



It's that
time

Benefits Enrollment

Guide to using the
Enrollment Center

Humana®

GNHHKCUHH_0413

Take a fresh look at the benefits available to you

With all the benefits Humana offers, it might be difficult to choose. But once you do, it's easy to enroll.

Using the Enrollment Center

There are several ways to sign in to the Enrollment Center to select your benefits:



From your work computer

Associate Benefits Center. During your annual enrollment and throughout your new-hire enrollment period, you can enroll directly from the Associate Benefits Center. Simply type [go/abc](#) into your browser and click “Enroll Now” on the home page.



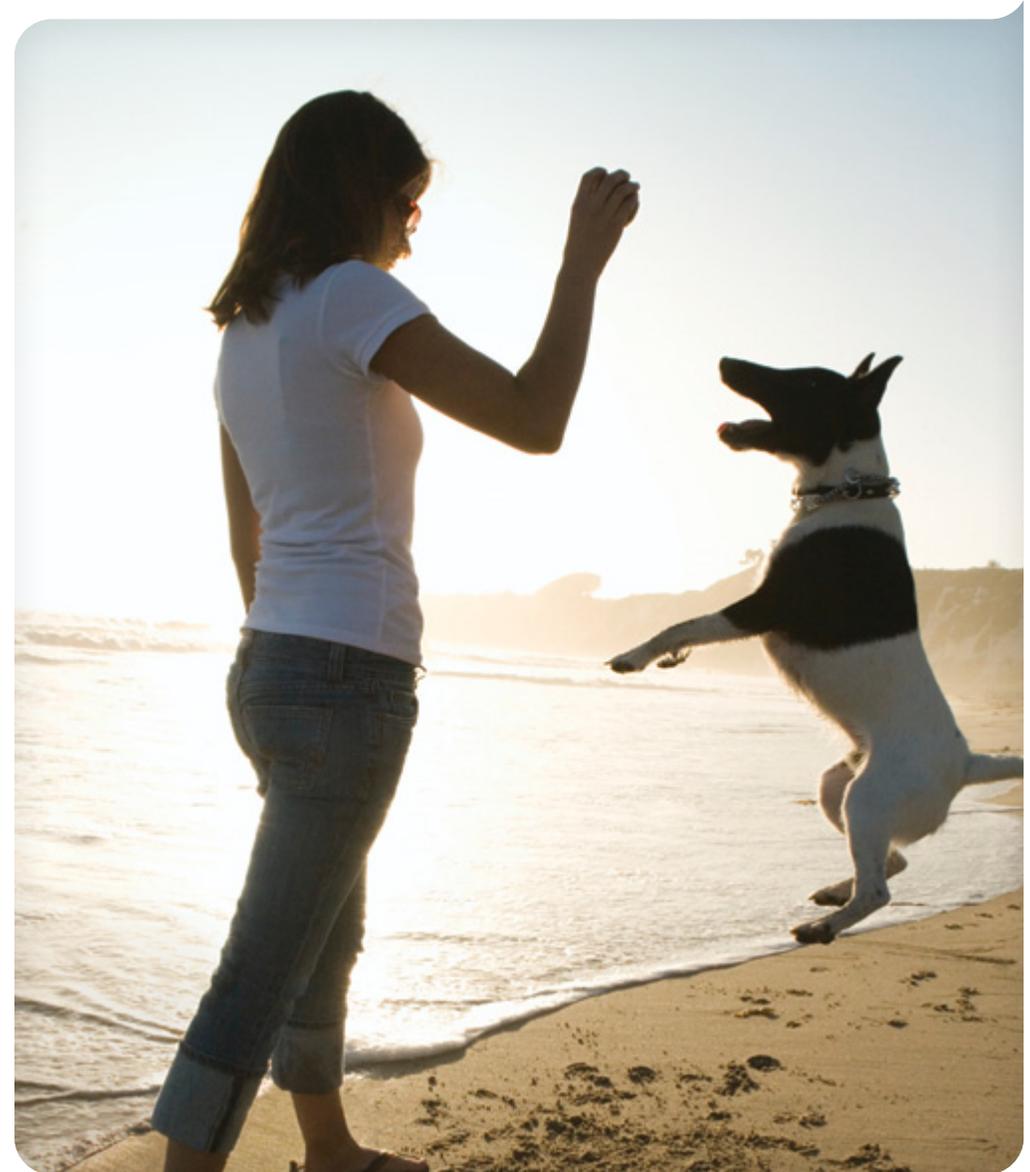
Humana Self-Service from the HOWIE home page

- Enter your Humana username and password into the Self-Service section at the top of the page
- Once in HSS, scroll down to the MySelf-Service section
- Select “My Benefit Information”
- Click on “Enroll in your benefits”



From your home computer

- Access HOWIE at Home from **Humana.com**
- Enter your username and password
- Once on HOWIE at Home, scroll down to the “Associate Self-Service” section
- Select “My Benefit Information”
- Click on “Enroll in your benefits”



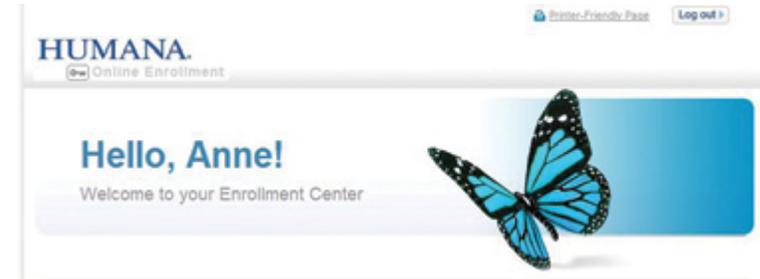
Get started

Things to know and do now



1

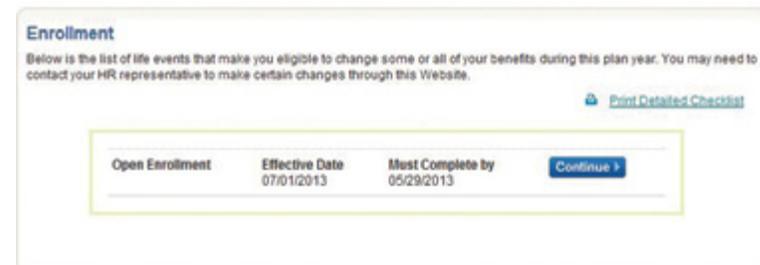
You'll know you're in the right place when you see the this "Welcome" screen.



2

Scroll to the bottom and **Start** enrolling. You can come back to the Enrollment Center as many times as you like during your enrollment period (or when you're eligible to change your benefits due to a qualifying life event).

- If you select some plans but exit before finishing, you will see the "Continue" button instead of "Start"
- If you've finished making your selections, you will see the "Change" button instead of "Start"



Getting started

Things to know and do now

3

If you're newly hired during the annual enrollment period, you will see two events:

- Complete the "New Hire" event first (first selection)
- Wait at least **24 hours** before completing the "Open Enrollment" event to allow enough time for your first selections to process through our systems (second selection)

[Print Detailed Checklist](#)

New Hire	Effective Date 05/19/2013	Must Complete by 06/20/2013	Start >
Open Enrollment	Effective Date 07/01/2013	Must Complete by 05/29/2013	Continue >

4

Review your contact information. At this point, you are not able to change any data on this screen. To update your information, call HR4U at 1-888-431-4748 for all changes except your email address. You can enter a new email address on the "Communications Preferences" page after adding your dependent information.

Contact Information
Review and / or update your personal information

[Print-Friendly Page](#)

<p>Subscriber</p> <p>Prefix: First Name: Jane Middle Initial: Last Name: Associate Suffix: SSN: xxx-xx-xxxx Date of Birth: Gender: F</p>	<p>Address Information</p> <p>Address Line 1: 500 W Main St Address Line 2: City: Louisville State: KY Zip: 40202</p>	<p>Contact Information</p> <p>Home Phone: Work Phone: E-mail: jdoe@humana.com</p>
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If your home address or home phone number is incorrect, please login to Self Service HR through Humana Self Service on HOWIE to update your personal information.

If your name, SSN, date of birth, or gender is incorrect, please contact HR4U at 1-888-431-HR4U (4748). After you have completed the update, you can continue the enrollment process on the following day.

5

You can add all of your dependents here, even if you don't plan to cover them on your benefit plans.

Tip: Have your dependents' Social Security numbers and birth dates handy. You will need them.

Tip: Be sure to select the correct "Relationship" when covering a dependent. Eligibility rules are different and additional information may be needed based on your relationship to the dependent.

Click on next to "Relationship" to learn about relationship types and to make sure you're covering the right dependents.

Add or update dependents

Add a dependent

*** Required fields**

- First Name
- Middle Initial
- Last Name
- SSN - -
- Date of Birth / /
example: 02/13/1966
- Gender Male Female
- Disability Yes No
- Relationship

*** Address Information**

- Address same as subscriber
- Address different from subscriber

[Add Dependent >](#)

6

On the "Communications Preferences" page, you can add or change your email address and select other preferences. You can change these anytime at myhumana.com.

Communicating with you

We'd like to know how you prefer to receive communications from Humana -- in print or via e-mail.

If you would like to receive communications by e-mail, please add or update your e-mail address here:

Benefits

Know the basics about enrolling



1

The process to select each benefit follows the same basic flow. First, indicate if you want to enroll in that benefit or waive it.

Tip: If you choose medical coverage, your plan includes automatic enrollment in HumanaVitality® (except in Hawaii).



2

When you waive coverage, you are asked to select a reason and acknowledge the waiver.

Tip: If you waive medical coverage or are a Hawaii-based associate, you'll still be able to enroll in the HumanaVitality product.

If you are currently enrolled in HumanaVitality, you must re-enroll to stay a member.

Choose a Medical Plan or Waive Coverage

Would you like to enroll in a medical plan?

Yes - I want to choose medical coverage
 No - I want to waive medical coverage

Agreement

I understand I might not be able to waive medical coverage if my employer pays 100 percent of the cost and I live in a state that requires me to take coverage **unless** I waive with one of the following reasons:

- I'm waiving coverage because I have:
 - Coverage through spouse
 - Individual coverage
 - Coverage through another carrier
 - Coverage through Medicare

I acknowledge [Print agreement](#)

Choose a HumanaVitality® Plan or Waive Coverage

Would you like to enroll in a HumanaVitality® plan?

Yes - I want to choose HumanaVitality®
 No - I want to waive HumanaVitality® coverage

Benefits

Know the basics about enrolling



3

Choose the dependents you want to cover in the medical plan. All the dependents you entered earlier are displayed here. If some aren't eligible for coverage (for example, a child older than 26), they are displayed without a checkbox.



4

If you forget to add a dependent you want to cover, click the "Personal Info" link at the top of the screen to reopen that screen.

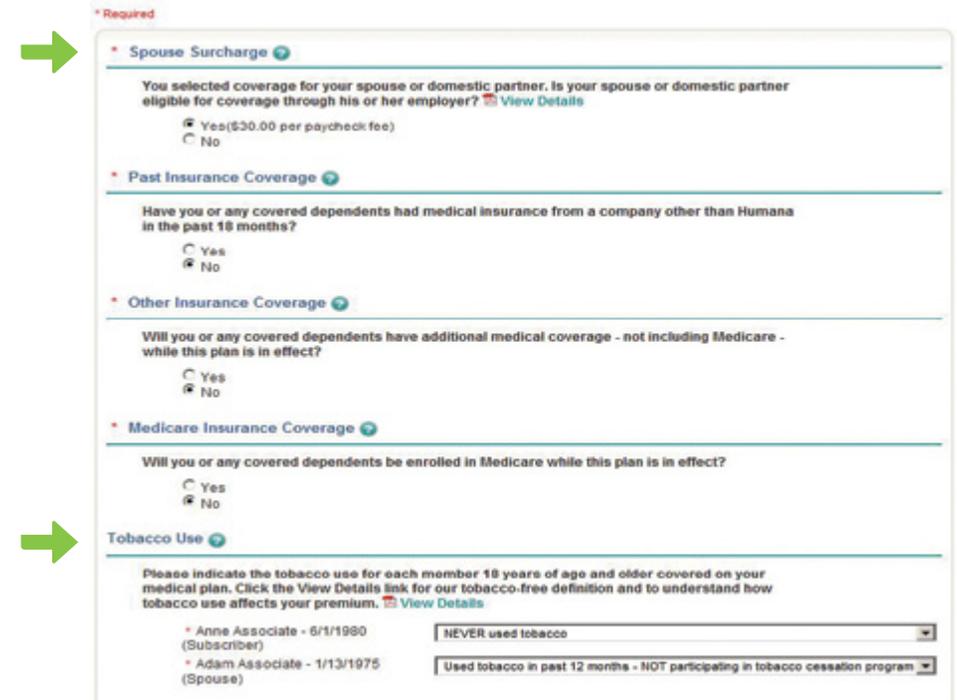


5

If you've chosen to cover a spouse or domestic partner, you're prompted to answer additional questions.

- If your spouse or domestic partner is eligible for medical coverage through their employer, you're required to answer "Yes" and pay an additional charge per paycheck. (You may be asked to verify this through the dependent eligibility review process.)
- You need to answer questions about previous coverage or other coverage.
- You are also asked whether you or your dependents age 18 or older use tobacco. If anyone uses tobacco and is not enrolled in a tobacco cessation program, you pay an additional charge per paycheck.

Need more information on spouse surcharge or extra charge for tobacco use? Click the "View Details" link.



Benefits

Know the basics about enrolling



6

Next, review and choose your medical plan. The main tab displays a list of available plans, the cost of the plan, the deductible, maximum out-of-pocket and copays/coinsurance for the plan.

Click the check boxes to the left of the plan names and select the “Detailed Comparison” box for more information. You’ll also find links to the “Benefits Summary” and “Coverage Details,” which provide even more information about the plans.

The “Detailed Comparison” section also includes links to Physician Finder to locate doctors accepting the plan.

Plan Name	From My Paycheck	My Employer Pays	Deductible	Max Out-of-Pocket	Copayments Primary Care - 90% after par ded	Coinsurance
HIGH DEDUCTIBLE HEALTH PLAN	XXXX	XXXX	XXXX	XXXX	90%	90%
HIGH DEDUCTIBLE HEALTH PLAN	XXXX	XXXX	XXXX	XXXX	90%	90%
CDHP WITH PCA	XXXX	XXXX	XXXX	XXXX	90%	90%

7

After selecting your plan, click the “Add to Cart” button.

Plan Name	From My Paycheck	My Employer Pays	Deductible	Max Out-of-Pocket	Copayments Primary Care - 90% after par ded	Coinsurance
HIGH DEDUCTIBLE HEALTH PLAN	\$XXXX	\$XXXX	\$XXXX	\$9,400	90%	90%
HIGH DEDUCTIBLE HEALTH PLAN	\$XXXX	\$XXXX	\$XXXX	\$7,800	90%	90%
CDHP WITH PCA	\$XXXX	\$XXXX	\$XXXX	\$5,400	90%	90%



Know the basics about enrolling



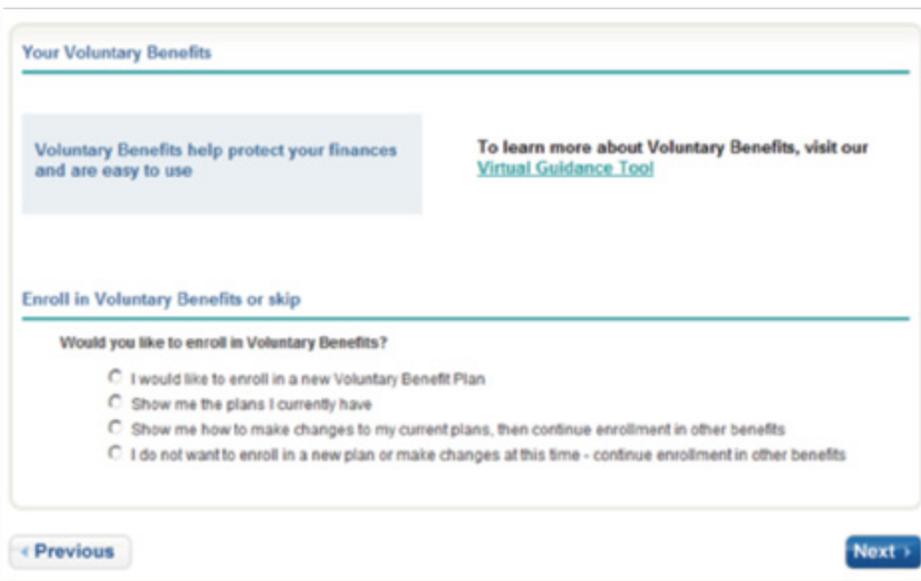
1

You can select “Voluntary Benefits” that help with medical expenses for you and your eligible benefits. Voluntary benefits are:

- Humana Accident
- Humana Critical Illness & Cancer
- Humana Supplemental Health

These Voluntary Benefits are different from our other benefits in several ways:

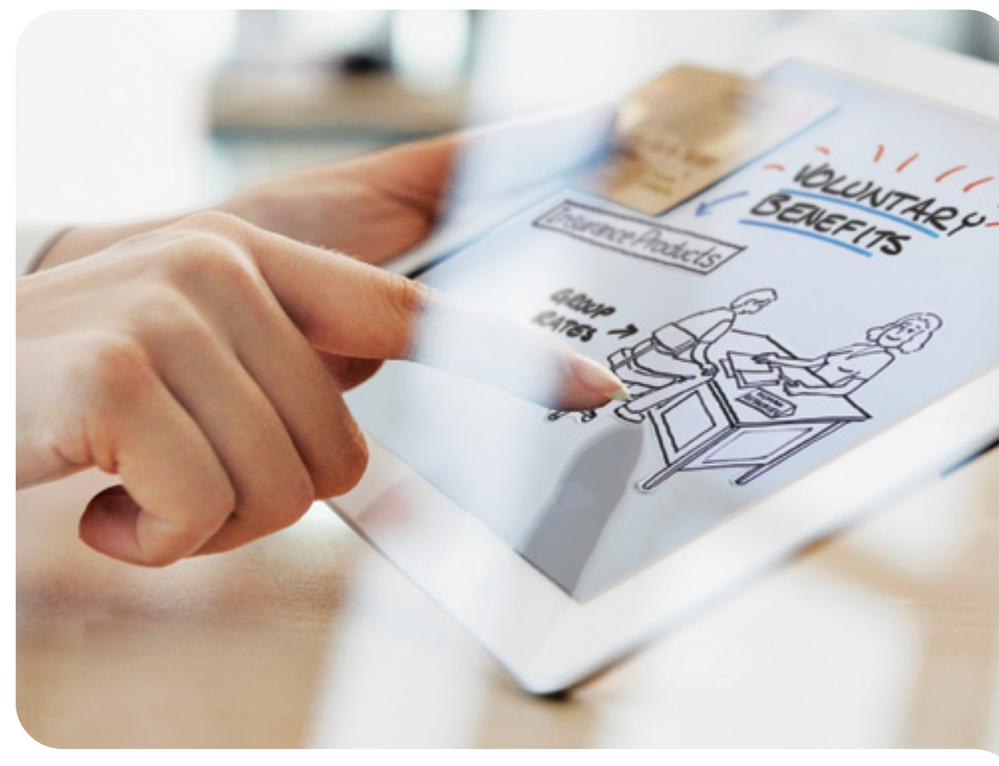
- You don’t need to re-enroll in them every year — once purchased they stay in effect until you cancel them
- You enroll in them through a different system, so the look and feel is a little different



2

You have different choices on the “Voluntary Benefits” overview page:

If you need to	Select	What happens after you click “Next”
Enroll for the first time or add a new plan	I would like to enroll in a new voluntary benefits plan	A new window will open and take you to enroll in “Voluntary Benefits”
Be reminded of the plans you already have	Show me the plans I currently have	The review page displays your current plans
Make any type of change to one or more of your existing plans	Show me how to make changes to my current plans	A new window takes you to the ABC to get forms to use to make plan changes
Make no changes at all to your voluntary benefits plans	I do not want to enroll in a new plan or make changes at this time	The review page displays with your current plans if any.



Know the basics about enrolling



1

The type of spending account(s) available to you depends on your medical plan selection.

- If you select a high-deductible health plan, you can enroll in a health savings account (HSA) and/or a limited healthcare flexible spending account (FSA).
- If you select a consumer-directed health plan, the personal care account is automatically set up and you can enroll in a full healthcare flexible spending account.

Regardless of medical plan, you can enroll in a dependent care flexible spending account to save for expenses related to child or elder care.

Make your decision to enroll or waive in all available plans.

Your Spending Account Options

Based on the medical plan you've chosen:

HIGH DEDUCTIBLE HEALTH PLAN

You have the following spending accounts available to you:

- Health Savings Account
- Flexible Spending Account
- Dependent Care Flexible Spending Account

[Types of Spending Accounts](#)

The benefits of having a spending account!

- › **Fewer Taxes** - Reduce your taxable income and increase your take home pay.
- › **Automatic Deductions** - With money coming directly out of your paycheck, the money is there when you need it.
- › **No Claim Forms** - No hassle with reimbursement forms when you can use your [HumanaAccessSM Visa® card](#).
- › **Better Budgeting** - Makes budgeting easier.

Choose a Spending Account

Health Savings Account (HSA) ➤

Yes - I would like to add an HSA
 No - I want to waive an HSA

Health Care Flexible Spending Account (FSA) ➤

Yes - I would like to add a Health Care FSA
 No - I want to waive a Health Care FSA

Dependent Care Flexible Spending Account ➤

Yes - I would like to add a Dependent Care FSA
 No - I want to waive a Dependent Care FSA



Know the basics about enrolling



2

Next, enter the amount you want to contribute to each account.

The “HSA information from your employer” gives you information to help you decide how much to contribute.



Open the “HSA/Limited FSA Calculator” for a tool that helps you maximize the money you can contribute to your HSA according to IRS rules. It also lets you see the impact on your taxable income and gives you information about expenses that can be reimbursed through the limited FSA.

- If you earn less than \$100,000 a year and select HDHP individual coverage, consider contributing at least \$100 a year (\$3.85 per pay period) to get Humana’s full HSA match
- If you earn less than \$50,000 a year and select HDHP family coverage, consider contributing at least \$200 a year (\$7.69 per pay period) to get Humana’s full HSA match

During the open enrollment period, the amount you enter in each calendar year box for the HSA will be deducted over 13 pay periods. So if you know the amount you would like to contribute each pay period, multiply that by 13 and enter the amount.

- You can change your contribution amount and see how that impacts your paycheck on the “Review” page.
- You’ll enter your dependent care FSA contributions on the next screen if you have enrolled. There is also a calculator for the dependent care FSA.

2 Choose your HSA / Limited FSA contribution for this upcoming plan year

Enter your own amount or use the HSA / Limited FSA Calculator to add your contribution total.

Maximum Allowable Amount

Use the HSA / Limited FSA Calculator to determine if you are contributing the maximum allowable amount. To avoid tax penalties, you cannot contribute more than the maximum allowable amount.

[HSA information from your employer \(PDF\)](#)

→ Enter your HSA contribution amount: \$ for 7/1/2013 through 12/31/2013

→ Enter your HSA contribution amount: \$ for 1/1/2014 through 6/30/2014

→ Enter your Limited FSA contribution amount: \$ for this upcoming plan year

Yes - I'd like to contribute these amounts
 No - Skip now and I'll decide later

Know the basics about enrolling



1

- Dental enrollment follows the same basic process as medical:
- Select “Enroll” or “Waive” coverage.
 - Select dependents to cover – they don’t have to be the same as you selected for medical.
 - Answer questions about prior or other dental coverage.
 - Review the plans offered. Check out the “Detailed Comparison,” “Benefits Summary” or “Coverage Details” for more information.
 - Click “Add to Cart” to make your selection.

All Available Plans (3) Printer-Friendly Page

Guidance Tools → [Glossary](#)

Detailed Comparison
(check up to 3)

	From My Paycheck	My Employer Pays	Deductible	Preventive	Annual Max	Lifetime Ortho Max	
<input type="checkbox"/> PPO	XX XX	XX XX	\$50 / \$150	100%	\$2,000	\$2,000	Benefits Summary Coverage Details Add to Cart
<input type="checkbox"/> Traditional Preferred	XX XX	XX XX	\$75 / \$225	100%	\$2,000	\$2,000	Benefits Summary Coverage Details Add to Cart
<input type="checkbox"/> Preventive	XX XX	XX XX	N/A	100%	\$1,500		Benefits Summary Coverage Details Add to Cart

Detailed Comparison
(check up to 3)

1

- Vision enrollment follows the same basic process as medical:
- Select “Enroll” or “Waive” coverage.
 - Select dependents to cover – they don’t have to be the same as you selected for medical.
 - Review the plan offered. Check out the “Benefits Summary” for more information.
 - Click “Add to Cart” to make your selection.

All Available Plans (1) Printer-Friendly Page

Guidance Tools → [Glossary](#)

Detailed Comparison
(check up to 3)

	From My Paycheck	My Employer Pays	
<input type="checkbox"/> HumanaVision VCP	XX XX	XX XX	Benefits Summary Add to Cart

Detailed Comparison
(check up to 3)

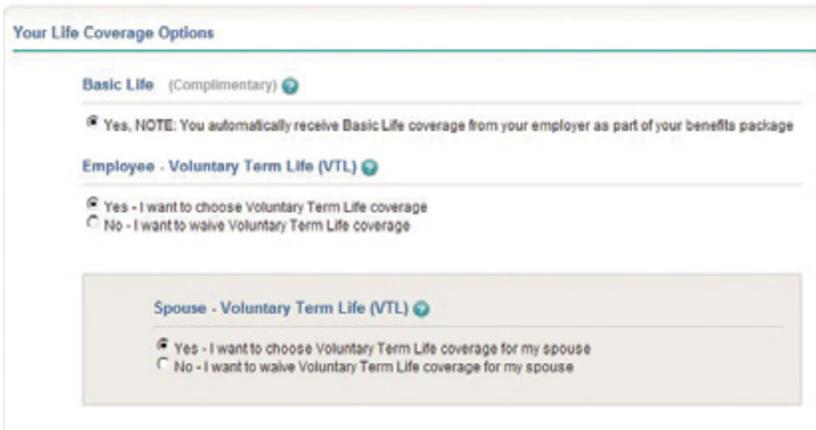
Know the basics about enrolling



1

All full-time associates automatically receive Basic Life insurance.

If you want additional life insurance, you can enroll in Voluntary Term Life (VTL) insurance. If you select VTL and have a spouse or child, you also will see options to enroll them in VTL.



2

Basic Life

The Basic Life insurance benefit is a multiple of your salary. This benefit cannot be waived. For specifics, visit the Associate Benefits Center or Transition Central (for associates from newly-acquired companies).

Life insurance values over \$50,000 are subject to tax. You may select your basic life benefit or opt down your basic life benefits, if applicable.

- If your basic life benefit is more than \$50,000, you can opt down to a flat \$50,000 to avoid being taxed on the amount of the benefit over \$50,000.

- If you are age 60 or older, your basic life benefit decreases. However, you're still eligible for additional coverage through Voluntary Term Life insurance.

Plan Name	From My Paycheck
<input checked="" type="radio"/> Basic Life Insurance	\$0.00
<input type="radio"/> Basic Life Opt Down	\$0.00

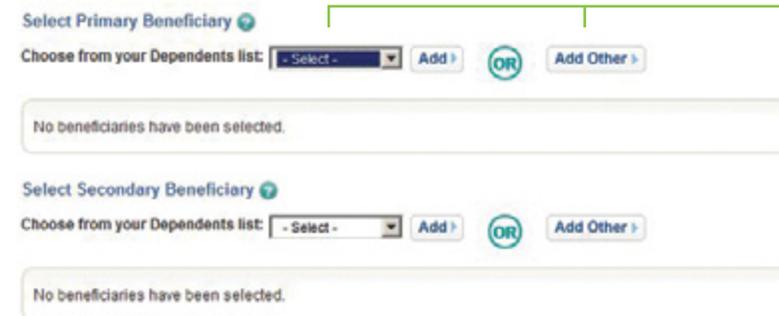
3

You should also designate beneficiaries for each of your life insurance plans.

- You can choose beneficiaries from a drop-down list that's populated with all your dependents
- Or you can add beneficiaries by clicking "Add Other" and entering their demographic data

If you select a minor child as a beneficiary, you must set up a life insurance trust or guardian for that child.

Your primary beneficiary receives the benefit if you die. Your secondary beneficiary receives the benefit if the primary beneficiary is no longer living.



Know the basics about enrolling



4

Voluntary Term Life

You can choose Voluntary Term Life insurance for yourself in \$50,000 coverage amounts, up to an amount less than or equal to six times your salary. You select the rate amount as a smoker or non-smoker.

If you are a newly-hired associate younger than age 70, you can choose Voluntary Term Life with a guaranteed issue amount of \$100,000/\$50,000 for you and for a spouse/partner. If you are a newly hired associate age 70 or older, the guaranteed issue reduces to \$50,000 for you and \$25,000 for a spouse/partner. After the initial new-hire period, any new or increased amounts of Voluntary Term Life require underwriting.

- Amounts requiring underwriting are indicated by an asterisk.
- If your coverage amount requires underwriting, you must print and complete the enrollment form. The underwriting team reviews your application and either approves or declines the selection and notifies you of the decision.

Coverage Amount	From My Paycheck	
	Non-Smoker	Smoker
\$50,000*	<input checked="" type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$100,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$150,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$200,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$250,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$300,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$350,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$400,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$450,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX
\$500,000*	<input type="radio"/> \$X.XX	<input type="radio"/> \$X.XX

* Any option marked with an asterisk is over the Guaranteed Issue amount for this benefit of \$0.00 and, if selected, will remain in a pending status until approved. To apply for this amount of Voluntary Term Life, please print the Enrollment Form and complete it according to the instructions on the form.

[Enrollment Form](#)

Voluntary Term Life for your spouse

You may enroll your spouse or domestic partner in an amount up to 50 percent of the value of your own Voluntary Term Life coverage. Your name will be in the drop-down list of beneficiaries to select.

Voluntary Term Life for your dependent

You may enroll your child dependents up to age 25. You automatically are designated as the beneficiary for this policy.

Finalizing your selections

Check them twice.



1

After choosing all your benefits, you arrive at the “Enrollment Cart,” which gives you the total picture of your enrollable benefits. It’s important to review all information on this page.

To complete the enrollment process, click the “Submit & Enroll” button.

If any plan selections aren’t complete, you’ll see a message at the top of the screen identifying the missing plan. Scroll to that section on the “Cart” and click “Change” to go back and complete your selection.

The following items require your attention:

- Employee-Voluntary Term Life (VTL) -Please select or waive this coverage

Make notes of what benefits you choose for future reference.

Notes

2

After you click “Submit,” you’ll see the DOI Agreement. You must accept this agreement to finalize your enrollment.

Department of Insurance Agreement

I hereby acknowledge that I have been provided the opportunity to review Humana’s Privacy Notice related to the sharing of the information by Humana to affiliated entities, or as a benefit administrator, I have provided the employee with a copy of Humana’s Gramm Leach Bliley Privacy Notice.

I acknowledge that I have been given the opportunity to apply for group coverage available to me and my dependents through my employer. I proclaim that I was not pressured or forced by my employer, the writing agent, or Humana into waiving (declining) coverage. If I have waived any coverage offered to me or my dependents, my signature below is evidence of this action.

I understand and agree:

In the event that I should decide to apply for such coverage hereafter, that such subsequent application shall be subject to the applicable terms and conditions of the master group contract(s) or plan provisions as described in the Summary Plan Description which may require additional limitations and waiting periods.

I may be required to furnish, at my own expense, evidence of health status satisfactory to Humana.

[Print agreement](#)

3

You’re finished when you see this screen.

Congratulations!

You’ve successfully enrolled - now sign up for MyHumana

Print your enrollment summary for your records

Once we process your enrollment, Humana will send your ID cards. You can also download and print proof of coverage on [Humana.com](#).

We’re glad to have you as a member and look forward to serving you.

After you have printed your summary, please take a minute to register for MyHumana, and check out all you can do on your secure Website.

Finalizing your selections

Check them twice

1

Don't forget

There are other benefits you can enroll in during the benefits enrollment period:

- Auto Insurance Assistance (can enroll anytime)
- Home Insurance Assistance (can enroll anytime)
- Pre-paid Legal Service (you're required to enroll during benefits enrollment period)

To enroll simply go to the Associate Benefits Center. Select "Discount Programs" from the main menu, scroll near the bottom of the page and click:

[PersonalPlans Web Site](#)

2

Current benefits

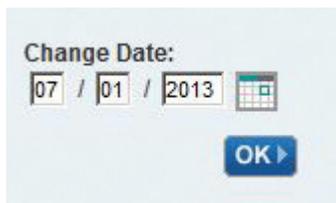
You can check your benefits anytime by going to the Enrollment Center and selecting "View Current Benefits" on the home page.

Manage Current Benefits

Throughout the year, you may need to change some details about your benefits. You'll need to contact your HR representative to gain access to these changes in this Website.

[View Current Benefits](#)

This screen defaults to current date. You can view your new plan year selections by using the "Change Date" feature.



Having questions?

Call on us



Resources and contacts

Call the Open Enrollment team at 1-800-601-9548 with questions about enrollment in medical, dental, vision and life insurance; spending accounts; and voluntary benefits.

Call HR4U at 1-888-431-HR4U (4748) with questions about life events, forms, payroll deductions, and other benefits such as paid time off (PTO) and disability benefits.





Humana®