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”

Take a fresh look at the benefits available to you
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 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

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)

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.

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.
Benefits
Know the basics about enrolling

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).

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.
Benefits
Know the basics about enrolling

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.

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.

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

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.

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

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

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

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.
Know the basics about enrolling

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.
Know the basics about enrolling

Dental and Vision

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.

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.
Know the basics about enrolling

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.

1

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.

2

• 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.

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

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.

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.

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.

Make notes of what benefits you choose for future reference.

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

You’re finished when you see this screen.
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

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.

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.