TOTAL HEALTH
Here’s **how it works**

You get a three-year guarantee on base administrative fees, and second-year stop-loss guarantees. Built-in wellness features help your employees get and stay well to help keep claims costs low.*

**Select**
- ASO Complete, stop-loss options, and pharmacy

**Build**
- Your wellness strategy

**First renewal**
- Claims projection and Go365 discount

**Second renewal**
- Claims projection and Go365 discount

**Conclusion**
- Three-year program ends

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*The results from a three-year study showed that employees who were more engaged with HumanaVitality had fewer unscheduled absences, lower overall health claims costs and fewer visits to the hospital and to the emergency room. [Click here to view the full study and results.](#)
Self-funded

ASO Complete

• Our most comprehensive admin package that includes a suite of wellness solutions that work together with your health plan to help your employees get and stay well so your business can thrive.

Renewal calculation

• Claims projection
• Three-year base admin guarantee
• Guaranteed second-year specific stop-loss premium
• Guaranteed second-year aggregate stop-loss premium

Go365 wellness discount

• Your Go365 wellness discount is applied to your claims projection during your renewal calculation

Example: Employees at Silver Status or higher

<table>
<thead>
<tr>
<th>Total % of SILVER or higher</th>
<th>Discount for Silver or higher</th>
<th>Total % of GOLD or higher</th>
<th>ADDITIONAL discount for Gold or higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 – 19%</td>
<td>1%</td>
<td>10 – 19%</td>
<td>1%</td>
</tr>
<tr>
<td>20 – 39.9%</td>
<td>2%</td>
<td>20 – 39.9%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>40 – 59.9%</strong></td>
<td><strong>4%</strong></td>
<td><strong>40 – 59.9%</strong></td>
<td><strong>4%</strong></td>
</tr>
<tr>
<td>60 – 89.9%</td>
<td>5%</td>
<td>60 – 89.9%</td>
<td>5%</td>
</tr>
<tr>
<td>90% +</td>
<td>6%</td>
<td>90% +</td>
<td>6%</td>
</tr>
</tbody>
</table>

Carry over your current wellness discount into your renewed Total Health program

You’re at the end of your three years — what happens next?

We’ll work with you to choose which Total Health program best fits your needs

Your total wellness discount is 5%
The fine print:

Administered by Humana Insurance Company.

Statements in languages other than English contained in the advertisement do not necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker.