Your Quick Start Guide To HumanaVitality.™

It's all about the rewards of making healthier choices.





Welcome to HumanaVitality, the rewards-based wellness program, available only from Humana.

You want to be healthier. HumanaVitality is here to help. This exciting new program is automatically yours as a Humana member. And it can really help you take charge of your health.

Take your first step on this path to the rewards of better health by registering online and completing your health assessment. Your assessment will help you understand your health today and help set your goals for tomorrow — all in a safe, secure, and confidential manner.

And as you make progress toward your goals, you'll be rewarded not only in health and happiness, but in perks you choose. How does it work? Read on.

Get started now with your health assessment at *My*Humana on Humana.com.



Get your own Personal Pathway.™ Take the right steps. Reap the rewards.

Start by creating your personalized program.

The health assessment is a quick online questionnaire that gives you your Vitality Age™ — so you know how fast your body is aging based on the health choices you've made. You'll receive a Personal Pathway, your customized program that will recommend goals and related activities to help you address health risks and achieve good health.

Engage in healthy activities. Earn Vitality Points.™

Some examples of HumanaVitality goals include reaching or maintaining a healthy weight, exercising regularly, and educating yourself about certain medical conditions or risks. For each goal you accomplish, you will earn Vitality Points (points).

Reward yourself with better health. Enjoy some nice perks too.

As you make progress, you can earn Vitality Rewards® that range from movie tickets and music downloads to electronics and hotel stays. You can learn more in the following pages. But you can find the full details of the program online at Humana.com.

How your Personal Pathway works.

Once you've taken your health assessment, you'll receive personalized goals and related activities to help you address your health risks and achieve good health. These goals and activities are customized based upon your health profile — creating your own Personal Pathway in four different areas:

• Education • Prevention • Fitness • Healthy Living

As you complete goals and activities in each area, you will earn points. Here are some examples of the kinds of goals you'll find in each area.

Education

Education goals start with taking your health assessment — you'll earn up to 1,250 points just for getting started. Simply answer the questions about your health history and habits. Then you'll receive your Personal Pathway, which might include education goals like these:

Activity	Points
First Aid Certification	125 points
Online Health Tool: Is your weight increasing your health risks?	75 points
CPR Certification	125 points

Prevention

It's always a good idea to see your doctor for regular checkups and immunizations. Now it will earn you points. Here are some goals that might appear on your Personal Pathway:

Activity	Points
Yearly Health Screening (e.g., Pap Smear, prostate exam)	400 points
Yearly Flu Shot	200 points
Vitality Check® Completion	2,000 points

A Vitality Check® is a blood screening and biometric assessment which measures body mass index (BMI), blood pressure, blood glucose, and total cholesterol. In most cases, this screening is covered by your medical plan and will earn you a total of 2,000 points. Log in to Humana.com for additional details.

Fitness

Do you play in a sports league? If so, you could earn points doing what you already enjoy. If you exercise, simply by using a Polar® Heart Rate Monitor or pedometer (available from the HumanaVitality Mall) to verify your progress, you'll earn points. Participate in local competitions? You might be able to earn points. If not, we'll suggest some fitness activities that are right for you, based on your age, fitness level, and medical history.

Activity	Points
Daily Gym Workout	15 points per workout/one per day
Sports League Participation	
Athletic Event Participation	

Get full details on which sports and events are eligible, their point values, and how to register your activities to earn points by logging in to **Humana.com**.

Healthy Living

You'll get suggestions for healthy living choices that can help you reach good health and wellness, and earn you points at the same time. Examples might include:

Activity	Points
Cholesterol Test Results in Range	400 points 400 points 50 points

Get started now with your health assessment at *My*Humana on Humana.com.

You Earn Vitality Points.







Every time you earn Vitality Points, you will also earn Vitality Bucks® that can be spent in the HumanaVitality Mall for rewards.

Spending Vitality Bucks for rewards doesn't lower your Vitality Points level. You can spend your Vitality Bucks in the HumanaVitality Mall for rewards available at your status level. When you've spent your Vitality Bucks, they're gone. But your points level remains the same to indicate the status you've achieved and the progress you've made.

Your points total determines your Vitality Status.®

There are five Vitality Status levels — Blue, Bronze, Silver, Gold, and Platinum. When your points reach a new level, HumanaVitality awards you that Vitality Status. Your status is maintained for the remainder of the current plan year. Your status will remain in the following plan year too, so long as you take a new health assessment.

Vitality Status levels.

Vitality Status	One adult	For each additional adult member on the plan (18 years and older*)	
Blue	Status before completing the health assessment		
Bronze	Any adult member in a family must complete the health assessment to achieve Bronze status		
Silver	5,000	3,000	
Gold	8,000	4,000	
Platinum	10,000	5,000	

^{*}If applicable.







You Spend Vitality Bucks.



As your Vitality Status level increases, you also earn discounts ranging from 10 percent to 40 percent on items in the HumanaVitality Mall.

The HumanaVitality Mall: Where you find your rewards.

Once you've earned enough Vitality Bucks to purchase rewards, you'll want to visit the HumanaVitality Mall, where you'll discover rewards like:

- iTunes® gift cards
- Movie tickets
- Health equipment like pedometers and heart rate monitors
- Hotel stays
- Sports equipment, camping gear, bikes, and toys
- Kitchen accessories, grills, microwave ovens, and food processors
- Apparel from Cole Haan®, Perry Ellis®, and more

There's a lot to explore, and a lot to enjoy. But the most important thing you'll enjoy is your own health. And that's the greatest reward of HumanaVitality.

Don't wait to get started earning your rewards. Learn the complete details for the program online. Log in to **Humana.com** and take your health assessment today.

What if we made getting healthy fun and rewarding? We just did.



Get the whole story and get started at **Humana.com** today.

Humana Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. - A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Emphesys Insurance Company, or Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

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.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company or insured or administered by Humana Insurance Company.

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 limitations and exclusions.

If it is unreasonably difficult due to a medical condition for you to achieve the standards for the rewards under the HumanaVitality program, or if it is medically inadvisable for you to attempt to achieve the standards for the rewards under this program, please call the phone number on the back of your Member ID card and we will work with you to develop another way to qualify for rewards.