
  - HumanaFirst 24hr Nurse Advice Line
  - WellDine Meal Program (See Agent Guide for Details)
  - USA Senior Care Network Premium Savings Program
  - SeniorBridge Homecare and Care Management

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