



# Humana Life

## Behind the tab

- Overview
- Administration
- Benefits and claims

## For more information

If you have a question and can't find the answer in this guide, please contact your Humana representative.

## Contact information

Humana makes it easy and convenient  
for you to do business with us

We offer personal service and the technology to match your business needs. Contact your Humana representative or a Customer Care specialist by phone, online, fax, or mail. Please mention your group number when you contact us.

### Enrollment submission:

- Fax: 1-866-584-9140
- Humana Specialty Benefits Enrollments  
P.O. Box 14330  
Lexington, KY 40512

### Premiums and billing

- Phone: 1-800-233-4013
- Check your invoice or contact Billing and Enrollment to determine the appropriate mailing address for your group

### Customer Care

- Humana.com
- Phone: 1-800-233-4013

### Claims

- Phone: 1-866-836-6144
- Humana Specialty Benefits  
Group Life Claims  
P.O. Box 10708  
Green Bay, WI 54307-0708

### Correspondence

- Humana Specialty Benefits  
1100 Employers Blvd.  
Green Bay, WI 54344

Life products insured by Humana Insurance Company, Humana Insurance Company of Kentucky, and Kanawha Insurance Company

**Humana**<sup>®</sup>

**Humana.com**



# Humana Life Plans

## Overview

<b>Life coverage basics</b> .....	1
About our life coverage	
HumanaLife	
Standard features	
<b>Contact information</b> .....	2–3
HumanaLife contact information for employers	
HumanaLife contact information for members	

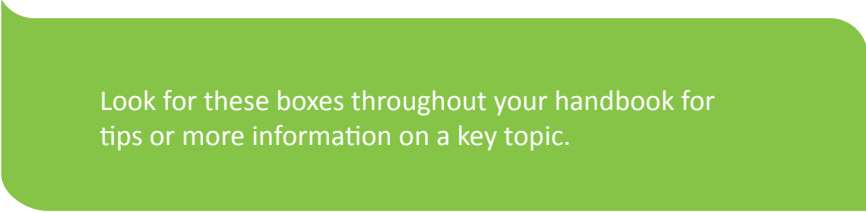
## Administration

<b>Implementation and enrollment</b> .....	5-6
Enrollment deadlines	
Enrollment methods	
Beneficiary selection	
Buy-down option	
<b>Billing</b> .....	7
Premium payments	
<b>Renewal</b> .....	7
Group policy anniversary	

## Benefits and Claims

<b>Coverage changes</b> .....	9
Beneficiary changes	
Coverage amount changes	
<b>Premium waiver</b> .....	10
How to apply for a premium waiver	
<b>Claims</b> .....	11
How to file a claim	
<b>Member education</b> .....	12
Life insurance needs calculator	

Information in this guide is accurate as of November 2011, unless otherwise noted, and is subject to change. All coverage, benefit, and eligibility determinations are made based on the terms, conditions, and provisions of the plan document, not this guide. For administrator use only – not for distribution to the public.



Look for these boxes throughout your handbook for tips or more information on a key topic.

# Life and AD&D coverage basics

## About our life coverage

Life products give employees an easy way to safeguard their family's future. Here's information about your life coverage options:

Humana's life insurance plans are available as a stand-alone or in conjunction with any other Humana plan: medical, dental, vision, disability, or workplace voluntary benefits. We offer two kinds of plans:

- Basic life – Provides a core level of employer-sponsored protection
- Voluntary/supplemental life – Offers employees coverage at affordable group rates without additional cost to the employer

## Standard features

Basic life and voluntary life plans from Humana include these standard features:

- Guaranteed issue amounts: no medical underwriting questions for prespecified coverage levels
- Waiver of premium if employee becomes totally disabled
- Accidental death and dismemberment (AD&D) benefits up to the full principal amount
- Option to convert to a whole life policy
- A living benefit (or accelerated death benefit) that pays up to 50 percent of the total benefits available up to \$250,000 if life expectancy is less than 24 months
- More benefits if the insured dies while properly wearing a seat belt
- In most states, employees can continue to receive coverage from us after leaving their employer
- Global Medical Emergency Travel Assistance provided by AssistAmerica

# Contact information

## Contact information for employers

To receive the best service, please mention your group and the member's ID number, if applicable, when you contact your Humana representative.

### Enrollment submission:

Fax: 1-866-584-9140  
Mail: Humana Specialty Benefits Enrollments  
P.O. Box 14330  
Lexington, KY 40512

To gain access to the secure employers' section of our website, go to the "Employers" section of [Humana.com](http://Humana.com), click "Register Today" and follow the instructions. For help registering, call 1-888-666-5733. For other online support questions, call 1-800-558-4444, extension 8001.

### Premiums and billing

Phone: 1-800-233-4013  
Mail: Please contact Billing and Enrollment to determine the appropriate mailing address for your group

### Customer care

Website: Log in to the secure section of [Humana.com](http://Humana.com)  
Phone: 1-877-702-5986  
Monday through Friday, 7 a.m. to 6 p.m. CST

### Other issues

For assistance with the following, call your Humana representative at 1-800-233-4013

- Change employee eligibility
- Terminate an employee's coverage
- Change group coverage
- Find out more about your premium bill
- Get a copy of your Employer Group Application

Humana makes every effort to update your information within five business days.

## Contact information for members

### Customer Care

Website: Secure and unsecure areas of **Humana.com**

Phone: 1-877-378-1505

TTY: 711

Interactive Voice Response is available anytime; press “0” to reach a Customer Care specialist, Monday through Friday, 8 a.m. to 6 p.m.

Fax

(enrollment): 1-866-584-9140

### Claims/Correspondence

Phone: 1-866-836-6144

Mail: Humana Specialty Benefits  
Group Life Claims  
P.O. Box 10708  
Green Bay, WI 54307

To gain access to the secure members’ section of our website, employees should go to **Humana.com**, click the “Register for *MyHumana*” button, and follow the easy instructions. They’ll need the member ID number on their Humana ID card.





# Implementation and enrollment

## Enrollment deadlines

New enrollees need to submit their applications within 31 days. Evidence of insurability is required with applications submitted after 31 days or for more than the guaranteed issue amount.

## Enrollment methods

Enrollment methods for Humana's life plans include:

- Enrollment Spreadsheet
- Paper Enrollment
- Electronic Data Interchange (EDI) – Create a single eligibility file and submit all the enrollment data at one time
- Enrollment Center – You or your employees complete enrollment using a secure Internet site; we currently don't offer online enrollment for ancillary-only new customers, so this option is available only if you have a Humana medical plan

Administering your Humana plan online makes your job easier. To register for access to the secure area of our website, go to the "Employers" section of **Humana.com**, click on "Register Today," and follow the instructions. For more details about registering for and using the Employer Self-Service Center, refer to the "Online Administration" tab of this guide.

## Beneficiary selection

As part of their life insurance selection, employees may designate a beneficiary. They can designate primary and secondary allocations for beneficiaries. The primary allocation is the employee's first choice of beneficiary. The secondary allocation is the employee's alternative selection in the event that a primary beneficiary isn't able to receive benefits.

## Buy-down option

Due to IRS tax rules, employees may have the option to "buy down" to \$50,000 coverage.

Please consult your tax professional for further guidance.

## Billing

### Premium payments

You'll receive your premium bill about two weeks before the due date. Your payment is due the first of the month.

You can pay premiums by mail or online. If you choose to pay by mail, you can find the payment address on your monthly billing statement. Humana's free online bill payment feature is located in the secure employer section of our website. You can also set up recurring payments online.

If you have a question about your bill, contact the billing representative noted on your invoice.

## Renewal

### Group policy anniversary

About three months before the anniversary of your group policy, Humana Specialty Benefits will request an updated census of your group's insured employees. This census must include pertinent information such as:

- Gender
- Date of birth
- Benefits or salary; salaries are required when salary is used to determine insurance classes or benefits

Along with an updated census, you should submit any requested plan design changes for underwriter review.



# Coverage changes

## Beneficiary changes

Employees can change their primary and secondary beneficiary allocations at any time during the plan year. The primary allocation is the employee's first choice of beneficiary; it can be just one person or the allocation can be split among two or more people. The secondary allocation is the employee's alternative selection in the event that a primary beneficiary isn't able to receive benefits.

To change beneficiary allocations, employees need to send the beneficiary designation change in writing to Humana on a life beneficiary change form. The change forms are available on the "Tools and Resources" page of **Humana.com**.

## Coverage amount changes

Employees should evaluate their finances occasionally to make sure their policy is keeping up with life changes. An individual may need to adjust life insurance coverage if he or she experiences a major change, including:

- Marriage
- Purchase of a house or property
- Birth or adoption of a child
- Divorce

Underwriting must approve all voluntary life increases after initial enrollment or if the coverage amount requested exceeds your guaranteed issue limit. Employees who want voluntary life insurance for more than the guaranteed issue limit need to complete a health questionnaire and provide any additional information Underwriting may request.

To find out more about changing their coverage amount, employees can call a Customer Care specialist.

## Premium waiver

### How to apply for a premium waiver

Our plans offer a waiver of premium for a qualified total disability. To apply for a premium waiver, the employee should complete the waiver of premium form and send it to the following address:

Humana Specialty Benefits  
P.O. Box 10708  
Green Bay, WI 54307

The member is responsible for any cost, if applicable, for this form to be completed. We usually reply to premium waiver requests within seven days.

Premium waiver form can be downloaded on Humana.com by selecting "Member forms" under "Resources & Support."

# Claims

## How to file a claim

In the event of a death, we're here to help. Our representatives handle each claim individually and with compassion.

Please provide:

- Completed Group Life Claim Form: Employer completes Part 1; beneficiary completes Part 2
- Certified death certificate (photocopies are not acceptable)
- Copy of the original enrollment form and any beneficiary changes

If the death is due to an accident, we also need:

- Copy of final police report
- Copy of autopsy and toxicology results if done

If the beneficiary is a minor, we may request guardianship papers naming the legal guardian of the minor's estate. If the beneficiary is an estate, we require the Letters Testamentary or Letters of Administration appointing the personal representative of the estate.

Send all required documents to:

**Humana**  
**P.O. Box 10708**  
**Green Bay, WI 54307**

To download forms, go to [Humana.com](https://www.humana.com) and select "Member forms" under "Resources & Support."

## Member education

### Life insurance needs calculator

Employees may want to consider current and long-term financial obligations to determine the amount of coverage needed, such as:

- Mortgage loan
- Personal and business debts
- Child's education
- Family's standard of living
- Funeral costs

To help employees estimate their life insurance needs, Humana provides an online life insurance needs calculator that provides a printable report. Employees simply enter basic information such as their age, number of children younger than 18, income, savings, and debt. The calculator estimates the amount of life insurance the individual would need to help beneficiaries continue their current lifestyle.

The calculator at [Humana.com](http://Humana.com). First select "Life insurance" under "Insurance through Employer." Then go to "Term Life Employee Only" and select "Life insurance calculator" under "Tools & Resources."





Life products insured by Humana Insurance Company, Humana Insurance Company of Kentucky, and Kanawha Insurance Company