

2025 Individual Dental cross-sale Bonus Program

Bonus opportunity: cross-sell an Individual Dental plan with select Medicare Supplement plans

Although you can sell **Humana's Individual Dental and Vision (IDV) plans** any time of year, changes to Medicare benefits in 2025 make this a smart time to discuss these plans with clients and prospects.

And, you can kick-start your sales with a **Humana Individual Dental cross-sale bonus**, available on eligible Individual Dental plan sales with a new or existing Humana Medicare Supplement Plan F, High Deductible F, Plan G, High Deductible G, or Plan N, with signed applications from **February 1, 2025**, through **April 30, 2025**.



	2025 Individual Dental cross-sale Bonus Program (select Medicare Supplement plans)	Individual Dental plans offer members the coverage they want
Who can earn it?	Partner field agents	Learn more about IDV plans with our digital Agent Plan Grid on Ignite .
What's the bonus?	\$25 per individual	Haven't sold dental in a while? IDV Agent Playbook offers lead gen ideas and tips.
How do I earn it?	<p>Sell a new eligible Individual Dental plan with a new or existing Medicare Supplement Plan F, High Deductible F, Plan G, High Deductible G, or Plan N, issued by a Humana subsidiary (subject to state-specific requirements) to the same individual.</p> <p>Eligible plans are:</p> <ul style="list-style-type: none"> • Loyalty Plus dental plan • Complete Dental plan • Humana Extend DVH plans 	<p>Loyalty Plus benefits grow over the first three years, rewarding members with expanded coverage and annual max.</p> <p>Complete Dental offers comprehensive coverage, as well as the ability to waive some waiting periods for members with 12 months of prior credible coverage.</p> <p>Humana Extend DVH plans simplify care with combined dental, vision, and hearing benefits. Three plan levels give members just the right coverage at an affordable cost.</p>
When is the bonus available?	Individual Dental plan applications with a signature date between Feb. 1, 2025 , and April 30, 2025 .	



Refer to our [Individual Dental and Vision Playbook](#) and find dental plans in your area with the [Individual Specialty Agent Plan Grid](#). Contact your local support team at [Ignite](#).

Bonus Program not available for plans/policies sold in Washington and New York.

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2025 Individual Dental cross-sale Bonus Program

Terms and conditions:

For Bonus Program:

New Eligible Policies for Dental include Loyalty Plus, Complete Dental, and Humana Extend (dental, vision, hearing) plans. To qualify for the bonus, one eligible Dental Policy must be sold together with a Medicare Supplement Plan F, High Deductible F, Plan G, High Deductible G, or Plan N to the same individual or sold to an existing Humana Medicare Supplement Insurance Plan F, High Deductible F, Plan G, High Deductible G or Plan N policyholder with a signed application by March 31, 2025. Both new applications must be signed between February 1, 2025, and April 30, 2025.

The Company means Humana Inc. or its subsidiary(s) which offers or insures the New Eligible Policy.

Eligible Agents are agents who are licensed and appointed in those states that require an appointment with the Company at the time the New Eligible Policy is submitted to and accepted by the Company. Humana associates, including Humana career agents whether employees or contractors, are not eligible. Eligible Dental Policies must be submitted to and accepted by the Company between February 1, 2025, and April 30, 2025, and must be in effect for at least 60 consecutive days to qualify for bonus compensation.

Payment under the Bonus Program will be made after June 30, 2025. Bonus payments are not cumulative and are a one-time payment based on policies written during the bonus period.

New Eligible Policies do not include: a) any policy written to provide coverage for the agent; b) any policy change, renewal, or modification(s) (i.e., all New Eligible Policies must result in the issuance of a new policy to a person that is not currently a policyholder of the same product type issued by the Company); c) any policy issued to persons who would otherwise be eligible to be dependents on another insured's policy (e.g., two separate policies on married spouses instead of one policy with primary and spouse); d) any policy that is not an individual policy; e) any policy for which the application is not submitted to and accepted by the Company between February 1, 2025, and April 30, 2025; f) policies sold in states where the program may be otherwise prohibited by applicable law and regulations (e.g., New York, Washington); g) any Medicare Supplement Insurance plan other than Med Supp Plan F, High Deductible F, Plan G, High Deductible G, or Plan N member.

General Provisions: 1) Individual agents or agencies may be obligated to disclose compensation to clients. Because state laws vary, agents should be aware of and comply with applicable state compensation disclosure requirements. Humana is not responsible for providing legal advice to agents. If an agent has a question or concern regarding his/her state's compensation disclosure law, he/she should consult a legal advisor. 2) Reporting of compensation from the Bonus Program and tax implications are the responsibility of the Producer and Eligible Agents. 3) Except where specifically modified, all rules and provisions of the Humana Producer Contract are in full force and effect. 4) The Company or its affiliate may modify or terminate the Bonus Program at any time without notice. 5) The Company or its affiliate will be the final arbiter of any issues related to the Bonus Program. 6) Producer must remain in the External Partner channel for the duration of the Bonus Program and maintain an active Humana Producer Contract or forfeit the right to participate in this Bonus Program. 7) Payout is based on total New Eligible Policies for the total length of the Bonus Program. 8) New Eligible Policies will be counted toward the goal and payment calculation based on the date the Company records the sale. 9) The Company or its affiliate may audit or adjust any payment made under the Bonus Program. 10) In consideration for accepting the terms of the Bonus Program, the agent of record must agree to distribute to the agent any amounts payable to the agent. 11) The Company or its affiliate reserves the right to recover any and all overpayments as outlined in the Humana Producer Contract which can be found at [Humana.com/SellHumana](https://www.humana.com/SellHumana).

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