

2026 Individual Dental Cross-Sale Bonus Program

Expanded Bonus opportunity: cross-sell select Individual Dental plans & select Medicare Supplement insurance plan

Individual dental and vision (IDV) plans can be sold to anyone, at any time. Plus, because they offset out-of-pocket costs and support overall health, they are a great complement to Medicare Supplement (Med Supp) plans.



Kick-start your 2026 sales by selling one of the eligible IDV plans to a new or existing member with select Med Supp plans, with signed applications from **July 1, 2026 – September 30, 2026**. It's easy to get started. (**NOTE: this bonus program supersedes the existing 2026 Individual Dental Cross-Sell Bonus Program, starting July 1, 2026.**)

	2026 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 AgentAdvantage University (AAU) .
What's the bonus?	\$40 (For example, 5 qualifying sales would total to a \$200 bonus)	Haven't sold dental in a while? The IDV Sales Play offers lead gen ideas and tips.
How do I earn it?†	Sell a new eligible Individual Dental plan along with a new or to an 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.	Loyalty Plus benefits grow over the first three years, rewarding members with expanded coverage and annual max. Complete Dental offers comprehensive coverage, as well as the ability to waive some waiting periods for members with 12 months of prior creditable coverage. 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.
When is it available?	Individual Dental plan applications with a signature date from July 1, 2026, through September 30, 2026 .	



Cross-Sell Spotlight: Humana's Medicare Supplement (MS) product is paying a **\$200 bonus** for each new, underwritten application through September 30, 2026 in select states. Selling both an eligible MS and IDV plan could earn you up to \$240 per new member. The Humana MS bonus details are on [Agent Advantage University](#).

Individual Dental Bonus program is not available for plans/policies sold in Washington and New York.
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* In New Mexico, these are limited dental-only policies.

† Plans are not available in all states. Plan benefits may vary by state. Refer to the plan documents for complete details of coverage.

Terms and conditions:

For Bonus program:

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

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 September 30, 2026. Both new applications must be signed between July 1, 2026, and September 30, 2026.

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 July 1, 2026, and September 30, 2026, 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 December 30, 2026. 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 July 1, 2026, and September 30, 2026; 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.

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 Partnership Plan which can be found at [Humana.com/SellHumana](https://www.humana.com/SellHumana).

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