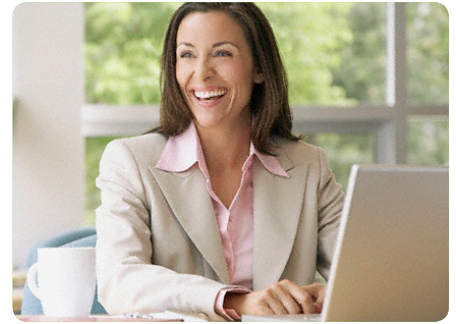


HumanaOne

NEW AGENT BONUS



for policies issued through our online application process

We appreciate your business and look forward to working with you.

For more information, please contact your HumanaOne sales representative.

If you're a newly contracted agent or if you haven't sold a HumanaOne policy in the past 12 months, you'll earn a bonus the first time you sell:

1 OR MORE ONLINE POLICIES: **EARN \$50**

3 OR MORE ONLINE POLICIES: **EARN \$250**

That's up to \$300 for medical policies!

PLUS, when you sell three policies, receive an additional \$25 for each policy that includes a dental plan (Traditional Plus only) – up to \$75, and \$25 for each policy that includes the supplemental accident benefit – up to \$75. **THAT'S UP TO A TOTAL OF \$450!**

With HumanaOne you'll find the right blend of features and benefits for your clients:

- › Choice of in-network deductibles that range from \$1,000 to \$7,500*
- › Large network so you're covered when you're at home or traveling
- › Coverage for annual exams and physicals
- › Portability if you move to another state
- › Optional dental, life, and prescription drug coverage

Learn more about selling HumanaOne products at www.sellhumanaone.com.

* Family in-network deductibles range from \$2,000 to \$15,000

New Agent bonus rules and regulations

The New Agent Bonus is available to agents in all HumanaOne selling states with effective dates of March 15 through Dec. 31, 2010. Only applications submitted through our online application process will count toward this bonus program (paper and telephonic application do not count toward this bonus). If a policy has not been issued by Jan 31, 2011 it will not be eligible for this bonus. For the dental bonus, stand alone dental plans including the Preventive Plus and C550 DHMO are not eligible for this bonus. The New Agent bonus will be calculated at the writing agent level but paid to the appropriate Agent of Record three times a year (7/10, 10/10 and 2/11). Policies must be in force for a minimum of three months to qualify for this bonus. If a terminated policy results in qualifying for the lower bonus level or no bonus at all, Humana will charge back the difference. Credit will not be given for policies written on agents themselves, or membership gained as a result of transferring business. An agent may not split families to earn multiple policy credit for this promotion. Humana will determine the issue and effective dates of all policies and Humana will be solely responsible for determining production counts for this promotion. All provisions of the Group Producing Agency Contract and Producer Partnership Plan apply to this promotion. Humana may modify or terminate this promotion at any time without notice. Humana will be the final arbiter of any issues related to the bonus program.

Applications are subject to approval. Waiting periods, limitations and exclusions apply. Humana believes that agents should fully disclose to the insured or applicant the programs under which they are compensated including base commissions, bonuses, incentives or other forms of remuneration for which the agent is eligible for the sale or renewal of insured products.

The HumanaOne brand of individual products are insured by subsidiaries of Humana, Inc. Insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Benefit Plan of Louisiana, Inc., HumanaDental Insurance Company or The Dental Concern, Inc. For residents of Arizona and Texas: Insured by Humana Insurance Company.