

Humana Critical Illness and Cancer



Consider coverage that helps protect you, your family, and your assets in the event of a critical illness. It offers specialized benefits to supplement other health insurance when you and your family may be most vulnerable: during the working years. Benefit payments can assist in covering a variety of expenses associated with a critical illness: out-of-pocket medical care costs, home healthcare, travel to and from treatment facilities, rehabilitation, and other expenses.

Coverage type	Voluntary Critical Illness insurance is a group policy that includes coverage for heart/stroke, cancer, and other critical illnesses. An employee can newly elect coverage from age 18-69, and can renew until age 70 if not actively employed; or date of termination from employment if past age 70.	
Benefit amount	Benefit amounts are available at various levels. You can choose: <ul style="list-style-type: none"> • \$10,000 to \$20,000 	
Coverage for vascular conditions	Percent of benefit amount paid at initial diagnosis: <ul style="list-style-type: none"> • Heart attack 100% • Transplant as a result of heart failure 100% • Stroke 100% • Coronary artery bypass surgery as a result of coronary artery disease 25% 	
Coverage for cancer conditions	Percent of benefit amount paid at initial diagnosis: <ul style="list-style-type: none"> • First diagnosis of internal cancer or malignant melanoma 100% • Carcinoma in situ 25% 	
Coverage for other critical illnesses	Percent of benefit amount paid at initial diagnosis: <ul style="list-style-type: none"> • Transplant, other than heart 100% • End-stage renal failure 100% • Loss of sight, speech, or hearing 100% • Coma 100% • Severe burns 100% • Permanent paralysis due to an accident 100% • Occupational HIV 100% 	
Additional included benefits	<p>Waiver of premium for disability: This waives an employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For employees ages 18-55.</p> <p>Benefit recurrence: This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.</p> <p>Health screening benefit: Pays \$100 per calendar year.</p>	

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at **Disclosure.Humana.com**. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 8011

Insured by Kanawha Insurance Company

