

Humana®

2025 — CAREER AND PARTNER AGENTS



Veteran Playbook

Humana®

Contents

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Introduction

Welcome to the veteran healthcare and engagement guide. Consider this playbook your go-to Humana guide for veteran healthcare. Thank you for dedicating time to it and to our nation’s veterans. Because of agents like you, we’re able to help more veterans access the benefits they earned and deserve.

Serving those who served

Humana is committed to serving those who have selflessly served us and always remembering those who gave all to protect our freedom. It’s a commitment we take seriously. Check out a few of the ways we’re working to help military members and veterans:

26 states and 6M beneficiaries

served through the TRICARE East healthcare program supporting active-duty service members and their families for 28 years and counting.¹

6,000+

veterans and military spouses hired since 2011.²

Top company for veterans

according to DiversityInc for 2021–2023.³

Military Friendly Top

Ten Gold Employer

in 2023 according to Victory Media.⁴

1,440 community engagement events organized in 2023

Humana collaborated with several Veteran Service Organizations (VSOs) and community partners to hold events that support veterans.⁵

Successful Uniting to Combat Hunger 2023–2024 campaign

- Worked with the Veterans of Foreign Wars (VFW) to raise more than 1 million meals (more than 5.6 million total meals raised since 2018)
- Donated over 102,000 pounds of food
- Gave out over 4,000 vegetable seed packets for victory gardens
- Held over 158 food drive and distribution events across 41 states
- Donated over \$182,000⁶

Humana Customer Care Specialists

This team collaborated with USAA* to receive special training to better serve veterans. They also received VA S.A.V.E. training to be able to help veterans who are in crisis or are having thoughts of suicide. Many Customer Care specialists are veterans themselves and can make it easier for members to manage their health. Call **888-HUM-VETS (888-486-8387)** for answers to Medicare Advantage plans and coverage questions.

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Humana's Veterans Service Organization (VSO) alliances

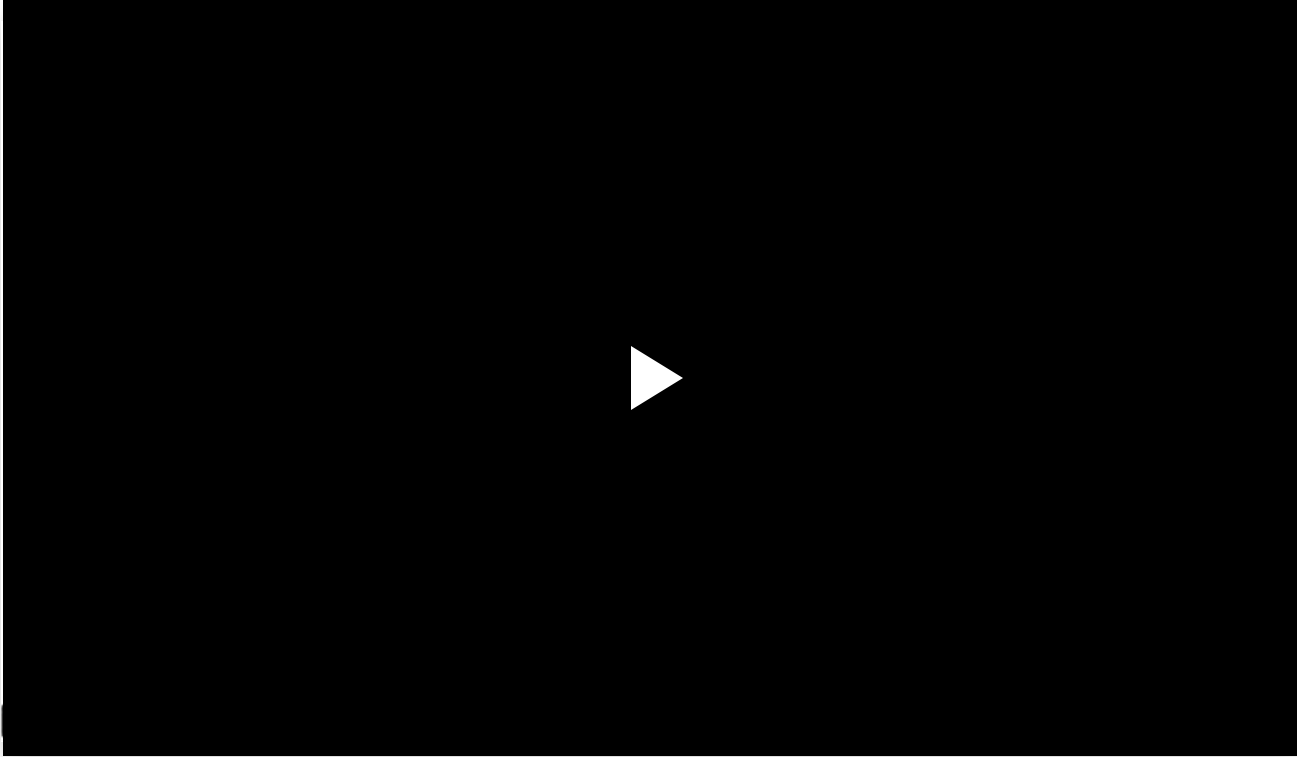
Humana joins forces with VSOs to make a positive impact on veterans, their health and their well-being nationally and in local communities. Here are just a few of the ways we team up together.

Humana VSO collaborations		
Veterans of Foreign Wars (VFW)	American Veterans (AMVETS)	Disabled American Veterans (DAV)
Exclusive National Medicare Advantage Sponsor Agreement*		
<ul style="list-style-type: none"> • Uniting to Combat Hunger joint campaign 	<ul style="list-style-type: none"> • AMVETS Event sponsorships • “Rolling to Remember” sponsor • AMVETS National Convention sponsor 	<ul style="list-style-type: none"> • DAV National Convention sponsor • DAV 5K sponsor

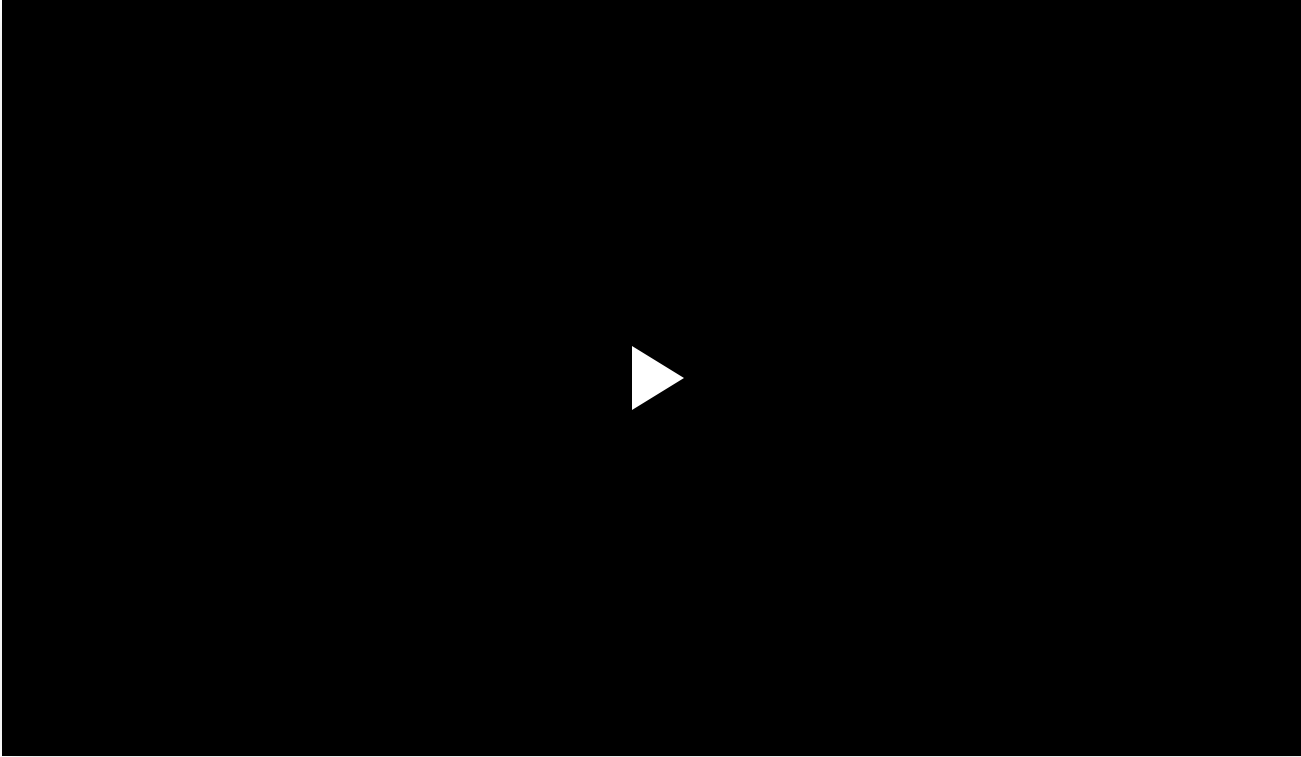
*This is a Sponsorship and Marketing Agreement. It does not require any of these organizations' members to enroll in a Humana Medicare Advantage plan.



A collaboration that makes a difference



Discover how Humana and VFW help veterans live healthier tomorrows today in this two-minute video.



Learn more about how DAV and Humana work to help veterans.

Let's band together! Learn how to get involved in your community. →

SECTION 1

Executive summary

Humana created plans, benefits and programs to do our part to give back to those who gave so much. Here's a brief synopsis of what you'll find in this guide.



A proven commitment

Humana's commitment to our nation's active-duty military, veterans and their families dates back decades and includes sponsorships for well-known veteran groups.



Each veteran is unique

Veteran experiences differ based on when, where and how a veteran served.



Additional government healthcare options

In addition to Medicare, Medicare-eligible veterans might have access to other government healthcare based on their service or qualifications.

Here’s a quick breakdown:

Government healthcare	TRICARE for Life	Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)	Veteran Affairs (VA) healthcare
Who it’s for	Retired military and their families.	Spouses and dependents of a veteran who has been rated permanently and totally disabled for a service-connected disability or who falls into one of the other categories listed here .	Veterans, based on their service and qualification of financial status and service-related injury.
What it is	Works like a Medicare Supplement plan with prescription drug coverage.		Healthcare provided by VA and VA-contracted hospitals and clinics.
Medicare Advantage considerations	<p>If a TRICARE for Life or CHAMPVA beneficiary enrolls in a Medicare Advantage Plan, they should be aware of 2 things:</p> <ol style="list-style-type: none"> 1. They must use providers in the plan’s network. 2. They will need to coordinate with their providers to ensure that TRICARE for Life or CHAMPVA pays as secondary coverage OR they may need to fill out reimbursement forms to be reimbursed for their copays. 		A Medicare Advantage plan could complement VA healthcare and help fill coverage gaps from Original Medicare.

Key Humana USAA Honor Giveback plan benefits:

- \$0 monthly premiums
- Part B giveback: A benefit that adds money back to your Social Security check every month[†]
- \$0 copays for covered preventive dental services
- \$0 Rx copays on hundreds of prescriptions^{**}

Helping veterans in need

Some veterans might need additional support outside their medical care for food insecurity, loneliness/social isolation, transportation barriers, housing insecurity and financial strain.



Humana's [Community Navigator](#)[®] can help you connect veterans with local community resources by ZIP code.

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[†]The Part B Giveback Benefit pays part or all of your Part B premium and the amount may change based on the amount you pay for the Part B.

^{**}Prescription drug coverage can vary across plans. \$0 copay may be limited to specific tiers, coverage stages, 3-month supply and certain mail order pharmacies.

Lead, sales and retention tactics

Do well by doing good for veterans:



Leads

- Use pre-approved, ready-to-use, customizable assets in the Marketing Resource Center (accessible via [Vantage](#)).
- Leverage the power of the USAA name to help build trust and credibility.
- Work with local Veterans Service Organizations (VSOs) to establish your reputation.
- Focus on plan features and benefits that make a difference to veterans/spouses: affordability, Part B givebacks, local provider networks and routine dental, vision and hearing coverage.



Sales

- Start by asking, “Have you ever served in the military?”
- Do a NEEDS analysis to understand your client’s needs. Use our enhanced [consumer priorities NEEDS analysis](#) to answer questions about your client and help determine which plan would be the right fit for their needs.
- Put what’s best for your client above the sale.



Retention

- Access to Humana Customer Care Specialists, who collaborated with USAA to receive special training to better serve veterans.



To connect with the Humana Customer Care Specialists, members can call **888-HUM-VETS (888-486-8387)** (TTY: 711), Monday–Friday, 8 a.m.–8 p.m.

Agent support

Humana's teams can help you help more veterans.



Broker Relationship Team

Support offered:

Humana initiatives and business planning



Agent support

Support offered:

Technical and enrollment questions





SECTION 2

Bringing human care to veterans

We pride ourselves on delivering human care that goes above and beyond for our members. We aim to make healthcare more caring and personal. It's a challenge we extend to agents. Every time you open the door to the right health plan for members, you open the door to them getting the care, support and benefits they need.

When it comes to veterans, your work matters even more. Your role as a trusted resource and healthcare advocate grows. It's your chance to give back to those who have sacrificed so much for us. Service becomes the top priority, because millions of veterans need your guidance.

Put human care into action

With Humana's training and educational resources, you can help veterans find the right healthcare plan for their unique needs. Here's how:



Make veteran healthcare more guided and comprehensive

Educate veterans about their Medicare options, and help them understand which option is right for them.



Make veteran healthcare more personal

Take time to send a veteran a handwritten note thanking them for their service.



Make veteran healthcare more caring

Show your veteran clients how much you care by volunteering at veteran events and getting involved in the veteran community.

You can help Humana exceed veterans' expectations. You can help us make healthcare more human.

9.7m

U.S. veterans who served between WWII and Vietnam⁷

6.4m

Vietnam veterans, the largest cohort of U.S. veterans⁸

6.3m

Post-Vietnam and Gulf War veterans soon to age into Medicare⁹



SECTION 3

Military and veteran basics

Before you can serve veterans, you've got to understand the basics about them and the military. We'll take you through the various military branches and what you should know about them and then move on to some common veteran characteristics.

It's important to note that veterans are people just like your other clients. They don't always fit a particular mold. Each veteran has their own unique story and identity. We've found, however, that knowing the basics about military and veteran culture can be a great foundation. This information can help you start meaningful conversations, propel you to keep learning and be a key to delivering human care. Let's jump in.

Military 101

Let's take a look at the U.S. military branches most relevant to veteran service. This chart shows the areas of focus, motto and values for 6 U.S. military branches.

Branch ¹⁰	Focus	Motto ¹¹	Values ¹²
Air Force	Air	Aim High...Fly-Fight-Win	Integrity first Service before self Excellence in all we do
Space Force	Space	Semper Supra <i>Always Above</i>	Character Connection Commitment Courage
Army	Land	This We'll Defend	Loyalty Duty Respect Selfless service Honor Integrity Personal courage
Coast Guard	U.S. coastlines	Semper Paratus <i>Always Ready</i>	Honor Respect Devotion to duty
Marine Corps	Land and sea	Semper Fidelis <i>Always Faithful</i>	Honor Courage Commitment
Navy	Sea	Official: Non Sibi Sed Patriae <i>Not Self, But Country</i> Unofficial: Semper Fortis <i>Always Courageous</i>	Honor Courage Commitment

The National Guard is comprised of the Army National Guard and the Air National Guard, so you can reference information on the respective branches.

Each experience differs

No two veteran experiences are the same. A veteran's military experience can vary widely based on numerous factors, such as when and where they served and what job they had. For example, the experience of a Navy cook on a submarine will differ significantly from that of a Marine sniper, an Air Force cargo pilot, or an Army guard at the Tomb of the Unknown Soldier.



15 things veterans want you to know

This free, 30-minute course from PyschArmor could help you better understand the veteran experience.

[Start course](#) →







SECTION 4

Understanding veterans' Medicare and healthcare options

Medicare can be confusing on its own. Adding veterans' benefits to the mix? Things can get even more jumbled. That's why we created this playbook. Use this section as a reference. If at any point you don't understand or aren't 100% clear on something, reach out to your local support team for clarification.

Veteran benefits

Today, veterans might have access to a host of benefits such as:



Healthcare



Disability



Education and training



Careers and employment



Pension



Housing assistance



Life insurance



Burials and memorials



These government benefits can make a real difference by helping veterans transition back into civilian life, build new careers and start new futures.



The 3 types of veteran healthcare benefits

There are 3 types of government health coverage for veterans and/or their families:

1. TRICARE for Life
2. Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
3. VA healthcare

TRICARE for Life¹³

Who manages it

Department of Defense

Who it's for

Retired military members and their families (The TRICARE health plan serves approximately 9.6 million beneficiaries around the world.)¹⁴

What it is

Healthcare coverage that works similar to a Medicare Supplement plan but with prescription drug benefits. Beneficiaries can see any provider who accepts Medicare patients.

When it's effective

Automatic with Medicare Parts A and B enrollment.

Where it works

U.S. and U.S. territories as well as overseas.

How it works with Medicare

Generally, Original Medicare pays first, and TRICARE for Life pays second for covered services.

How it works with other health insurance

It is not usually recommended that TRICARE for Life beneficiaries enroll in a Medicare Advantage plan. If a beneficiary does enroll, Medicare Advantage will be the primary health insurance and TRICARE for Life will be secondary. The member will need to stay within the network of the plan and ensure that TRICARE pays as secondary coverage, either by working with their providers or filling out reimbursement forms.

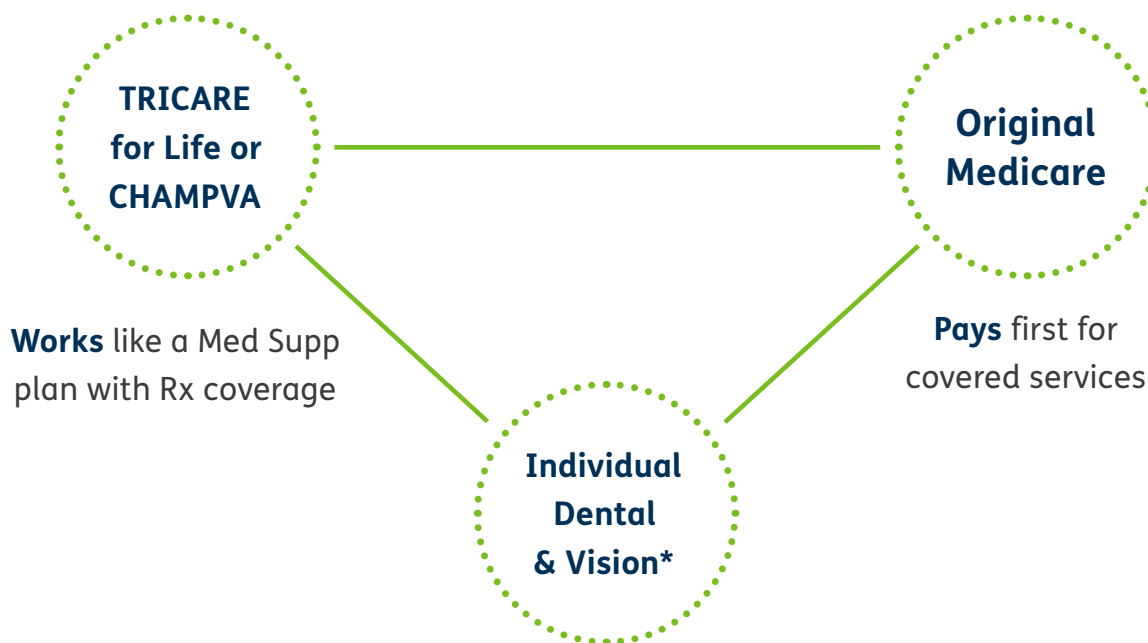
How it works with other health insurance (continued)

It is up to the beneficiary to decide once fully informed of the impact MA enrollment will have on their TRICARE for Life coverage.

If a TRICARE for Life beneficiary enrolls in Medicare Advantage, they might find value in potential plan benefits (not all benefits listed below may be available on all plans) such as:

- Part B giveback
- Dental, vision and hearing coverage included on some plans
- Over-the-counter and other allowances
- Fitness benefits

TRICARE for Life beneficiaries can enroll in a separate Individual Dental or Vision (IDV) plan to help fill coverage gaps. TRICARE for Life beneficiaries may enroll in an IDV plan from [Benfeds](#), a program of the federal government, or from a private insurer like Humana. Check out the [dental and vision playbook](#) for more info.



Helps fill coverage gaps like dental and vision without risking military or government benefits

**Beneficiaries may choose to enroll in IDV through a government program or a private insurer like Humana.*

Want to learn more about TRICARE for Life and Medicare? Register for Humana's [veterans' healthcare training](#). →

CHAMPVA¹⁵

Who manages it

VA

Who it's for

Spouses and dependents of a veteran who has been rated permanently and totally disabled for a service-connected disability or who falls into one of the other categories [listed here](#) (about 560,000 beneficiaries).¹⁶

What it is

Healthcare coverage that works similar to a Medicare Supplement plan but with prescription drug benefits. Beneficiaries can see any provider who accepts Medicare patients.

When it's effective

Must enroll in Medicare to keep CHAMPVA benefits.

Where it works

U.S.

How it works with Medicare

Original Medicare pays first and CHAMPVA pays second for covered services.

How it works with other health insurance

If a CHAMPVA beneficiary enrolls in a Medicare Advantage Plan, they should be aware of 2 things:

1. They must use providers in the plan's network.
2. They will need to coordinate with their providers to ensure that CHAMPVA pays as secondary coverage OR they may need to fill out reimbursement forms to be reimbursed for their copays.

Agents should ensure beneficiaries understand the impact of Medicare Advantage on their current CHAMPVA coverage when they enroll.

If a CHAMPVA beneficiary enrolls in Medicare Advantage, they might find value in potential plan benefits (not all benefits listed below may be available on all plans) such as:

- Part B giveback
- Routine dental, vision and hearing coverage
- Over-the-counter and other allowances
- Fitness benefits

CHAMPVA beneficiaries can enroll in a separate Individual Dental or Vision (IDV) plan to help fill coverage gaps in CHAMPVA and Original Medicare. CHAMPVA beneficiaries may enroll in the [VA Dental Insurance Program \(VADIP\)](#) or in IDV plans from a private insurer like Humana.



Looking for more in-depth CHAMPVA information? Sign up for our [veterans healthcare training](#). →



Care must be received at VA or VA-contracted hospitals and clinics

Could help veterans access more care providers and fill coverage gaps

VA healthcare¹⁷

Veteran Affairs (VA) recommends that all veterans enroll in Medicare when they are first eligible because government funding can fluctuate from year to year.¹⁸ Enrolling in Medicare helps protect veterans' healthcare access.

The type of healthcare benefits a veteran could be eligible for depends on 3 factors:

1. The length of service and/or when the veteran served
2. If they have a service-related disability
3. Their income level

Who manages it

VA

Who it's for

Veterans, based on their service and qualification of financial status and service-related injury.

Care and services to help:

- Treat illnesses and injuries
- Prevent future health problems
- Improve ability to function
- Enhance quality of life

When it's effective

After discharge, but veterans must apply for the benefits.

Where it works

VA hospitals and clinics. Veterans may be able to access community care in certain situations.

How it works with Medicare

VA does not bill Medicare. The programs are separate. All veterans with VA healthcare should compare their Medicare options.

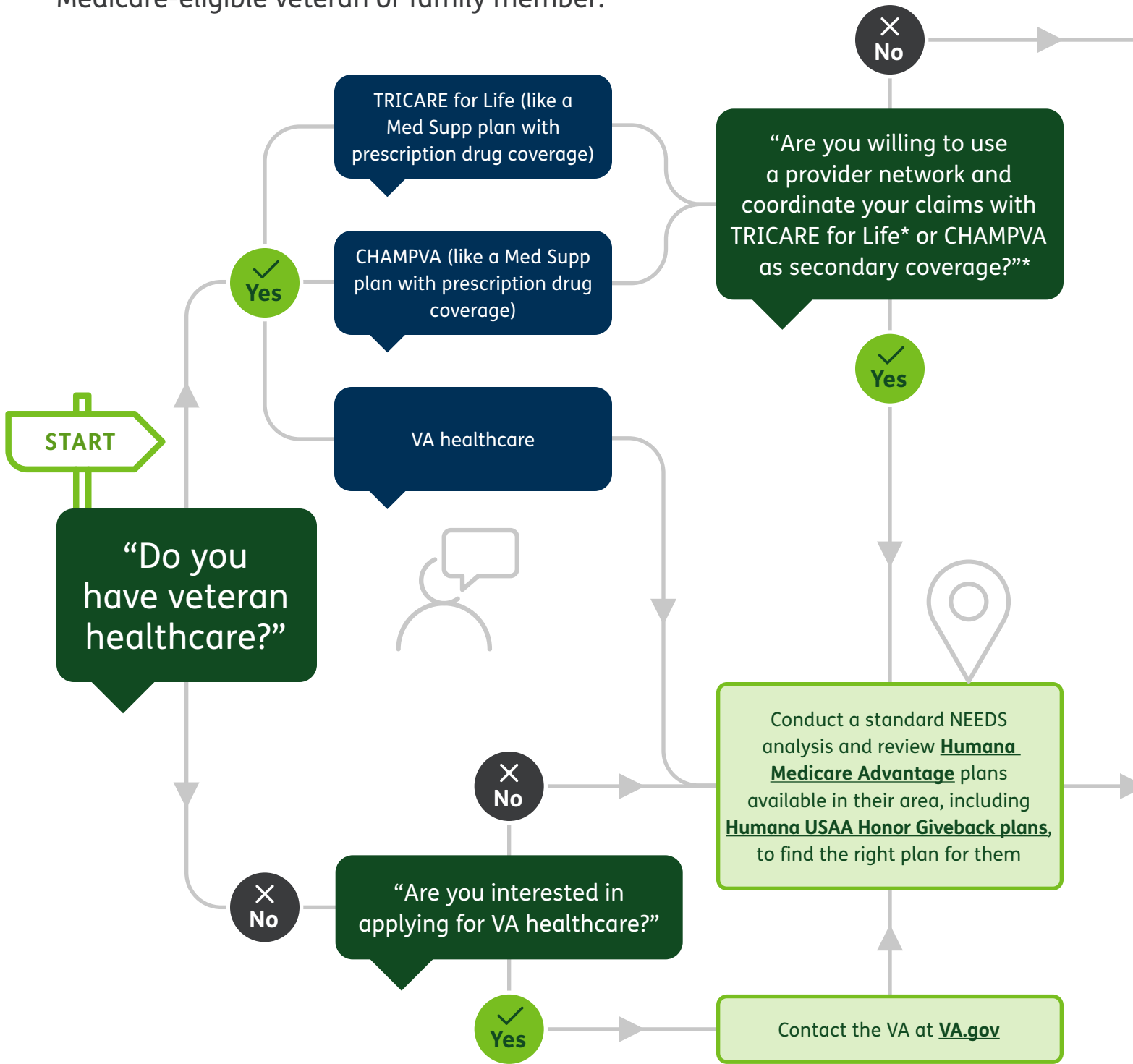
How it works with other health insurance

A Medicare Advantage plan might help complement VA healthcare and expand access to care outside VA facilities. It can also help cover services original Medicare does not, such as dental and vision coverage. Veterans do NOT need to give up VA benefits when they enroll in a Medicare Advantage plan. Veterans may be able to save on their Part B premiums with a Medicare Advantage plan.

Want more details on VA healthcare and Medicare Advantage? Register for the [veterans' healthcare training](#). →

Intelligence in action

Studying and doing are two very different things. Use this veterans healthcare decision tree to know which private insurance plan may be right for each Medicare-eligible veteran or family member.



*Even with the additional Medicare Advantage benefits, enrolling in a Medicare Advantage plan may not be in the TRICARE for Life beneficiaries best interest. It is up to the beneficiary to decide once fully informed of the impact Medicare Advantage enrollment will have on their TRICARE for Life coverage.



KEY

What agent should say

Veteran answer

Yes No

What agent should do

Recommend veteran stays on Original Medicare

“Are you interested in adding dental, vision and hearing coverage?”

No

Yes

Private plan

Government

Review available Humana dental, vision and hearing plans to find the right plan for them

Benefeds (TRICARE for Life)

VA Dental Insurance Program (VADIP) (CHAMPVA)

Complete enrollment using your tool of choice such as Enrollment Hub

FINISH

Thank the veteran for their time and ask if they might know anyone else who needs your help



Veteran healthcare FAQs

Q: Should all veterans enroll in Original Medicare?

A: Yes. The VA encourages veterans to enroll in Medicare when they become eligible for a few reasons: to give them more care options, to avoid late-enrollment penalties and because Congressional funding for veteran benefits may fluctuate. Read more from the VA [here](#).

Q: Should veterans with TRICARE for Life or CHAMPVA enroll in Medicare Advantage?

A: Agents should use caution when enrolling TRICARE for Life or CHAMPVA beneficiaries in Medicare Advantage. If a TRICARE for Life or CHAMPVA beneficiary wishes to enroll in a Medicare Advantage plan they should be aware of 2 things:

1. They must use providers in the plan's network.
2. They will need to coordinate with their providers to ensure that TRICARE for Life or CHAMPVA pays as secondary coverage OR they may need to fill out reimbursement forms to be reimbursed for their copays.

If the beneficiary does not want to navigate a network or the claims process, it is not recommended that they enroll in a Medicare Advantage plan. An agent could suggest Individual Dental and Vision (IDV) plans to these beneficiaries if they are interested in filling coverage gaps. TRICARE for Life beneficiaries may choose IDV from [Benefeds](#) or a private insurance carrier like Humana. CHAMPVA beneficiaries may choose dental coverage from [VADIP](#) or a private insurance carrier like Humana for IDV plans.

Q: Should veterans with TRICARE for Life or CHAMPVA enroll in a prescription drug plan?

A: No. TRICARE for Life and CHAMPVA beneficiaries receive prescription drug coverage through those benefits. They do not need additional prescription drug coverage from a private insurance carrier.

Q: Should veterans with VA healthcare enroll in Medicare Advantage?

A: A Medicare Advantage plan could complement VA healthcare and help fill coverage gaps from Original Medicare. Agents should do a thorough analysis of each veteran's needs, lifestyle and budget to determine which plan is right for them and their unique situation.



Q: What Medicare plans should veterans without government-provided veteran healthcare enroll in?

A: Veterans without veteran benefits are like any civilian prospect. They have their choice of enrolling in Medicare Advantage, Medicare Supplement insurance plan, prescription drug plans and/or IDV plans. Agents should do a thorough analysis of each veteran's needs, lifestyle and budget to determine which plan or combination of plans is right for them and their unique situation.

Q: Why should veterans consider Humana?

A: Humana's company-wide focus on veterans remains a top priority. We believe in whole-veteran health. That's why we created our Veterans Hiring Initiative, work with VSOs, dedicate funds and support to philanthropic efforts and sponsor veteran programs and designed plans meant to complement VA healthcare, like the Humana USAA Honor Giveback plans.

Q: Why should veterans consider Humana USAA Honor Giveback plans?

A: Humana USAA Honor Giveback plans were designed with veterans in mind, built specifically to complement VA healthcare and provide more coverage that veterans need. Don't forget that veteran spouses and non-veteran beneficiaries may also be eligible for Humana USAA Honor plans and that USAA membership is not required to enroll in a USAA Honor plan. Medicare-eligible veterans may enroll in any Medicare plan and all Medicare beneficiaries may enroll in a Humana USAA Honor Giveback plan if available in their market.

Q: Where can I find more resources about helping veterans with their Medicare options?

A: Register for the veterans healthcare training events [here](#). Be sure to sign up for the 2 different training events:

- TRICARE for Life/CHAMPVA
- VA healthcare

Q: How can I be more comfortable talking to veterans?

A: Get familiar with military and veteran basics and find out how to connect to veterans in our sales section.



SECTION 5

How Humana's plans may help veterans

No 2 veterans are alike. There's no one-plan-fits-all formula. That's why Humana offers a suite of Medicare plans to meet the unique needs of each member, including veterans. Agents should ask about veteran benefits and put the needs of the veteran first. Let's review what plan types might be a good fit for different veterans.

Our veteran-first approach



Learn how one Veteran Service Officer helped veterans get access to healthcare with Humana.

“

**My mission: to help that veteran.
I believe Humana can be the
instrument to do it.**

”

– Orlando Gallardo,
retired Veteran Service Officer and
Humana USAA Honor Giveback plan member

Humana USAA Honor Giveback plans: Designed with veterans in mind

Who MA might be right for

Veterans with VA healthcare and veterans without VA healthcare who are interested in robust benefits.

Humana USAA Honor Giveback plans are the only Medicare Advantage plans developed in partnership with USAA

USAA recommends all of Humana's Medicare Advantage plans. All Humana Honor plans have officially been co-branded with USAA as Humana USAA Honor Giveback plans.

Medicare Advantage plans like Humana's USAA Honor Giveback plans can complement VA healthcare and support whole-body veteran health. While Humana USAA Honor Giveback plans were designed with veterans in mind, Medicare-eligible veterans can enroll in any

Medicare plan and any Medicare beneficiary may enroll in a Humana USAA Honor Giveback plan if available in their market.

Humana USAA Honor Giveback plan members also do not need to be a USAA member to enroll in the plan. Members who stay on their existing Humana USAA Honor Giveback plans will be getting a new member ID card with the updated plan name.



1,925 counties across
31 states offer more
than 2 **Humana USAA
Honor Giveback MA Only**
plans in 2025



Why did Humana partner with USAA?



A trusted brand

USAA has a stellar reputation among military members and veterans.



USAA speaks veterans' language

They know how to connect with veterans.



True partnership

They worked with us to create the Humana USAA Honor Giveback with Rx plan through launch.



Member support

USAA provided military culture and soft skills training to our customer support team servicing these plans.

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Ways Humana USAA Honor Giveback plans may complement VA healthcare

Access to providers outside the VA system

While the VA is the nation’s largest integrated healthcare system,¹⁹ veterans may be inconvenienced either by wait times²⁰ or travel distance.²¹ The [Mission Act](#) opened up additional private-sector care possibilities, but veterans could still need more options depending on their health needs. Humana’s MA plans offer more access to providers, including those with value-based care models, which may feel familiar to those who have experienced the VA’s coordinated, team-based patient-aligned care model.²²

Vision coverage

Similar to dental, VA healthcare covers only the cost of eyeglasses when [specific conditions](#) are met. Vision impairment has been linked to numerous chronic conditions such as hypertension, heart disease, stroke, diabetes and cancer.²³ Most Humana USAA Honor Giveback plans include vision coverage with an allowance for eyeglasses or contact lenses. Not available on all plans.

Emergency care

VA healthcare only covers emergency care under [specific conditions](#). With their broad urgent care network, some plans like Humana USAA Honor Giveback plans provide additional options for emergency care. Members can seek care that may be more convenient with less financial risk thanks to a “no-surprise” fixed copay for in-network emergency care coverage.

Dental coverage

VA healthcare provides dental only under [certain circumstances](#). Yet maintaining good oral health is important for overall health from good nutrition to communication to self-esteem.²⁴ Poor oral health is associated with chronic conditions such as diabetes and heart disease.²⁵ Most oral-health conditions are largely preventable and can be treated in early stages.²⁶ All this is why dental coverage is so important.

Some Humana Medicare Advantage plans, like Humana USAA Honor Giveback plans, provide dental coverage not only for regular cleanings but also for more involved procedures. With dental coverage, members can rest easier knowing their out-of-pocket costs could be lower and, therefore, more manageable. Find full MAPD dental benefit descriptions at [Humana.com/SB](#).



Dental coverage creates an opportunity

Keeping teeth healthy is important, especially as you age. VA healthcare and Original Medicare might be lacking dental coverage and could be one major differentiator when helping veterans get healthcare.



Additional benefits that promote health and wellness

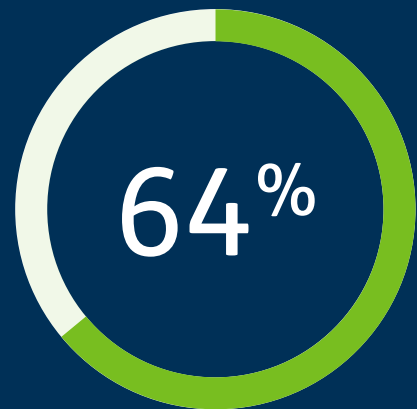
Most Medicare Advantage plans like Humana USAA Honor Giveback plans offer additional supplemental benefits that put the whole person, body and mind, front and center. These supplemental benefits might include:

- [Go365 by Humana](#)[®] is a healthy living and learning program that supports members on their well-being journey.

Potential savings

Many plans, and all Humana USAA Honor Giveback plans, feature a \$0 monthly plan premium as well as competitive Part B giveback. Features like these can help make access to healthcare more affordable for those on fixed incomes. Visit [First Look](#) to learn more about Humana's plans, including Humana USAA Honor Giveback plans in your market. (Humana USAA Honor Giveback plans are not available in all markets.)

Did you know?



of new Humana USAA Honor Giveback plan members were previously on Original Medicare.²⁷



The Humana USAA Honor Giveback with Rx plan

In 2023, Humana offered a new MAPD plan, the Humana USAA Honor with Rx plan, available in select markets. It was the first Humana USAA Honor plan with prescription drug coverage. We worked with USAA through plan creation, development and deployment, and the response to the plan was such a success we expanded to other markets.

All Humana MA plans, including Humana USAA Honor Giveback plans and Humana USAA Honor Giveback with Rx plans, are available to anyone eligible for Medicare, and veterans should consider all of their health-plan options. Visit [First Look](#) to find out more about the plan.

Why did we create this plan?



We realized that many veterans were opting for MA plans with prescription drug coverage.



We discovered that VA benefits might have a gap for some veterans in prescription coverage, only offer mail-order prescriptions and might not offer lower drug prices.



We created a plan that works with VA coverage, allows member to fill their prescriptions through local pharmacies and may offer low-priced drug options for members.

Humana USAA Honor Giveback plan benefit flexibility

Certain markets offer MA-only Humana USAA Honor Giveback plan enrollees a choice when it comes to Part B givebacks and dental benefits.

What does that mean?

Higher giveback amount = members get higher monthly Part B givebacks with basic dental options
Dental, vision and hearing coverage on all plans = members have more robust dental options with lower Part B givebacks.

These plans are designed to meet members' needs, whether they're looking for a higher giveback or want more well-rounded dental options. Choosing the right plan for each veteran or member should always be based on the needs of that individual.

Why benefit flexibility?

Between 70–75% of older adults choose health insurance coverage that goes beyond Original Medicare.²⁸ Providing more options could improve the chances of making a sale to these prospects. Go to [First Look](#) to learn more about these plan options.

The Humana Spending Account Card

For Plan Year 2025, 4 plans will include the Healthy Options Allowance™, and 5 plans will include the OTC Allowance, available on the Humana Spending Account Card. To learn more about these allowances, check our [Humana Spending Account Card playbook](#).



Humana Customer Care Specialists

Humana has a dedicated call center, staffed with trained individuals to answer members questions about their plans.

To connect with the Humana Customer Care Specialists members can call **888-HUM-VETS (888-486-8387) (TTY: 711), Monday–Friday, 8 a.m.–8 p.m.**

Humana Dual-Eligible Special Needs Plans (D-SNPs)

All D-SNP plans offer dental and prescription drug coverage and some plans offer hearing or vision coverage, including a yearly vision exam and allowance for eyeglasses or contact lenses. D-SNP plans may include potential extras such as the healthy

options allowance, a monthly allowance enrollees can use to pay for eligible groceries, utilities, rent, over-the-counter items and more. Whatever they don't spend carries over each month.

Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.

Humana's Medicare Supplement (Med Supp) plans

Who Medicare Supplement plans might be right for

Veterans on Original Medicare who do not have other government benefits or coverage who are interested in maximum choice.

Get the 4-1-1

Want to learn more about Humana's Med Supp plans? Check out these [Ignite](#) resources.



[Med Supp product page](#)



[Sales-tips videos](#)



[Med Supp playbook](#)



[Med Supp one-pagers](#)

Humana's prescription drug plans (PDP)

Who PDP might be right for

Veterans on Original Medicare who do not have other coverage who want help paying for prescription drug costs.

Discover more

Get details on Humana's PDPs at www.IgniteWithHumana.com.



[PDP product page](#)



[PDP Playbook](#)



[PDP videos](#)



[PDP one-pager](#)



Humana's Individual Dental and Vision (IDV) plans

Who IDV plans might be right for

Veterans with TRICARE for Life or CHAMPVA healthcare who want dental and vision coverage. Note that TRICARE for Life beneficiaries may enroll in an IDV plan from [Benfeds](#), a program of the federal government, or Humana. CHAMPVA beneficiaries may enroll in the [VA Dental Insurance Program \(VADIP\)](#) or a Humana IDV plan.

Learn more about Humana's IDV plans



[Playbook](#)



[One-pagers](#)



[Webinars](#)



[Videos](#)



Putting human care into action

Offering plans with benefits and perks that go above and beyond to help people is what human care is all about. Here are a few examples of what you can do to provide great care for your clients:

Before human care	After human care* you may have:
<p>“Get your annual exam.”</p>	 <p>“Just a reminder, there’s a \$0 copay for preventive screenings. Let me help you schedule your annual exam.”</p>
<p>“Go to the dentist twice a year.”</p>	 <p>“You need affordable options to get you the dental care you need and deserve. That’s why Humana includes dental coverage on some Medicare Advantage plans. Let me help you find a dentist using Humana’s Find Care tool.”</p>
<p>“Get your eyes checked annually.”</p>	 <p>“Your plan includes a \$100 annual allowance you can use on eyeglasses or contacts. Let me show you how to use Humana’s Find Care tool to search for in-network vision care.”</p>

*Not all benefits are available on all plans.



SECTION 6

Veterans' health-related social needs and Humana's Veteran Health Equity and Social Impact (HESI) program

While 80% of aging veterans say they are aging well,²⁹ 20% of veterans could be struggling with their health-related social needs. When people struggle with some of the issues listed below, it could have a negative impact on their health:



Food insecurity



Loneliness and social isolation



Transportation



Housing



Financial strain

Learn more about the [HESI program](#) →

Humana's Veteran Health Equity and Social Impact (HESI) program

Our mission

At Humana, we're on a mission to remove barriers to good health, 1 veteran at a time, by uniting with communities, Veterans Service Organizations, Veterans Service Officers, and providers and clinicians to combat hunger, homelessness, financial strain, transportation barriers, and loneliness—all risk factors to veteran suicide. Honoring and serving veterans is at the core of what we do. Humana is committed to ensuring veterans and their families no matter their age, race or gender, have access to the care they need and deserve, especially those who stem from underserved and diverse communities.

How we do it

We support communities in bridging the gap between civilian and military life. We joined forces with PsychArmor and VSOs to create "[15 Things Veterans Service Officers Want You To Know](#)," an online video to offer training and awareness about Veterans Service Officer (VSO) programs as a crucial component in improving health and wellness outcomes for veterans.

We launched an [initiative](#) aimed at fostering an environment of understanding, respect, and support for LGBTQIA+ veteran communities. We did this by equipping service providers, mental health professionals, organizations and other allies with the knowledge and tools to support LGBTQIA+ veterans effectively, and help create an environment where they feel valued, respected, and fully included in their support networks, contributing to suicide prevention efforts within communities.

We also partnered with PsychArmor to offer a Veteran Ready Healthcare Certificate program for healthcare providers and employees at 23 senior primary care centers across Texas.

This enhanced training program provides an understanding of military culture and veteran issues, enabling a more genuine connection and better support for the unique health needs of aging veterans and their families.






We also added 988 to all Humana MA/MAPD/PDP ID cards (including Honor plans). 988 is the three-digit dialing code connecting people to the 988 Suicide and Crisis Lifeline, where care and support is available for anyone experiencing mental health-related distress.

Ensuring veterans have the care they need



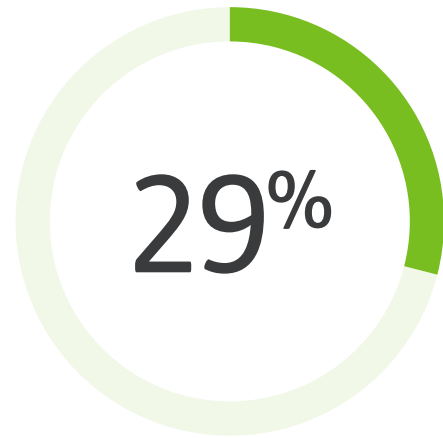
Learn how Humana and VSOs team up to support veterans with their healthcare needs in this [video](#). →

VSOs and veteran groups we work with and how

Veteran need	Specific initiative	Organizations involved
 <p>Loneliness, isolation and suicide prevention</p>	<p><u>Face the Fight</u> We're working to break the stigma surrounding suicide in the military community by raising awareness and fostering real, open conversations around support and hope.</p>	<p>USAA American Legion DAV</p>
 <p>Improving access to care</p>	<p>Veteran Service Organizations advocacy Videos to educate veterans, providers and communities about how Veteran Service Organizations can help improve access to veteran healthcare</p>	<p>PyschArmor VFW AMVETS DAV</p>
 <p>Food insecurity</p>	<p>Uniting to Combat Hunger Provide meals to veterans and other community members in need</p>	<p>VFW</p>
 <p>Veteran suicide prevention</p>	<p>Rolling to Remember Memorial Day motorcycle ride to raise awareness about veteran suicide</p>	<p>AMVETS</p>
 <p>Honor and awareness</p>	<p>DAV 5K Run, walk or ride to thank those who served and raise awareness of issues veterans face every day</p>	<p>DAV</p>

Food insecurity

Food insecurity is having limited or uncertain access to food and nutrients at the household level. It can be chronic or cyclical. For example, some people may experience food insecurity at the end of the month or in certain seasons. Others may experience it as a constant. It's different from hunger, which is the personal, physical sensation of discomfort; food insecurity refers to the lack of available financial resources for food at the household level.³⁰



Humana Medicare Advantage veteran members experiencing food insecurity.³¹

How Humana helps veterans experiencing food insecurity

Humana understands the vital role healthy, nutritious food plays to whole-veteran health. That's why Humana has multiple programs to address food insecurity head-on.

- **Uniting to Combat Hunger:** Humana's joint effort with the VFW to raise awareness about and meals for veterans' and community members' food insecurity.
- For those who are eligible, the **Healthy Options Allowance™** provides members with a monthly allowance to help pay for living expenses, including groceries, household supplies, rent, utilities and more. The Healthy Options allowance is available on 4 general enrollment USAA plans for plan year 2025.
- **Humana plans with Meal Benefit:** available on select plans provides a limited number of nutritionally balanced meals shipped directly to a member's home.* Members can contact Humana Customer Care to see if they are eligible: 800-457-4708 (TTY: 711), Monday–Friday, 8 a.m.–8 p.m., ET.



*Meals typically arrive within 7 to 10 days. Based on the member's nutritional needs and food storage, meals are either prepared and ready to heat and eat or are shelf stable for longer pantry storage. Requests are limited to 1 per member to serve as many people as possible.

Loneliness and social isolation

Loneliness is a feeling of sadness or distress that individuals have when they feel disconnected from the world around them. Recent studies show that loneliness can be as dangerous to your health as smoking 15 cigarettes a day.³² It can occur even when people have full, active lives. Social isolation happens when someone is physically separated from others and doesn't have or can't access their desired social connections.

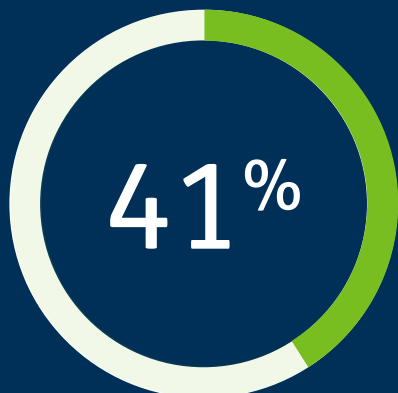
How Humana helps veterans experiencing loneliness and social isolation

Humana knows that mental and physical health are linked. That's why we offer many plans that include benefits to help members overcome feelings of loneliness/social isolation.



Behavioral health services

- Members can call the **Customer Care** number to ask about behavioral health services.
- Agents can call a **Humana behavioral health consultant** at 866-900-5021, Monday–Friday, 8 a.m.–6 p.m., ET, or email behavioralreferrals@humana.com.

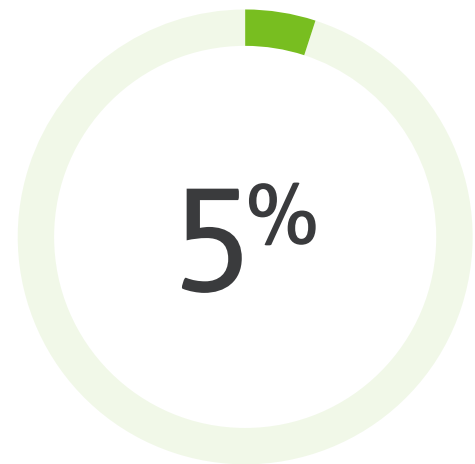


Humana Medicare Advantage veteran members report feelings of loneliness and/or social isolation.³³



Housing

Housing insecurity is a broad term that takes into account a host of factors from cost to safety to overcrowding. Housing instability, affordability, sub-standard conditions and/or unsafe neighborhoods all contribute to housing insecurity. About [5% of Humana MA veteran members](#) report having one or more housing-quality issues.³⁴



Humana Medicare Advantage veteran members report having one or more housing quality issues.³⁵

How Humana helps veterans experiencing housing insecurity

Humana knows that housing plays a role in overall health. That's why we created our health and well-being assessments like the [Barriers to Healthy Living Toolkit](#) and IHWA.

Veteran suicide

Issues with their health-related social needs, like loneliness and isolation, food insecurity and financial strain could be a risk factor to veteran suicide. Veterans face a greater risk of suicide, they are 53% more likely to die by suicide than non-veterans.³⁶ Since 9/11, military members are 4 times more likely to die by suicide than during military operations.³⁷

How Humana helps veterans in crisis

Humana is working on several initiatives to help veterans who may be in crisis and considering suicide:

- Humana has provided special training to our Humana Customer Care Specialists to learn how to talk to veterans who are in crisis or may be experiencing thoughts of suicide.
- With our Face the Fight initiative, we're raising awareness and fostering real, open conversations around support and hope to help break the stigma surrounding suicide in the military community.
- We also added 988 to all Humana MA/MAPD/PDP ID cards (including Honor plans) to connect people to the 988 Suicide and Crisis Lifeline, where care and support is available for anyone experiencing mental health-related distress.

Additional resources



[Barriers to Healthy Living Toolkit](#)



[Onboarding and retention guide](#)



[Humana Community Navigator[®]](#)

How you can help veterans in need

General best practices

- 1 Use Humana's [Community Navigator](#)[®], which can help you connect veterans with local community resources by zip code in multiple languages.
- 2 Turn to the [Barriers to Healthy Living Toolkit](#) throughout the year as veteran needs can change.
- 3 Connect them with Humana Customer Care to see if they're eligible for additional support with their Humana plans and benefits.
- 4 Connect them with a Veterans Service Officer to access government benefits.

Health-related social needs specifics

Food insecurity

- Connect veterans to local food pantries
- Use the [Humana Community Navigator](#)[®] to help find food assistance
- If they have the Healthy Options allowance, remind them they can use it to buy eligible groceries.

Loneliness and social isolation

- See if they have behavioral health benefits on their Humana plan and help connect them to services.
- Host gathering events at local VSOs.
- [Moving Forward](#) teaches veterans skills to overcome stressful problems and meet their goals.
- [Make the Connection](#) is an online resource to help veterans, their families and friends with information, resources and solutions to issues affecting their lives.
- Remind veterans to contact the Veteran Crisis Line if they're a veteran in crisis or concerned about one. They can dial 988, then press 1 to access free, confidential support 24/7, 365 days a year.

Transportation barriers

- Help veteran members find medical providers who offer virtual and/or in-home visits using Humana's [Find Care tool](#). You can also filter results to find providers near public transit.
- If they have the healthy options allowance on their plan, remind them they can pay for non-medical transportation with their spending card.
- Remind them about the IHWA and to take any calls from Humana to get the most from their plan.

Housing insecurity

- If they have the healthy options allowance on their plan, remind them they can pay for covered items like rent, utilities, essential air quality products and more with this allowance.

Go to psycharmor.org to take a free course to learn how to engage with and support the military community. →



SECTION 7

Lead generation strategies to connect with the veteran community

Marketing is the story you tell about yourself and your services. Humana can help you highlight yourself as an agent committed to serving veterans. We'll also show you how you can find veterans to connect with in your community. Check out some of our helpful tips and tools we have for lead generation among the veteran audience.

Leverage the USAA recommendation

We're proud that USAA recommends all Humana Medicare Advantage plans. We've delved into why we're working with USAA. Let's take a closer look at how you can use the USAA recommendation to connect with your clients.



Who is USAA?

USAA is among the leading providers of insurance, banking, investment and retirement solutions to members of the U.S. military, veterans who have honorably served and their families.

USAA's mission

USAA's mission is to facilitate the financial security of its members, associates and their families through provision of a full range of highly competitive financial products and services.

What makes USAA stand out



Ranked as the second most military-friendly brand by Military Friendly^{®38}



One of the top three Net Promoter Scores for the financial services industry³⁹



13 million

Serves 13 million military members and their families⁴⁰

Why does USAA recommend all Humana Medicare Advantage plans, including Humana USAA Honor Giveback plans?

The connection between Humana and USAA starts with our shared company values; we're both committed to serving the military community. USAA understands that Humana is focused on providing quality plans with access to healthcare to veterans and their families.

Why the USAA recommendation matters

Now that we know who USAA is and why they recommend Humana's MA plans, what does this recommendation mean for you and your clients? Let's look at why the recommendation is so important.

1. The USAA recommendation aligns Humana with a top brand that has a stellar military reputation.
2. With their excellent reputation and focus on the military and their families, the USAA name is one that many veterans recognize and trust. That level of trust puts Humana in a unique position—no other Medicare carrier is recommended by USAA.

How to leverage the USAA recommendation

You can deepen your relationship with veteran clients with the support of USAA's great reputation and trust among veterans. Once you've established a relationship, which we've gone over in other sections, mention the USAA endorsement. Here are some ways you can include it in the conversation.

“Did you know that all of Humana’s Medicare Advantage plans are recommended by USAA?”

“Humana Medicare Advantage plans are recommended by USAA.”

“USAA, as a respected veterans and military brand, recommends Humana Medicare Advantage plans.”

“Humana offers the only Medicare Advantage plans developed in partnership with USAA. These are the only Medicare Advantage plans to carry the USAA name.”

Use the Marketing Resource Center's veteran-focused materials

Humana can help you highlight yourself as an agent committed to serving veterans. Our [Marketing Resource Center](#) (MRC) has a growing library of veteran-focused materials for your marketing and sales needs. Beautifully designed. Easy to use. Always compliant. Ready to help you connect.



Watch this three-minute video to get a quick overview of the MRC.

MRC basics

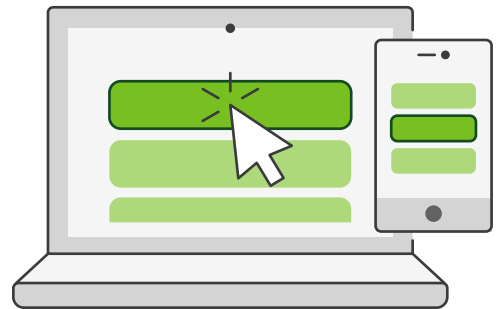
Who: Agents who want to take veteran marketing to the next level.

What: Outreach materials designed with veterans in mind.

When: Use throughout the year to expand and deepen relationships with veteran prospects and clients.

Where: Accessible via [Vantage](#).

Why: The MRC takes the legwork and the guesswork out of Medicare marketing and communications.



What the MRC can do for you



Save time



Reduce expenses



Expand outreach



Simplify shipping



Grow your pipeline



Help you stay compliant



Marketing simplified

Pre-approved, ready-to-post assets

- Meets all CMS regulation standards

Customizable

- Agent contact info
- Agent headshot
- Event details

Multiple channels

- Flyers
- Ads
- Direct mail
- Email
- Social media*
- Grassroots

Adjust imagery to speak to a particular audience

In-language options:

- Spanish

Humana-branded or carrier agnostic

Plan benefit-specific messaging

Send directly from the MRC

- Direct mail
- Email
- Facebook posts*

Easy and fast shipping

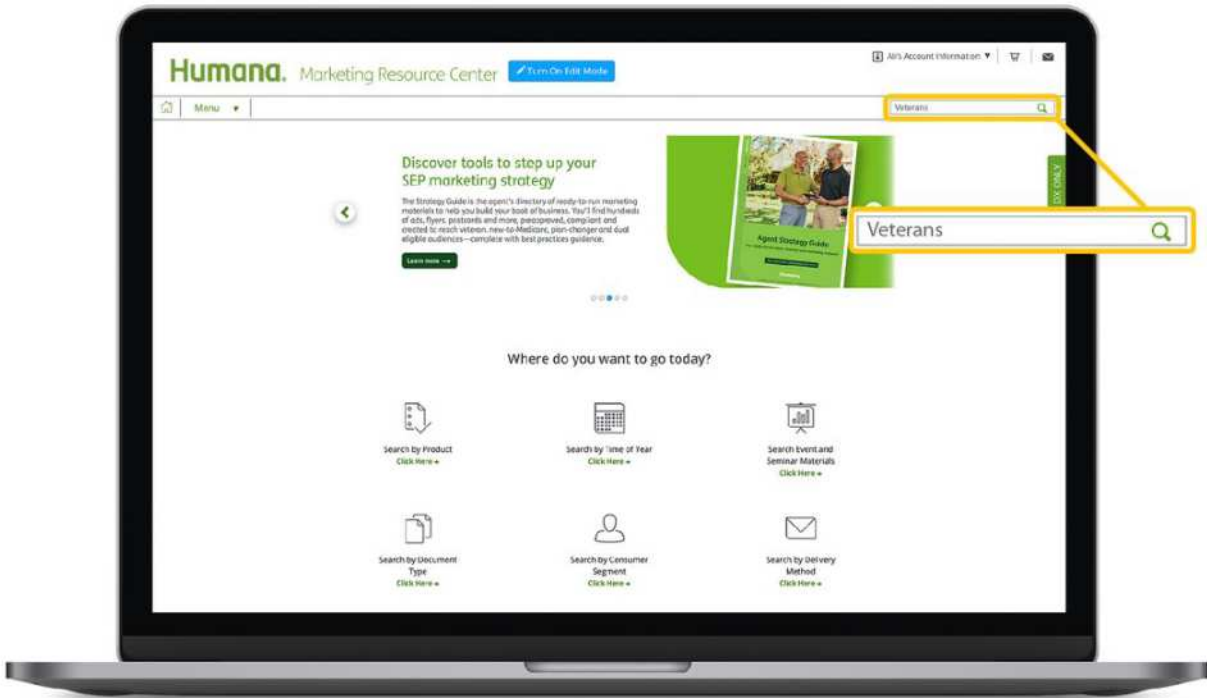
- Bulk ship to you
- Direct ship to prospects/book of business

**Agents must complete the mandatory social media training before using social media assets.*

Find veteran-focused assets

Humana has a growing list of veteran-focused assets for you to use to connect with veterans. You can find them in 1 of 3 ways.

Option One



Type “Veterans” into the search bar in the top right corner of the home page.



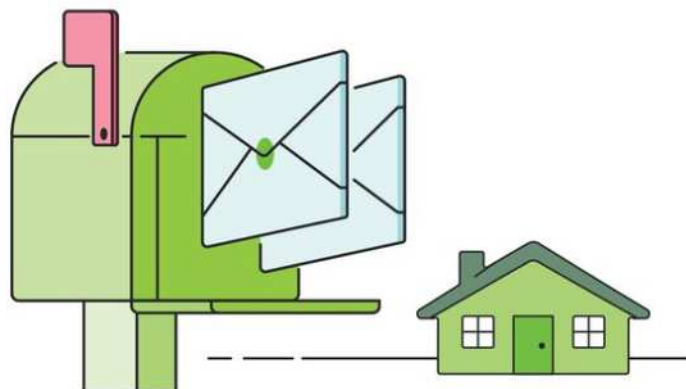
Veteran-focused assets

Flip through this slideshow to see examples of veteran-focused assets you can use to reach out to veterans in your community. Visit the MRC to find all the assets available. Be sure to check back regularly for new and updated materials.

Flyers, brochures and postcards

Stand out in the mailbox with veteran-focused materials like flyers, brochures, postcards and more. You can order in bulk or direct ship right from the MRC.

You might try leaving materials behind at VSOs too.





Focus on what veterans want

When it comes to connecting with veterans, and all your clients, you should focus on their needs. Successful lead generation comes from understanding your clients' needs and offering a solution. What's missing from their coverage and how can a Humana plan meet their needs?



Dental can make a difference

One possible gap in coverage for veterans who have VA healthcare or Original Medicare is dental coverage. Reminding veterans you can help them find a plan with dental coverage during lead generation could be a sales differentiator.



Humana plan features veterans are interested in

Wonder which Humana plan features are important to veterans? We asked and they answered:

1. Affordable insurance options and Part B givebacks

Like all savvy shoppers, veterans want a good deal on their insurance. Some plans, like Humana USAA Honor plans, include benefits like \$0 monthly premiums and competitive Part B givebacks, which could be enticing features.

2. Network options beyond the VA

With some VA healthcare, veterans may be restricted to visiting only VA providers who accept their VA healthcare. Being able to access more providers with an MA plan's provider network, especially for those in rural areas, is another benefit veterans are interested in.

3. Providing dental, vision and hearing coverage

Veterans might be missing dental coverage with VA healthcare or Original Medicare. Remind veterans that many MA plans, including all Humana USAA Honor Giveback plans, come with dental and vision coverage.





SECTION 8

Get involved with veterans and their communities

Veterans tend to be responsible, resilient, team-oriented and loyal. When it comes to lead generation, make relationships your top priority. Focus on developing authentic and lasting connections among veterans. Become part of their community rather than a bystander. Prove you're there to serve and help them. Here's how.

Work with Veterans Service Organizations

Veterans Service Organizations (VSOs) are nonprofit groups dedicated to helping veterans. They provide a sense of community for veterans and advocate on their behalf. Each one has its own mission and focus.

What do VSOs do?⁴¹

Help veterans with things like:



Education



Transition assistance



Job training



Emotional well-being



The Big Six

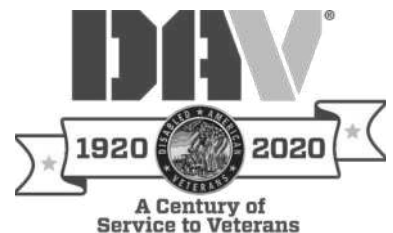
The Big Six are the VSOs that the VA works with most closely.⁴² They are:



Veterans of Foreign Wars (VFW)



American Veterans (AMVETS)



Disabled American Veterans (DAV)



Vietnam Veterans of America (VVA)



American Legion



Paralyzed Veterans of America

Paralyzed Veterans of America (PVA)

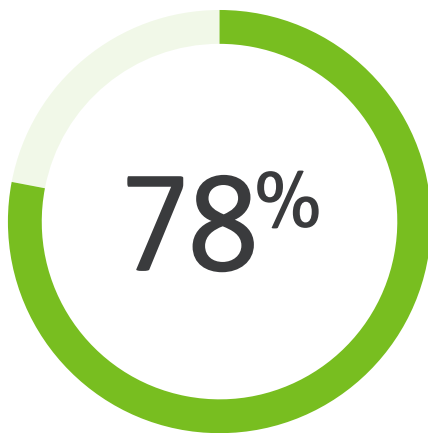
Why VSOs matter to agents

VSOs can help you grow your veteran network, and you can help VSOs connect their members to the healthcare they need, earned and deserve. It's your chance to put human care in action, to put mission first and always serve the people behind that mission.

The benefits of business-to-business relationships with VSOs

Cultivating business-to-business (B2B) relationships is as important to agents as cultivating business-to-consumer (B2C) relationships. These types of business-to-business relationships can be mutually beneficial to you and VSOs:

Benefits to agents	Benefits to VSOs
Access to a built-in veteran network	Help veterans understand their Medicare options
Referrals to other veterans as well as their friends and families	Assist veterans in finding a plan that meets their needs
Seen as a trusted veteran healthcare advocate and resource	Gain collaborators, members and volunteers from the business community



B2B marketers say that referral programs generate good or excellent leads⁴³



B2B marketers say that referral programs generate a high volume of leads⁴⁴

How to get involved with VSOs

Follow these steps to get involved with your local VSOs:

If you want Humana's help, contact your local support team and ask:

“What VSO relationships already exist?”

“What veteran opportunities already exist in my market?”

“Are there upcoming events I can participate in?”

“What veteran-focused and VSO materials can I use?”

“Can I help collect food for Uniting to Combat Hunger?”



If you want to reach out to VSOs on your own:



Start with understanding

- What does the VSO need help with?
- How can you help? Can you educate them and their community about:
 1. Medicare 101
 2. Humana plans
 3. General health and wellness
 4. Social determinants of health



Focus on relationships

- Be a trusted Medicare and health resource.
- Understand the nuances of the veteran healthcare landscape.
- Reach out to your local support team for guidance.



Have integrity

- Do what's right for and in the best interest of every member.



Be consistent

- Show up regularly.
- Put in the time, attention and energy.
- Become a part of the VSO's community.



Join as a member or volunteer

- You can often join VSOs as an auxiliary member if you're not a veteran.
- Volunteer at events like dinners, parades and food drives.



Use Humana's resources

- Take Humana's veteran training.
- Use resources like this playbook and others on the [Ignite site](#).
- Use veteran-focused marketing and sales materials from the [Marketing Resource Center](#).
- Connect with your [local support team](#) for coaching.

Hosting VSO events

When becoming part of the VSO community, you'll want to be proactive. Take ownership of events and tasks. Don't wait to be asked, jump in and help.

For example, you can offer to host an event. But remember to abide by the compliance rules when it comes to branded materials. All agents need to add these kinds of events to the [Connection Hub](#) for review and to receive approval by your sales manager in advance.



VSO event tips



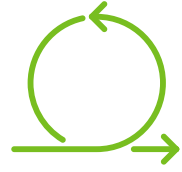
Take ownership of an event



No event is too small



Keep an open mind



Embrace trial and error

VSO event ideas

Here are some suggestions for VSO events you can host:



Spaghetti dinners



Pancake breakfasts



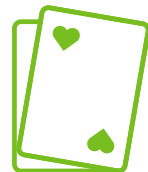
Furniture fundraisers



Races



Parades



Game tournaments



Join the cause

Uniting to Combat Hunger

Humana and VFW need your help. Here's what you can do to join in the fight against community and [veteran food insecurity](#).

- [Reach out](#) to a local VFW Post or Auxiliary to plan a Uniting to Combat Hunger event together.
- Start a food drive in your community.
- Volunteer at your local food bank.
- Build a little free pantry in your community.
- Plant a community garden.
- Glean leftover produce from farmers fields.



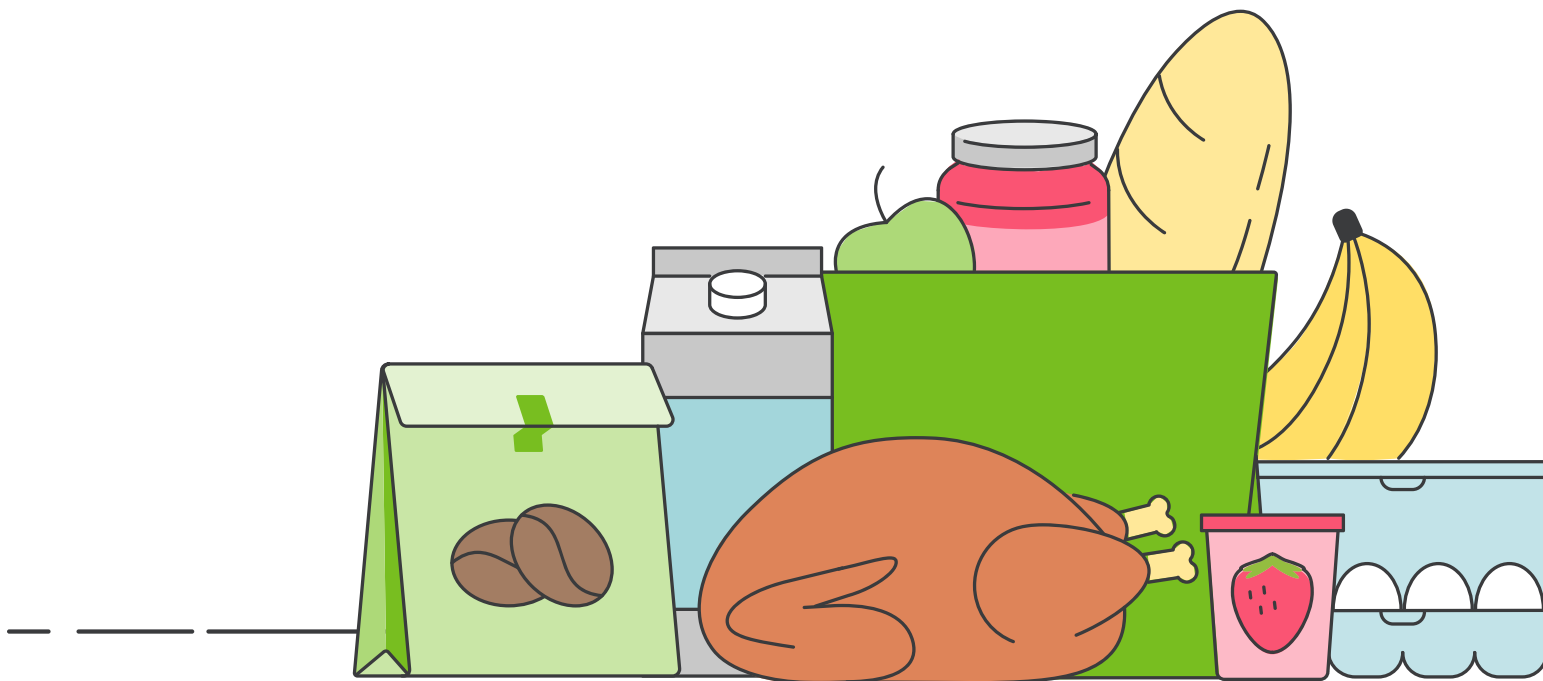
Do the due diligence

Medicare Advantage isn't a one-plan-fits-all solution. Help veterans/spouses find the right plan to fit their needs.



Elevate your VSO approach

Learn the latest on how to connect with veterans through VSOs with this [on-demand video](#).



Boost your brain

Looking for more marketing intelligence? These guides have the know-how you need.



[Lead Generation Playbook](#)



[Go-to Strategies to Help Boost Medicare Sales Playbook](#)





SECTION 9

Sales strategies for the veteran audience

Veterans are a unique audience but like all your clients, creating relationships is the key to closing sales. Check out these strategies for building relationships with veterans.

Connection helps create sales

It's important to first build a relationship with veterans. There are a few steps you can take to make a connection before selling to veterans.



Don't forget to thank them for their service.



Actively listen to what they have to say. Focus on the speaker, understand what they are saying, not just through words but through their tone and body language.



Be open and listen without judgement. Being genuine and authentic will help create a real connection.



Confirm what you're hearing, so you're both on the same page.

Talking to veterans: basic training

Creating relationships through listening and empathy is a great strategy for any of your clients. When it comes to veterans, you don't need get too hung up on memorizing military facts and history to connect. You do need to be approachable, curious and respectful. Here's how.

Step 1: Determine veteran status

Prove you care:

1. Make it a practice to ask all clients and prospects, "Have you ever served in the military?" Be sure that the client/prospect knows that they are not required to answer this question.
2. If they answer "yes," express your gratitude.
3. Put them at ease and show them your willingness to help find a plan that's a good fit for them.

Step 2: Question considerately

Determining veteran status is just the first step in a longer march toward understanding. Be curious. Demonstrate your respect for the military. Take time to discover each veteran’s needs. Respond with empathy, integrity and an open mind.

Questions to ask (if the veteran feels comfortable discussing their experience)	Shows your understanding of...
Which branch?	Basic military structure
What job?	The variety of roles within the military
When and where did you serve?	The fact that experiences differ by location and time served
How has your service shaped you?	Their identity as a veteran
Are you involved with any Veteran Service Organizations (VSOs)? If not, would you like to be?	The importance of community
Are you using any veteran benefits? If so, which ones?	Their healthcare options

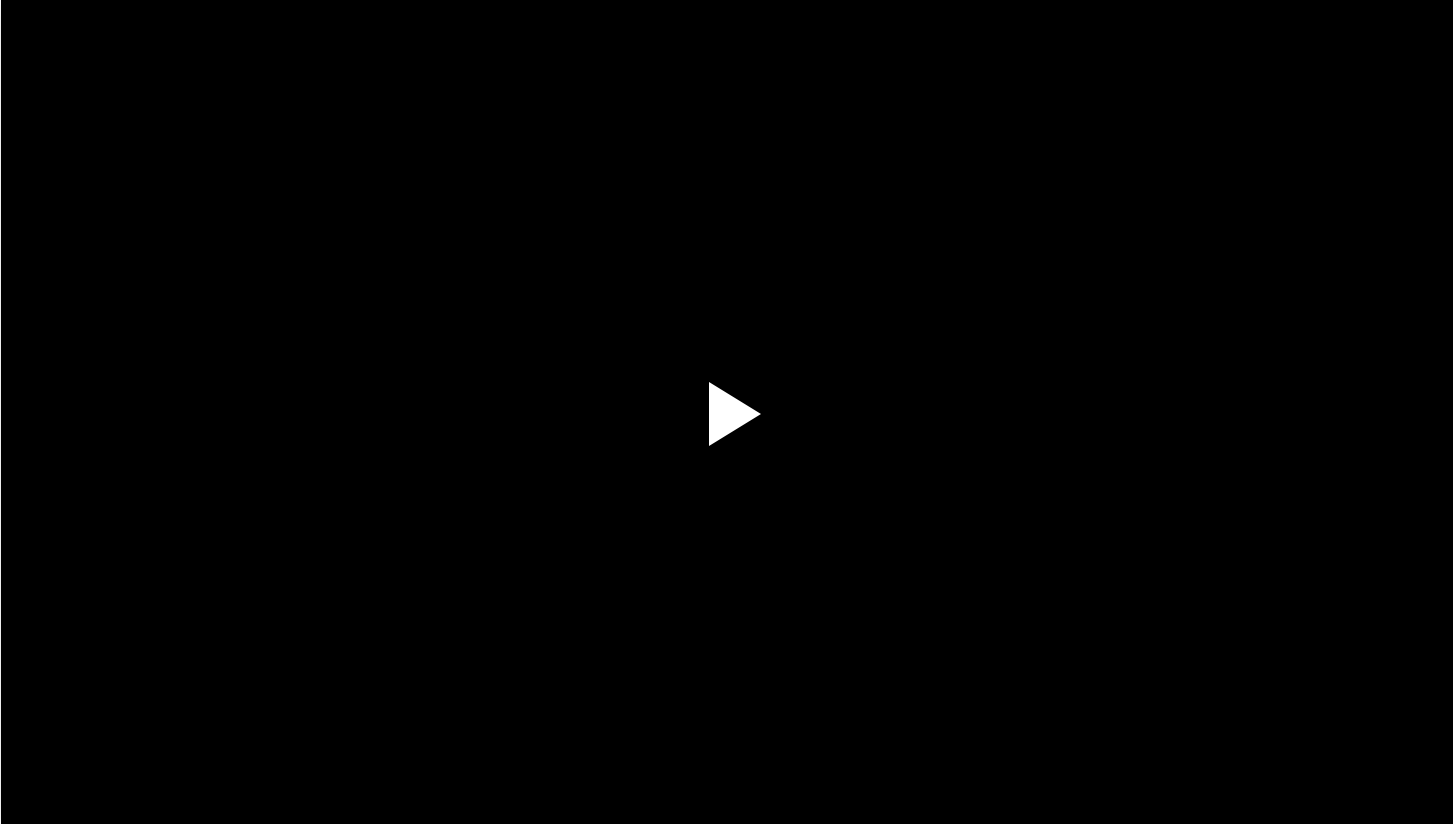
Step 3: Avoid conversational pitfalls

Refrain from asking inappropriate questions or continuing to ask questions about the veteran’s service if they seem uncomfortable or hesitant to discuss. Service could be a difficult topic for some, and they might not want to answer particular questions. Respect their privacy.

Step 4: Make service your mission

Help guide veterans to find the right healthcare options for their unique situation whether that’s through Humana, their veteran benefits and/or government coverage. Put their needs first and sales second. Confirm your commitment to their health and well-being as a trusted advocate and resource. Connect veterans to VSOs to bolster camaraderie and provide additional resources and support.

Veteran NEEDS analysis video



To help find the right healthcare plan for a prospect, as with all prospects, do a NEEDS analysis. Check out this scenario video to see how to perform a NEEDS analysis.

Check out these new resources to make the sales process easy

Want to learn how to strategically engage Medicare-eligible veterans? Explore our new [consumer priority plan page](#) to discover what consumer groups veterans are most likely to fall into and how this info can improve your sales process.

Plus, try the [consumer priorities NEEDS analysis](#) on Ignite, designed to help you streamline the NEEDS analysis process. Use this resource to run through questions with your client to help match them with the right plan.



Dental coverage could be a sales differentiator

Let's talk teeth. As we've mentioned before, dental could be coverage veterans are lacking. Everyone needs healthy teeth, so be sure veterans leave smiling with a plan that meets their dental-coverage needs.



SECTION 10

Post-enrollment engagement

Staying in touch after a sale is just as important as what happens before and during a sale. Help veterans maximize their health plan benefits while driving satisfaction and loyalty with these Humana resources.

Humana Customer Care Specialists

These customer care specialists collaborated with USAA to receive special training to better serve veterans (available to anyone with Medicare). Many Customer Care specialists are veterans themselves and can make it easier for members to manage their health.



To connect with the Humana Customer Care Specialists, members can call **888-HUM-VETS (888-486-8387)** (TTY: 711), Monday–Friday, 8 a.m.–8 p.m.

After-sale service

The sale is just the start. Retaining clients is one important practice in growing your book of business. There are several ways you can help serve veterans after the sale.



Coach them on coverage

Go over their Summary of Benefits and help them understand which services are covered and the cost before they hit the doctor’s office.



Perform exceptional customer service

Show them you’re willing to go the extra mile when it comes to serving them. If you run into problems, use Service Inquiries on Vantage to get issues resolved quickly.



Help members find a provider

To help your clients find providers, use Humana’s [Find Care tool](#) to search for doctors, dentists, vision and pharmacy depending on their plan coverage or area.

Learn more

Check out these resources to find out more:



[Onboarding and retention guide](#)



[Five retention tactics to use all year long article](#)



Find veteran trainings

Discover more about lead generation, sales and working with veterans with our veteran online events. Go to our [local events page](#) to find veteran trainings or find on-demand veteran presentations at Humana MarketPoint University.

Agent support for veterans

Members aren't the only ones who can connect with veteran service support. Check out the different support groups you can use to get help with any veteran-focused issues or questions.

Check enrollment status on Vantage



Visit Vantage
account.humana.com

Humana initiatives and business-planning support



Local sales support team
www.IgniteWithHumana.com/Support

Technical and enrollment questions



Agent Support
agentsupport@humana.com • 800-309-3136



Conclusion

Many veterans dedicated months, years or even decades to something bigger than themselves. Their families served alongside them. Their sacrifices are incomparable. At Humana, we know that our service can never compare to theirs. But we understand the importance of serving those who've served us. It's our way of saying thanks. It's how we salute their health and well-being. And we're honored to have agents like you join our mission. Together, we can make a real difference in the lives of veterans, their families and their communities. Together, we can give back to those who gave us so much.

“

A hero is someone who has given his or her life to something bigger than oneself.

”

– Joseph Campbell

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