

Humana Agent Podcast Series

Episode 49. [How the Humana Extend Plan Came to Life]. This is the third episode of Humana’s *Grow Your Book* podcast “Two-Minute Bites” miniseries about dental and vision. Take a few minutes to listen to Steven Farmer, Retail Sales Director of Humana MarketPoint, share the origin story of the new Humana Extend standalone dental/vision/hearing plan. You’ll learn how this plan is a game-changer and how addressing dental and vision health concerns can lead to improved overall health.

Speaker:

Steven Farmer

Retail Sales Director

Humana MarketPoint

SECTION 1 – WELCOME

Jason/Host:

Welcome to *Grow Your Book: The Humana Podcast Series* where we help agents like you learn how to help members find plans and resources that address their diverse health needs.

Today’s episode is the third in our “Two-Minute Bites” miniseries about Humana dental and vision plans. Over the next few minutes, you’ll hear from Steven Farmer, Retail Sales Director of Humana MarketPoint, about the origins of Humana’s new Humana Extend standalone dental/vision/hearing plan and why he’s so excited about it.

On the go, at your command, get ready to *Grow Your Book!*

INTRODUCTION

Jason/Host:

Hello, Humana agents! This is your host, Jason Rockow-Vivier.

Today we're talking dental health as part of our "Two-Minute Bites" miniseries. Let's dive right into our discussion with today's special guest, Steven Farmer, Retail Sales Director of Humana's MarketPoint organization, which is the distribution team for all of Humana's retail products.

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SECTION 2 – The Origins of Humana Extend Plans and What's So Exciting About Them

Jason/Host:

Part of human care is helping members find exactly the right plan for their needs. The Humana Extend standalone plan combining dental, vision and hearing coverage was designed using a customer-centric approach to fill a coverage gap for members.

Steven:

It really came from consumer demand and focusing on the consumer and what the needs were in the marketplace...we continued to get feedback from our customer on the importance of dental care, vision care, and hearing care as being top priorities outside of the major medical benefits.

Jason/Host:

With the Humana Extend plan, Humana is stepping beyond the traditional model of dental insurance to offer whole-person care. The approach is even reflected in the new plan's name.

Steven:

The genesis behind the name Extend comes from us really stepping outside of just dental benefits, which historically we've offered in a single product, to now include vision benefits and hearing benefits as well. And again, really the thought is we are extending into other types of healthcare coverage that's really going to help our members improve their life and their health and wellbeing.

Jason/Host:

The Humana Extend plan also features some great benefits, such as coverage toward one hearing aid per ear, frames and corrective lenses, and tooth whitening. One of the game-changers for many members is the introduction of dental implant coverage.

Steven:

I've been with Humana for 13 years and have been around a lot of different product launches. And this is one of the most exciting by far. What we found is seniors that are aging into Medicare today, they want a healthy-looking smile. They want to feel confident. They want to look good and feel good. And implant coverage allows them to do that.

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SECTION 3 – The Importance of DVH Plans

Jason/Host:

Humana Extend offers three tiers of dental, vision and hearing coverage, affordable rates, and great new benefits. But don't forget the big picture of overall health. Steven puts it in perspective with a memorable image.

Steven:

If you think about where your mouth is located relative to your brain and your heart, it's right between those two vital organs, right? And so if things such as inflammation develop

within the gums and the mouth, that inflammation doesn't stay contained to the mouth. It flows to the rest of the body. It can flow into the brain. It flows into the heart.

Jason/Host:

Jason shares a story about his own uncle that shows how seeking dental, vision and hearing coverage can be the steppingstone to the right plan and to healthy changes.

Steven:

He was on traditional Medicare that did not have any type of dental coverage. And he ended up going to a Humana guidance center in New Port Richey, Florida, connecting with the Humana agent, explaining his need for dental care, because it was impacting the quality of his life. He had severe pain in his mouth from a root canal issue.

And what ended up happening, the conversation moved into exploring Humana's standalone plans and our Medicare Advantage plans. He ended up enrolling into a Humana Medicare Advantage plan and got enrolled and got connected with a personal nurse that really helped him start to work on his overall health. So, his diabetes, his high blood pressure. And it all started by seeking out care for a dental need.

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SECTION 4 - CLOSING

Jason/Host:

A special thanks to Steven for taking time out of his busy schedule to talk to us! Be sure to stay tuned for the next episode in our "Two-Minute Bites" miniseries. Brandon Rasmussen, Business Relationship Executive at Humana, will teach us some winning sales strategies to use with the Humana Extend plans.

All right. Let's do a quick recap of what you heard today:

- Humana listened to member and agent feedback and now offers the Humana Extend plans combining dental, vision and hearing coverage. These plans are especially exciting due to the new implant coverage.
- Dental and vision care can impact overall health, such as infections that spread to the rest of the body. Dental and vision coverage can serve as the gateway to addressing other health concerns and finding the right medical insurance plans.

Hungry for more dental tips? Check out [IgniteWithHumana.com](https://www.ignitewithhumana.com). You'll find our refreshed dental and vision playbook and a ton of other top-notch dental content. Be sure to check out our virtual event, *2022 Dental Vision Roadshow: A Guide to Year-Round DV Plans*. You'll get a ton of great lead, sales and retention tips you can put to use ASAP.

Thanks for listening, agents! Subscribe for more tips and resources to help *Grow Your Book*.

Human care means helping members care as well for their gums as they do their bodies. Because human care is healthcare's superpower.™

I'm Jason Rockow-Vivier. This is *Grow Your Book: The Humana Podcast Series*.