

Humana Market Product Guide 2026

Minnesota

Humana[®]

Confidential and proprietary information. For agent use only.
Do not distribute.



Humana Market Product Guide 2026

Think of the Market Product Guide as a what's what and who's who as you build your strategy for selling Humana Medicare Advantage (MA) and prescription drug plans (PDPs) in the coming year. Here you'll find plan information, contact information for leaders who can help support you in your work, and maps of your markets in the District of Columbia and the 46 U.S. states Humana serves.

Humana puts people first

At Humana, we are committed to the people we serve. That means plans that deliver on what matters most to your clients and prospects, plus tools that make it easier for you to sell plans and serve your community.

Our product guide offers a more simplified way to offer plans, too. Peek inside to find tools and questions that can guide your conversations, helping you uncover the top priority your clients have in a plan so you can help match them with the one that's right for them.

Humana[®]

[FirstLook.Humana.com](https://www.firstlook.humana.com)

This material is confidential and for contracted, licensed and appointed agent use only. This material, including any subpart(s), is not to be used as marketing and is not to be provided to a prospect, an applicant, member, group or the general public. Any dissemination of 2026 plan benefits prior to Oct. 1, 2025, is strictly prohibited. Benefits are subject to Centers for Medicare & Medicaid Services approval and may change. For ensured accuracy of plan benefit data, please refer to the 2026 Summary of Benefits.

Table of contents

Market leadership

- 5 Broker relationship
- 6 Market contacts

Veteran engagement

- 8 Read more about how Humana supports veterans

Multicultural services

- 10 Learn about multicultural services at Humana

Service area overview

- 12 Plan details for your area

Consumer plan priorities

- 14 Plan details for your area

MA/MAPD

Plans for building your book of business

- 17 HumanaChoice (PPO): H5216-275-000
- 18 HumanaChoice (PPO): H5216-359-000
- 19 Humana Gold Choice (PFFS): H8145-006-000
- 20 Humana USAA Honor Giveback (PPO): H5216-278-001

PDP

Prescription drug plans

- 22 Humana Premier Rx Plan (PDP): S5884-171-000
- 23 Humana Value Rx Plan (PDP): S5884-204-000
- 24 Humana Basic Rx Plan (PDP): S5884-145-000

Legacy plans

- 26 HumanaChoice (PPO): H5216-092-000
- 26 HumanaChoice (PPO): H5216-063-000

Other products

- 28 Learn about Med Supp, dental and vision products from Humana

Resources

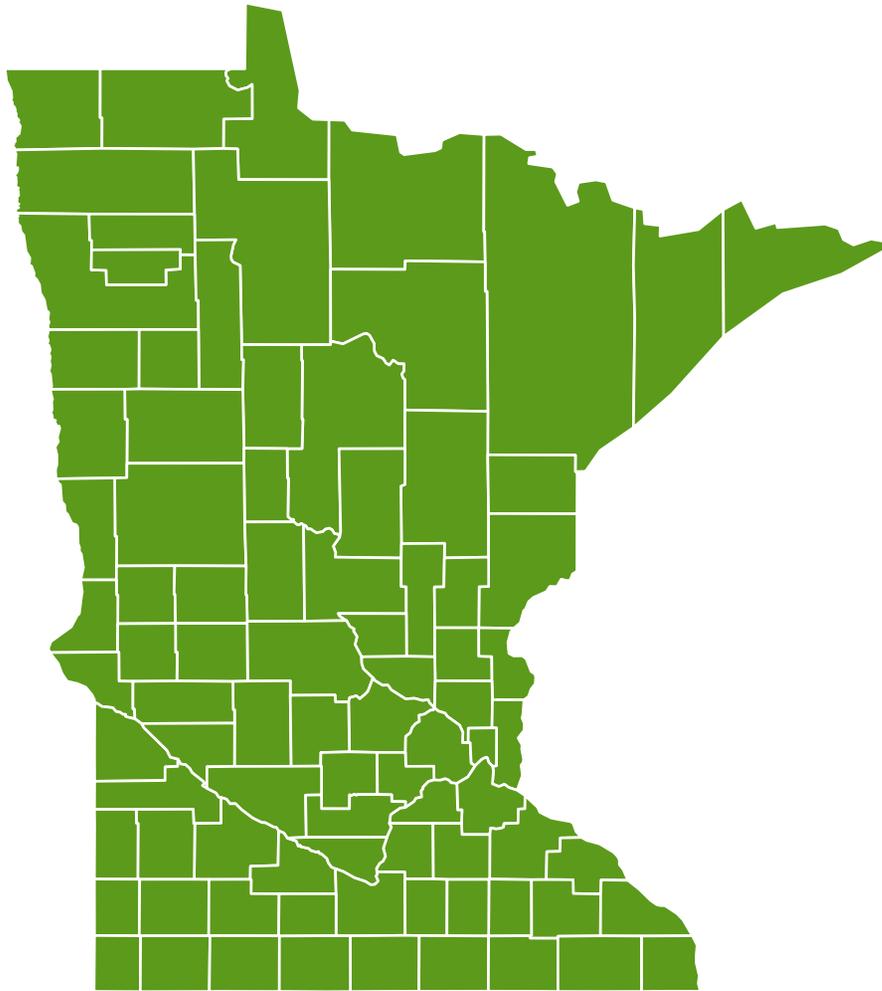
- 32 Resources and additional information for agents



Market leadership Minnesota



Broker relationship leaders



Jonathan Haus ●
Courtney Sweet ●

Regional Sales Director
Partner Sales Support



Courtney Stowe
Region Sales Director
cstowe@humana.com

Broker relationship executives (BREs)
Broker relationship managers (BRMs)



Jonathan Haus
Broker Relationship Executive
502-313-7950
jhaus1@humana.com



Courtney Sweet
Broker Relationship Manager
262-225-1392
csweet@humana.com

Market contacts

Minnesota contact information

If you need additional assistance, please contact agentsupport@humana.com

Name	Title	Contact	Email
Jonathan Haus	Broker Relationship Executive	502-313-7950	jhaus1@humana.com
Courtney Sweet	Broker Relationship Manager	262-225-1392	csweet@humana.com
Courtney Stowe	Region Sales Director		cstowe@humana.com



Veteran engagement Minnesota





Serve veterans with Humana Medicare Advantage

The Humana USAA Honor Giveback plans are the nation's only Medicare Advantage (MA) plans designed in partnership with USAA. They support veterans' healthcare needs and are available to anyone eligible for Medicare. In 2024, Humana added the USAA name to all Honor plans, expanding our multi-year partnership with USAA to better serve veterans. Plans may include:

- \$0 premiums
- Part B Giveback*
- Freedom to get care close to home with access to providers outside the VA healthcare system
- These plans are available in 46 states and Washington, D.C.
- Dental, vision and hearing coverage
- Coverage that works alongside Veterans Administration (VA) healthcare
- New mental health benefit that offers \$0 copays for in-network mental health visits (virtual or in person)
- \$0 copays for in-network primary care visits (in-person or virtual)

** The Part B Giveback Benefit provides money back each month in a member's Social Security check for the Part B premium. The Part B Giveback Benefit could take up to 90 days to take effect.*

Use of the term "USAA member" or "USAA membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. USAA and the USAA logo are registered trademarks of the United Services Automobile Association. All rights reserved. No Department of Defense or government agency endorsement.

Confidential and proprietary information. For agent use only. Do not distribute.

Let's get veterans the coverage they deserve



Proudly partnering with veterans service organizations

Humana is the MA plan provider trusted by Veterans of Foreign Wars (VFW) and American Veterans (AMVETS). We are also a proud sponsor of DAV (Disabled American Veterans). Our collaboration ensures that veterans get a high standard of care.

#1 Military-friendly employer

Humana has been recognized as the #1 Military-Friendly Employer by G.I. Jobs/Victory Media for two consecutive years. We are committed to hiring veterans and military spouses through our national veteran-hiring initiative.



Multicultural services Minnesota



Maximize multicultural outreach

Resources for non-English speakers and more

Humana can help you break down language barriers to help you build relationships with clients from diverse backgrounds. We can ensure your multicultural prospects and clients feel comfortable and fully understand their options with a dedicated team who not only can speak in their preferred language, but also understand how their health needs may vary.

Multilingual, multicultural member services

Your prospects and clients can get help from our interpreter line service or from one of our dedicated teams:

- Spanish: **800-606-1710**
- Korean: **800-433-4736**
- Chinese (Mandarin): **800-558-9927**
- Chinese (Cantonese): **800-819-1697**
- There's also a translation line that offers interpretation services for multiple languages, including Vietnamese and Haitian Creole.

Sales technology tools

Explore user-friendly tools in multiple languages, including:

- Humana Enrollment Platform (English and Spanish)
- Find Care tool with Care Highlight® ratings for doctors
- Medicare Dental Benefits (English and Spanish)

Language-optimized resources

Find a variety of assets tailored to your clients' language preferences:

- In-language Spanish websites
- Digital Marketing Materials tool in Spanish
- Sales Enablement Library within AgentAdvantage University (AAU) in multiple languages
- First Look in Spanish
- Prospecting and retention marketing materials available in multiple languages on Agent Marketing Hub (AMH)

Visit AAU or search the AMH for in-language materials.

Support for your language preference

Find materials in your preferred language by completing the language preference form on AAU.

Embrace diversity and expand your outreach with Humana's variety of language tools, including in-language training and resources.

You can get additional support from our dedicated Agent Support Unit using the following numbers:

- English: **800-309-3136**
- Spanish: **800-309-3136 option 9**



Service area overview

Minnesota

Service area overview

Plan color key



Plans will be identified by the initials followed by the listing of all plans for that designation in brackets.

Example: MAPD: [H5216-321]; MA: [7315-001]

County	Plans
Aitkin	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Anoka	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Big Stone	MA: [H5216-278-001]
Blue Earth	MA-PD: [H5216-359-000; H8145-006-000]; MA: [H5216-278-001]
Brown	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Carlton	MA-PD: [H5216-359-000]; MA: [H5216-278-001]
Carver	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Dakota	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Dodge	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Faribault	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Fillmore	MA-PD: [H5216-359-000; H8145-006-000]; MA: [H5216-278-001]
Freeborn	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Goodhue	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Houston	MA-PD: [H5216-359-000; H8145-006-000]; MA: [H5216-278-001]
Isanti	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Kanabec	MA-PD: [H5216-359-000]; MA: [H5216-278-001]
Lake	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Le Sueur	MA-PD: [H5216-359-000]; MA: [H5216-278-001]
Martin	MA-PD: [H5216-359-000]; MA: [H5216-278-001]
McLeod	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Meeker	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Mille Lacs	MA-PD: [H5216-359-000]; MA: [H5216-278-001]
Morrison	MA-PD: [H5216-359-000]; MA: [H5216-278-001]

County	Plans
Nicollet	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Olmsted	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Pine	MA-PD: [H5216-359-000]; MA: [H5216-278-001]
Ramsey	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Scott	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Sibley	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Steele	MA-PD: [H5216-359-000; H8145-006-000]; MA: [H5216-278-001]
Wabasha	MA: [H5216-278-001]
Waseca	MA-PD: [H8145-006-000]; MA: [H5216-278-001]
Washington	MA-PD: [H5216-275-000; H5216-359-000]; MA: [H5216-278-001]
Winona	MA-PD: [H5216-359-000; H8145-006-000]; MA: [H5216-278-001]

County	Plans
Mower	MA-PD: [H8145-006-000]; MA: [H5216-278-001]

County	Plans
--------	-------



Consumer plan priorities Minnesota



Consumer Plan Priorities

[Click here for our enhanced NEEDS analysis resource](#)

Consumers' top priority for their Medicare plan	What it means	Key selling points
I want network flexibility and predictable costs	I want a plan where I can see out-of-network medical doctors, but pay the in-network copay.	<ul style="list-style-type: none"> • Can use out-of-network doctors and not pay more • No referrals needed for specialists • Travel-friendly health coverage • Rx and dental coverage to maintain my health • Predictable out-of-pocket costs, but those costs may be higher
I'm healthy, so I don't want to pay for extras I won't use	I just need routine care and coverage, but I do want flexibility and practical benefits like a Part B Giveback.	<ul style="list-style-type: none"> • Coverage for medical needs and the essentials • Flexibility with travel-friendly health coverage and no referral needed for specialists • Rx and dental coverage, plus a Part B Giveback that adds money back in my Social Security check
Gives me quality benefits and in-network care	I want value and a wide range of benefits, and I'm ok staying in a great network to get it.	<ul style="list-style-type: none"> • \$0 or low premiums, plus low or \$0 copay doctor visits • Dental, vision and hearing included • OTC allowance and Rx coverage
Works with my Medicaid coverage (Dual eligible)	I want to get the most out of both Medicaid and Medicare.	<ul style="list-style-type: none"> • A monthly allowance to help pay for things like groceries and utilities* • \$0 copays on hundreds of prescriptions[†] • Dental, vision and hearing included
I want access to care outside of my VA coverage	I want access to care outside of the VA, without disrupting my VA benefits.	<ul style="list-style-type: none"> • Veteran-specific customer service, trained in partnership with USAA[‡] • \$0 copays for in-network mental health visits (virtual or in person)** • Access to local doctors and pharmacies • Part B Giveback that adds money back in my Social Security check • Dental benefits not provided by the VA

Consumer Plan Priorities

[Click here for our enhanced NEEDS analysis resource](#)

Consumers' top priority for their Medicare plan	What it means	Key selling points
Supports my chronic conditions	I need affordable, ongoing care and support for my specific needs—without disruption.	<ul style="list-style-type: none"> • \$0 or low premiums, plus a \$0 copay for doctor visits • Lower prescription costs for condition-specific medications^{††} • Programs and services to support chronic conditions like diabetes, heart disease and more
I want budget-friendly benefits with no doctor referrals	I want my choice of doctors and coverage that works with my budget.	<ul style="list-style-type: none"> • \$0 or low premiums • \$0 or low copays for doctor visits • Coverage for everyday costs (like OTC) • Ability to see out-of-network doctors if the unexpected happens • No referral needed for specialists • Dental, vision and hearing included

* This spending allowance is a special program for members with specific health conditions. Qualifying conditions include diabetes mellitus, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, or chronic heart failure, among others. Some plans require at least two conditions and other requirements apply. See the plan's Evidence of Coverage for details. If you use this program for rent or utilities, Housing and Urban Development (HUD) requires it to be reported as income if you seek assistance. Contact your local HUD office if you have questions.

† Prescription drug coverage can vary across plans. \$0 copay may be limited to specific tiers, coverage stages, 3-month supply and/or certain pharmacies.

‡ Humana Insurance Company pays royalty fees to USAA for the use of its intellectual property. USAA means United Services Automobile Association and its affiliates. Use of the term "USAA member" or "USAA membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. USAA and the USAA logo are registered trademarks of the United Services Automobile Association. All rights reserved. No Department of Defense or government agency endorsement.

** Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your Evidence of Coverage for additional details on what your plan may cover or other rules that may apply.

†† Does not apply to I-SNP.

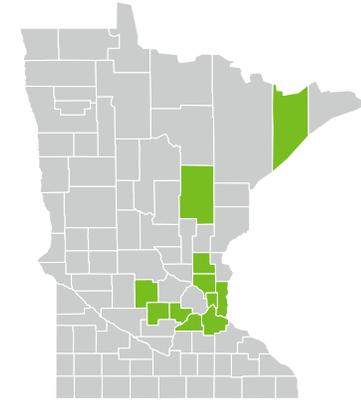
Humana developed the Consumer Plan Priorities through extensive consumer research, identifying unique needs and preferences. The recommended plans align closely with these needs and should be considered starting points for discussions. Each consumer has unique stories and priorities, so a thorough NEEDS analysis is essential.



MA/MAPD
Minnesota

Key selling points

- \$0 monthly plan premium
- Includes Dental, Vision, and Hearing coverage



Coverage area ● New area ●

Medical benefits	
MOOP	\$6100 IN
Deductible	\$450 Combined In and Out-of-Network
Part B deductible in medical benefits	N/A
Part B Giveback	\$1
PCP copay	\$0 copayment
Specialist copay	\$65 copayment
Inpatient hospital	\$460 per day, Days(1-4);
Skilled nursing	\$10 per day, days (1-20)
Outpatient surgery	\$200 copayment Ambulatory Surgical Center; \$300 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$335 copayment

Rx benefits	
Deductible	\$615 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$5/\$47/38%/25%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

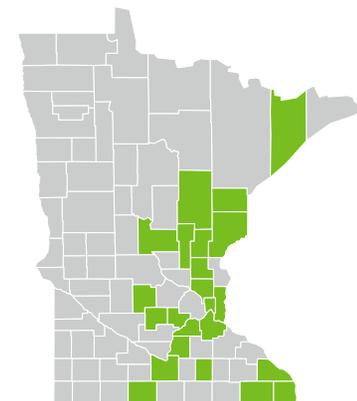
Supplemental benefits	
Dental	\$2500 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, crowns, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. OON coverage available. DENB22
Vision	\$40 allowance for annual exam and \$300 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC \$50/Quarter
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- New \$0 Office Visit Copay
- \$0 Medical Deductible
- Includes Dental, Vision, and Hearing coverage

Ideal for consumers who prioritize

I want network flexibility and predictable costs: I want the freedom to see any doctor, in or out of network, who accepts Medicare.:



Coverage area ● New area ●

Medical benefits

MOOP	\$5900 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	\$0 copayment
Specialist copay	\$45 copayment
Inpatient hospital	\$360 per day, Days(1-5);
Skilled nursing	\$10 per day, days (1-20)
Outpatient surgery	\$200 copayment Ambulatory Surgical Center; \$300 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$335 copayment

Rx benefits

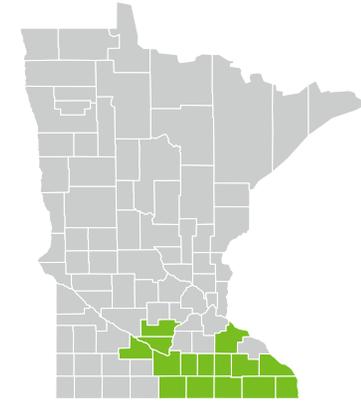
Deductible	\$615 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$5/\$47/50%/25%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

Supplemental benefits

Dental	\$1000 annually; \$0 copayment covers: exams, x-rays, cleanings; \$25 copayment for fillings. OON coverage available. DEN351
Vision	\$75 allowance for annual exam and \$100 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- \$0 Medical Deductible
- Includes Dental, Vision, and Hearing coverage



Coverage area ● New area ●

Medical benefits	
MOOP	\$6800 IN/OON
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	N/A
PCP copay	\$0 copayment
Specialist copay	\$55 copayment
Inpatient hospital	\$360 per day, Days(1-7);
Skilled nursing	\$0 per day, days (1-20)
Outpatient surgery	\$200 copayment Ambulatory Surgical Center; \$300 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$335 copayment

Rx benefits	
Deductible	\$615 Deductible for Tiers 3,4,5
Rx-retail 30-day supply	\$0/\$5/\$47/34%/25%
100-day mail order	\$0 copay for Tiers 1 & 2 through mail order from CenterWell Pharmacy

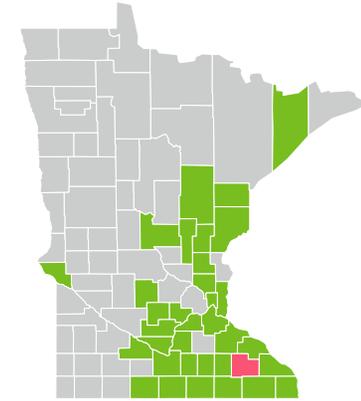
Supplemental benefits	
Dental	\$3000 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. OON coverage available. DENT87
Vision	\$75 allowance for annual exam and \$100 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	N/A
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

Key selling points

- Mail-order OTC
- Features Part B Giveback
- Includes Dental, Vision, and Hearing coverage

Ideal for consumers who prioritize

Works with my VA coverage: I want to be able to get care without barriers or disruption to my VA benefits.:



Coverage area ● New area ●

Medical benefits

MOOP	\$4700 IN
Deductible	N/A
Part B deductible in medical benefits	N/A
Part B Giveback	\$135
PCP copay	\$0 copayment
Specialist copay	\$55 copayment
Inpatient hospital	\$375 per day, Days(1-7);
Skilled nursing	\$10 per day, days (1-20)
Outpatient surgery	\$300 copayment Ambulatory Surgical Center; \$350 copayment Outpatient Hospital
Advanced imaging	\$200 copayment; \$335 copayment

Rx benefits

Deductible	No Deductible
Rx-retail 30-day supply	No Coverage
90-day mail order	N/A

Supplemental benefits

Dental	\$1500 annually; \$0 copayment covers: exams, x-rays, cleanings, fillings, scaling and root planing, scaling for moderate inflammation, oral surgery, root canals. OON coverage available. DENT16
Vision	\$75 allowance for annual exam and \$200 allowance per year for eyewear or contact lenses including fittings at PLUS Provider. OON coverage available.
OTC	OTC \$100/Quarter
Hearing	\$0 copay for annual exam, fitting and \$699 copayment for Advanced level hearing aid per ear per year and \$999 copayment for Premium level hearing aid per ear per year plus 80 batteries per aid.
Transportation	N/A

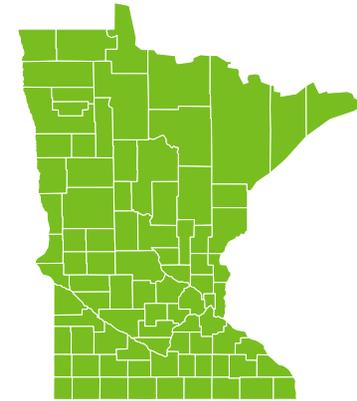


PDP
Minnesota



Humana Premier Rx Plan (PDP): S5884-171-000

Premium - \$103.70



coverage area ● new area ●

Prescription drug plan

Premium	\$103.70
Rx deductible	No Deductible
Preferred retail 30-day supply	\$0/\$4/\$45/50%/33%
Standard cost-sharing retail 30-day supply	\$5/\$10/\$47/50%/33%
Preferred cost-sharing mail 90-day supply	\$0 copay for Tiers 1 & 2

Ideal for clients who prioritize

Individuals seeking broad drug coverage & peace of mind. This plan offers our most comprehensive PDP coverage, with low co-pays at preferred cost-sharing pharmacies.:

Humana Value Rx Plan (PDP): S5884-204-000

Premium - \$20.80



coverage area ● new area ●

Prescription drug plan

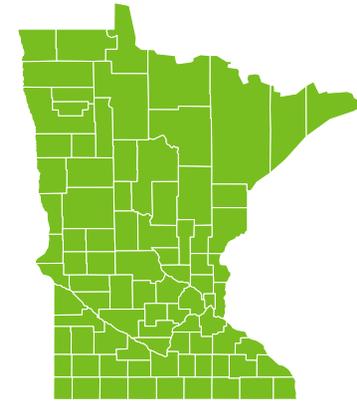
Premium	\$20.80
Rx deductible	\$601 Deductible for Tiers 3,4,5
Preferred retail 30-day supply	\$0/\$0/20%/34%/26%
Standard cost-sharing retail 30-day supply	\$1/\$4/20%/34%/26%
Preferred cost-sharing mail 90-day supply	\$0 copay for Tiers 1 & 2

Ideal for clients who prioritize

Individuals seeking an affordable premium, affordable co-pays, and access to preferred cost-sharing pharmacies.:

Humana Basic Rx Plan (PDP): S5884-145-000

Premium - \$4.70



coverage area ● new area ●

Prescription drug plan

Premium	\$4.70
Rx deductible	\$615 Deductible for All Tiers
Preferred retail 30-day supply	No Coverage
Standard cost-sharing retail 30-day supply	\$0/\$1/25%/34%/25%
Preferred cost-sharing mail 90-day supply	\$0 copay for Tiers 1 & 2

Ideal for clients who prioritize

Individuals who are eligible for Medicare Extra Help. This plan offers low co-pays, after the deductible has been met, and access to preferred cost-sharing pharmacies.:



Legacy plans Minnesota



Legacy Plans

"Legacy" plans are Medicare Advantage plans that Humana still offers in Minnesota for 2026.

Each county with a legacy plan will have other plans available with lower premiums or better benefits. Therefore, Humana is choosing not to actively market these existing legacy plans.

If a member is currently enrolled in a legacy plan that is also available in 2027, they will automatically renew in their existing plan unless they choose to enroll in a different plan offered in their service area.

Contract/PBP	Plan name	Premium
H5216-092-000	HumanaChoice (PPO)	\$47.00
H5216-063-000	HumanaChoice (PPO)	\$108.00



Other products
Minnesota

Humana Individual Dental insurance plans

Offering affordable solutions for your clients and prospects, Humana's Individual Dental plans offer a range of coverage options to consumers of any age. Plans range in coverage from budget-conscious preventive and basic care to robust dental, vision and hearing (DVH) plans, such as Humana Extend.*

Individual Dental plans provide a year-round selling opportunity. With dental benefits in high demand, our products are a good fit for:

- Original Medicare (OM) and Medicare Advantage (MA) enrollees
- Entrepreneurs and microbusinesses
- Graduate students
- Veterans and their spouses
- Employees with no/limited group benefits
- Families

Key features:*

- Affordable plans as low as \$18/month†
- National network with 135,000+ dentists and specialists‡
- Members save an average of 40% off dental services
- PPO plans that can start as soon as 5 days after enrollment
- DHMO plans with no deductible or annual max
- Plans with no waiting periods as well as plans with \$1,000 - \$5,000 annual maximum

* Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

† Rate is for one person on the Preventive Value plan in New Mexico and is for illustrative purposes only.

‡ Humana network data as of Oct. 2024.



Better for your clients and your business

Millions of Americans have no dental insurance or access to coverage.¹ Individual Dental plans can help you grow your business and revenue stream to new and potentially younger members. Those new members can provide a pipeline to future MA sales and referrals.

Learn more about selling Individual Dental plans and specialty products on the [IDV overview page](#) on AgentAdvantage University (AAU).

Source

1. [“New data: Americans are still not getting the dental care they need,”](#) Dental Economics, last accessed May 21, 2025.

Medicare Supplement insurance plans

An ideal choice for prospects and clients who value more freedom and flexibility.

For those eligible for Medicare, Medicare Advantage (MA) plans aren't the only option available. Medicare Supplement insurance (also referred to as Medigap or Med Supp) can be an excellent way for many clients to complement their Original Medicare coverage by paying for out-of-pocket costs that Original Medicare doesn't pay. And as an agent, it can help you broaden your portfolio to help you capitalize on more potential sales.

Why Med Supp?

For many beneficiaries, Med Supp presents the right combination of flexibility, predictability and coverage. Here are some other features that can appeal to consumers:

- Limits out-of-pocket liability for medical expenses
- Guaranteed annual renewal as long as premium is paid
- A wide range of plans are available to fit most budgets and healthcare needs
- Freedom to see any provider that accepts Medicare patients
- No referrals required in most cases
- Can be offered to consumers year-round
- Competitive premiums in many markets
- Offers a variety of secure and convenient payment options



Additional resources

There is a lot of detailed information to know about Med Supp plans, which is why Humana provides you with extensive resources. We'll help you so you're ready to take members through the enrollment process, make the most of their benefits and answer any questions they may have. You'll find all the resources available on the [Med Supp overview page](#) on AgentAdvantage University (AAU) or the [Vantage agent portal](#).

Humana Individual Vision insurance plans

With more than 197.6 million Americans using eyeglasses or contacts¹, the opportunities to sell vision plans to consumers of all ages is significant. Humana's Individual Vision plans can be sold year-round and offer some of the most robust plan features in the industry.

Humana's Individual Vision plans are part of the whole-health approach we offer all consumers including Medicare members, including products that bundle dental, vision and hearing (DVH) benefits.

Key features:*

- Affordable plans starting at \$12/month[†]
- Preventive coverage including an annual eye exam
- Generous allowances for frames and lenses—including designer frames and sunglasses—or for contacts
- Discounts on Lasik[®] and vision-related expenses
- 170,000 vision access points nationwide including independent, retail and online options[‡]
- No waiting periods on some plans

Source

1. [Organizational Overview](#), The Vision Council, last accessed May 21, 2025.

* Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

† Rate is for one person on the Humana Vision PLUS plan in Maine and is for illustrative purposes only.

‡ Provider Access Points, Internal Reporting, Nov. 2024.

Confidential and proprietary information. For agent use only. Do not distribute.



National vision network

Humana Individual Vision members can access services with 170,000 access points including Walmart Vision Centers, Sam's Club Optical, Target Optical[®], LensCrafters[®], and Pearle Vision[®]. See the providers in your area at [Humana vision network](#).



Resources Minnesota



Helpful contacts

Name	Contact
Member Customer Service	1-800-457-4808
CenterWell Pharmacy	1-800-379-0092
CenterWell Specialty Pharmacy	1-800-486-2668
Agent Support Unit (ASU)	1-800-309-3163
Agency Management	1-855-330-8128
Scope Of Appointment	1-866-945-4471
Paper Application Fax	1-877-889-9936
Med Supp Underwriting	1-800-825-7858
Humana Claims	1-888-308-6294
Humana Billing	1-866-444-7631
Go365	1-877-320-1235
Humana First Nurse Advice	1-800-622-9529
Silver Sneakers	1-888-423-4632
TruHearing	1-844-255-7146

Scope of appointment

Scope of appointment (SOA) is required before conducting an MAPD/PDP appointment. TELEPHONIC IVR: three-way call with member. Put confirmation number on the application.

TELEPHONIC IVR number: 800-903-5493

PAPER: Submit completed form to Humana. Humana will handle 10-year retention requirement if a Humana SOA is submitted, otherwise agent is responsible for 10-year retention.

For tracking purposes: The barcode number from the SOA should be put on your enrollment app and the barcode number from the enrollment app should be put on the SOA.

Medicare application submission

Online enrollment methods
(preferred)

Overnight mail
(not preferred):
Humana Medicare Enrollment
P.O. Box 14309
Lexington, KY 40512

Fax
(not preferred):
877-889-9936

Using the Vantage portal

A comprehensive resource hub for agents

Discover Vantage's key features

Humana Vantage is a centralized portal that provides a wealth of resources and tools for agents. Key features include:

- Licensing, certification and contracts management
- Personalized agent profile with SAN ID and NPN
- Delegated user account access
- MarketPoint University for agent certification and recertification
- Doctor and pharmacy locator for finding in-network providers
- Drug cost lookup for prescription coverage and costs

Sales, marketing and enrollment

Vantage offers a dedicated Sales & Marketing section that features:

- AgentAdvantage University (AAU)—agent product education portal
- Agent Marketing Hub (AMH)
- First Look
- Materials for Medicare Advantage (MA), Medicare Supplement, and dental and vision products
- D-SNP verification tool to check dual eligibility of prospects



Business management and support

Monitor your business performance with the MyHumana Business card and other tools. You'll be able to:

- See application statuses and active policies
- Create and track service inquiries
- Update member information
- Check your commission status
- Access compliance documents

Use Vantage to streamline your agent journey with Humana's comprehensive resource hub.

Confidential and proprietary information. For agent use only. Do not distribute.

Scope of Appointment

Scope of Appointment (SOA)

Getting the most out of your sales appointments

The Scope of Appointment (SOA) is a documented agreement between the beneficiary and the agent that outlines the list of products you can discuss at a marketing appointment. Understanding and using the SOA will help you deliver thorough service to clients while improving your sales process.

When to use an SOA

An SOA is required for:

- Personal/individual marketing appointments, including scheduled, walk-in or telephonic or virtual presentations
- Each beneficiary being presented to, even if they live in the same residence
- SOA cannot be collected at educational events

When an SOA is not needed

An SOA is not required when presenting plans other than MA, MAPD or PDP.

SOA signature timing

A beneficiary must sign an SOA before a personal or individual marketing appointment begins. That way, there is no miscommunication and there are clear parameters for the meeting. A few exemptions to the 48-hour waiting period include:

- SOAs that are completed during the last four days of a valid election period for the beneficiary
- Unscheduled in-person meetings (walk-ins) initiated by the beneficiary
- Inbound calls made by beneficiaries to a sales agent

Note: SOAs are valid for 12 months after signature.

Discussing additional health products

If the beneficiary or agent wants to discuss additional health products during the appointment, a new SOA must be executed with the original products and any new health-related products selected. Unless an exemption applies, the 48-hour waiting period will still apply.

Methods of documentation

Humana offers various methods for documenting SOAs:

- Paper: barcoded forms ordered through the order management system, retained for 10 years
- Interactive voice response (IVR): captures required information via touch-tone and voice recordings, assigns an IVR Recording ID

For more detailed trainings, search “Scope of Appointment” inside of AgentAdvantage University (AAU) on the Vantage Agent Portal.

Sales and marketing support

Your resources for maximizing enrollment

This information will help you navigate the Medicare enrollment journey, utilize Humana's Agent Marketing Hub (AMH), leverage the Digital Marketing Materials (DMM) tool and access the Sales Enablement Library within AgentAdvantage University (AAU) for a seamless sales experience. You can easily access AMH, DMM and AAU through Vantage.

Medicare sales journey

Our Medicare end-to-end sales journey flows from education to prospecting to point of sale:

1. Education/Medicare 101: July–September
2. Prospecting/Lead Generation: Starts Oct. 1
3. Point of Sale/Enrollment: Oct. 15–Dec. 7

AMH marketing resources

You can leverage pre-approved, customizable materials in AMH that can help enhance your Medicare sales journey.

Inside, you will find:

- Educational materials including popular Medicare 101 assets as well as other event invites, ads and more
- Lead generation materials like brochures, flyers, emails, social media, postcards and more



Post-sale tools and materials

Digital Marketing Materials

The DMM offers a virtual enrollment solution for clients with internet access who speak English or Spanish. This user-friendly tool allows:

- Sending personalized URLs to guidebooks with up to 3 plans
- Walking clients through materials in person, via video, or phone
- Monitoring clients' engagement and enrollment progress
- Enabling clients to self-enroll

Training for the DMM is available through Humana MarketPoint University.

Sales Enablement Library resources

1. Enrollment books for various plans, including Humana USAA Honor Giveback plans
2. MAPD/PDP and D-SNP sales presentations, like slide decks with interactive table of contents
3. Sales presentation videos specific to plan type (MA-only, HMO, PPO, PFFS, PDP and D-SNP)

Humana Market Product Guide 2026

Minnesota

[FirstLook.Humana.com](https://www.firstlook.humana.com)

This material is confidential and for contracted, licensed and appointed agent use only. This material, including any subpart(s), is not to be used as marketing and is not to be provided to a prospect, an applicant, member, group or the general public. Any dissemination of 2026 plan benefits prior to Oct. 1, 2025, is strictly prohibited. Benefits are subject to CMS approval and may change. For ensured accuracy of plan benefit data, please refer to the 2026 Summary of Benefits.

Humana[®]

