

Humana Whole Life Insurance

Whole Life

- **Employee Guarantee Issue Available: \$75,000 ages 18-50; \$50,000 ages 51+**
- **Spouse: Contingent Guarantee Issue - Up to \$25,000.**
- **Children: Contingent Guarantee Issue - Up to \$10,000**

It seems to be in the news every time you open the paper: benefits that American workers were hoping would accompany them into retirement are falling by the wayside, victims of inflation and cost-saving measures that seem universal.

Enter *Whole Life*, from Kanawha Insurance Company, a Humana Company. *Whole Life* is a simple, "voluntary", whole life insurance policy you can get at a reasonable cost during your working years, when you and your family need coverage most. But unlike term insurance, it's also a benefit that is going to stay in place once retirement rolls around - no small consideration in today's economy.

In short, *Whole Life* has two great things going for it: it's on-the-job *today* and it will still be there for you, *tomorrow*.

The premium you pay buys a life insurance policy with guaranteed coverage and actual cash value. Coverage is guaranteed to stay level (based on when you sign up) and cash values stay with the policy for its lifetime, allowing loans to be taken or used to buy paid-up coverage.

WHOLE LIFE PROVIDES THE FOLLOWING BASE BENEFITS:

- **Guaranteed death benefit**
- **Guaranteed cash value**
- **Paid-up coverage at specified age**
- **Terminal Illness Benefit provides a lump sum equal to 50% of face amount upon diagnosis of a terminal illness**
- **Completely portable - you can take it with you even if you change employers**
- **Loans available**



YOUR FAMILY NEEDS PROTECTION TODAY AND TOMORROW. When you're working for years to come, *Whole Life* can be there, to protect everything that's most important to you, right up to retirement and well beyond. It's yours to keep.

Humana Accident

As health care costs continue to rise, the value of increasing your supplemental insurance coverage becomes more important. **Accident** helps address your concerns by offering supplemental coverage for accidents, injuries, ambulance services, accidental death and dismemberment.

- Accident goes beyond your basic health coverage and helps cover deductibles and other services your standard health care coverage may not provide.



Features of the Accident plan:

Base Benefit	
Accident Medical Expense - pays the actual expenses for diagnosis or treatment by a physician or in an emergency room. 3 ER visits per year.	\$500
Bone Fracture and Dislocation - pays a percentage of the benefit	\$750
Ground Ambulance	\$75
Air Ambulance - limit 1 trip per accident	\$150
First Hospitalization - once per year, must be confined for 24 hours	\$250
Hospital Indemnity - up to 30 days per accident	\$75/day
AD&D - Loss of Life other benefits scheduled	\$25,000
Common Carrier Loss of Life Spouse Amount - 50% of employee Child(ren) Amount - 25% of employee	\$50,000

An Accident policy includes these benefits:

- Accident Medical Expense
- Ambulance Benefit
- Hospital Confinement Benefit
- Accidental Death & Dismemberment Benefit
- Bone Fracture and Dislocation Benefit

Disability

Premium Waiver:

If the insured becomes disabled prior to age 60 as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability for up to one year.

Portability:

Coverage is fully portable.

Purchase your Accident plan now to help protect your assets and your health.

Humana Critical Illness/Cancer

Critical Illness/Cancer offers specialized benefits to supplement traditional medical coverage at a time when you and your family may be most vulnerable during your working years. Benefit payments 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, training and rehabilitation, loss of income, child care and other expenses.

Features of Critical Illness/Cancer:

You receive a benefit after being diagnosed for a serious illness or a condition such as a heart attack, stroke, coronary artery disease or cancer. During recovery, you and your loved ones can rest easier knowing you won't have to rely solely on your savings account or take on additional debt to cover day-to-day living expenses.

Benefit Recurrence – provides an additional benefit payable for the same condition if the Insured has been treatment free for 12 months.

Health Screening Benefit includes one \$100 Wellness Reward per insured after your plan becomes effective.

- Pays annually so you see the benefit of the plan each year
- Pays annual benefit for up to 18 different health screening procedures per year, like mammograms and prostate exams
- Pays regardless of health insurance plan reimbursement

Vascular Coverage includes benefits for:

- Heart Attack
- Transplant as a result of heart failure
- Stroke
- Coronary artery bypass surgery (25% of the benefit)

Cancer Coverage includes benefits for:

- Initial diagnosis of internal cancer or malignant melanoma
- Carcinoma in situ (25% of the benefit)

Other Critical Illnesses includes benefits for:

- Transplant other than heart
- End-stage renal failure
- Loss of sight, speech or hearing
- Coma
- Severe burns
- Permanent paralysis due to an accident
- Occupational HIV



Humana Critical Illness/Cancer

Health Screening Benefit pays for the following tests:

- Bone Marrow Testing
- CA 15-3 (blood test for breast cancer)
- CA-125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Flexible Sigmoidoscopy
- Hemocult stool analysis
- Mammography (including breast ultrasound)
- Pap Smear (including ThinPrep Pap Test)
- PSA (blood test for prostate cancer)
- Serum Protein Electrophoresis (test for myeloma)
- Biopsy for Skin Cancer
- Stress test (bike or treadmill)
- Electrocardiogram (EKG) (including stress EKG)
- Lipid Panel (total cholesterol count)
- Blood Test for Triglycerides
- Oral Cancer Screening using ViziLite, OraTest or other Current Dental Terminology

Humana's Claim Department offers the option of **TELEPHONIC CLAIM INTAKE** for your Critical Illness/Cancer Annual Health Screening benefit of \$100.

You may reach Customer Care at

1-877-378-1505

Please be ready to provide Customer Care with the physician's name, address and phone number who provided the service for the qualifying health screening procedure. The Claims Department will then complete an eligibility review and a benefit determination.

Here is how Critical Illness can work in a real life situation:

If the insured has a \$10,000 policy and has a heart attack, he or she would receive \$10,000.

If the insured is later diagnosed with cancer, he or she would receive \$10,000.

And, if the insured then needs a transplant, he or she would receive another \$10,000.

In essence, a \$10,000 policy could pay \$30,000 to one person. Providing a broad range of coverage enables the insured to receive valuable benefits during a critical illness.