



Humana Disability plans at a glance

Paycheck protection helps life stay on track

Most people can't afford to be without their income if they're unable to work because of sickness, injury or disability. Strengthening your employee benefits with Humana's Short- and Long-term Disability plans will help provide that extra financial protection they need to help pay bills while they're out.



Protecting paychecks and financial wellbeing

At Humana, we care for the whole person – physically and emotionally. We can help you protect your employees' paychecks and financial wellbeing so they feel secure, less stressed and more focused on their job.



Easy administration

We offer benefit solutions that seamlessly work together making it easy to administer your employee benefits with service specialists available to guide and support you and your employees.

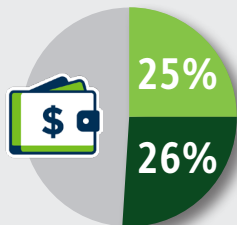


Modern, flexible plans for businesses big and small

We'll work with you to build plans to cover the short- and long-term disability needs of your employees. Our flexible designs help you offer an attractive employee benefits package with both employee- and employer-paid options.

More than half of Americans

have less than three months' worth of expenses in an emergency fund*



have no emergency savings

have less than three months' expenses



We offer disability plans for short- and long-term absences:

Short-term disability covers employees for a short period of time for disabilities commonly due to:†

- Pregnancy
- Fractures and muscle sprains or strains
- Digestive disorders, like hernias & gastritis

Long-term disability covers employees for a longer period of time for illness or injuries like:‡

- Musculoskeletal disorders
- Cancer
- More severe fractures and muscles injuries
- Heart attack or stroke

Plus, get our bundled Employee Assistance Program (EAP) at no additional cost, when you simply choose at least one Humana disability plan with two other Humana lines of coverage.‡

EAP not available for members with policies issued in Washington.

* "Survey: More than half of Americans couldn't cover three months of expenses with an emergency fund", bankrate.com, July 21, 2021

† "Disability statistics," disabilitycanhappen.org, September 30, 2021

‡ Humana lines of coverage include: Short-term disability, long-term disability, dental, vision and life plans.

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Insured by Humana Insurance Company or Humana Insurance Company of Kentucky.

THIS IS A DISABILITY INCOME POLICY. This policy provides disability income insurance only. It does not provide basic hospital, basic medical, or major medical insurance. A waiting period and/or pre-existing condition exclusion may apply. A pre-existing condition is defined as any injury or sickness the employee received medical care for before the effective date. See policy for complete details.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our benefit plans. Our 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, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

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