



Cancer Insurance

*Provides a Lump Sum Payment to Help Offset
the Costs Associated with Cancer*

HUMANA[®]
Specialty Benefits

Cash Cancer Plus Offers the Benefits You're Looking for in a Product and Carrier

More and more employees (and employers) are turning to voluntary employee benefits to supplement core coverage. Voluntary employee benefits provide employees with added security and access to products, with no direct costs to your company.

Cash Cancer Plus from Kanawha Insurance Company, a Humana company, is a cancer expense insurance policy that provides funds to help offset expenses incurred for a covered form of cancer. But Cash Cancer Plus is a different kind of policy. It's designed to pay a lump sum cash benefit when the insured is first diagnosed with internal cancer or malignant melanoma.

The value of a lump sum payment is:

- › No hospitalization or treatment is required to receive the cash benefit.
- › The individual can use the cash for any purpose he or she chooses.
- › The policy pays in addition to any other insurance coverage already in force.
- › There are no co-pays or deductibles required to receive payment.

By offering Cash Cancer Plus, you are demonstrating your concern for your employees' ability to maintain adequate earnings for their everyday living expenses, should this dreaded disease strike. And, as the backbone of your business, employees will appreciate your efforts by working with greater confidence and productivity.



The Costs of Cancer May Be More Than Meet the Eye and the Wallet

In addition to the physical and psychological effects, being diagnosed with cancer may have a costly impact on one's expenses.

Even those with traditional medical insurance may need help to absorb the expense of paying for cancer-fighting drugs and other indirect costs associated with this disease.

According to The American Cancer Society, estimated overall costs for cancer in 2006 were \$206.3 billion of which \$78.2 billion were for direct medical costs and \$128.1 billion were for indirect costs. Which means those expenses are not covered by hospital or major medical insurance.

Indirect and out-of-pocket costs can include:

› Loss of Income:

- patient and caregiver

› Loss of Assets:

- depleted savings
- personal property

› Insurance and HMO Shortfalls:

- deductibles and co-payments
- scheduled benefit limitations
- doctors, hospitals, cancer centers, or outside managed care programs
- experimental treatments

› Other Indirect Costs:

- home health care
- transportation expenses to and from doctors and treatment facilities
- food, lodging and travel, if treatment is out of town
- child care

› Normal Living Expenses:

- mortgage payments or rent
- car payments
- utility bills, groceries, clothing
- credit card payments

Cash Cancer Plus Offers a Comprehensive Plan and a Return of Premium Option

Cash Cancer Plus cash benefits choices are \$10,000; \$20,000; \$25,000; \$30,000; \$40,000; and \$50,000.

Additional features include:

- › **Guaranteed Level Benefits:** Same lump sum benefit amount for all covered family members, regardless of age.
- › **Eligible Ages:** 18 to 69 (in CA 64 is maximum issue age).
- › **Plan Types:** Individual; Family (two parents and all children); Single Parent (parent and all children; for two or more children only, use Single Parent).
- › **Premium Payment Periods:** Paid up after 20 years; and payable for life.
- › **Issue Age Premiums:** Premiums do not increase with age.
- › **Guaranteed Renewable:** Coverage is renewable for life as long as premiums are paid on time. The policy will terminate once claims have been paid for all covered individuals.
- › **Easy to Apply:** There is no medical exam, no physician statements, no telephone interview. Just a simple application to fill out.

Optional Return of Premium Rider

If cancer occurs, Cash Cancer Plus is ready to pay. But what if cancer does not occur during the term of the policy? ***With a Return of Premium Benefit Rider, premiums will be refunded if the policy remains continuously in force and no claim has been paid.***

Age and time specifications are illustrated below
(This benefit is not available in all states and the Rider may vary by state.):

Issue Age	End of Policy Year	Percentage Returned
18-64	20	100%
65-69	10	50%



Two Premium Payment Methods:

Life Pay: Premiums are payable until paid up at age 95 or until a claim is incurred.

20-Pay: Premiums are payable for 20 years or until a claim is incurred.

Insuring Family Members is Simple

The benefit amount that your employee selects will be the same amount of coverage available to his/her spouse and/or child(ren). Children from newborn to age 18, or up to age 25 if unmarried and a full-time student, may be covered. There is no waiting period for newborns or newly adopted children.

Benefits From a Leader in Employee Benefits

Cash Cancer Plus is one of the many products you can offer your employees from a name synonymous with employee benefits coverage. We've earned our stripes in this crucial segment of employee services because we know service is the key to long-term success. Service to our producers, to employers like you and, most importantly, to our ultimate customers – your employees.

Do your employees and your bottom line a favor. Call your Humana Specialty Benefits representative now and receive all the facts about this innovative product.

This is not a Medicare supplemental policy. If you are eligible for Medicare by reason of age, you may request the NAIC-HHS, "Guide to Health Insurance for People With Medicare."

Cancer means First Diagnosis of a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, the invasion of tissue, Hodgkin's Disease or leukemia. Cancer does not include skin Cancer other than malignant melanoma.



Cash Cancer Plus is Kanawha Insurance Company Policy Form 70160 2/98. The policy and the Optional Return of Premium Rider contain limitations and exclusions; the waiting period, benefit amount, and pre-existing conditions may vary by state and may not be available in all states. All benefits, options and features may vary by state and may not be available by state. This is a Limited Benefit Cancer Insurance Policy. The benefits offered are supplemental and not intended to cover all medical expenses.

This brochure provides a brief description of Policy Form 70160 2/98. For complete information, please review the actual policy.