Humana Critical Illness and Cancer

HUMANA
Specialty Benefits

Illinois

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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 form that includes coverage for heart/stroke, cancer, and other critical illnesses.
Benefit amount	Benefit amounts are available at various levels. You can choose: ❑ $5,000 to $50,000 for employees You can also add coverage for your dependents: ❑ Spouse: $2,500 to $25,000. Spouse coverage benefit is equal to exactly half of the employee's coverage ❑ Child: $2,500 to $5,000 for each eligible child
Coverage for vascular conditions	Percent of benefit amount paid at initial diagnosis: › 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: › 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: › 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	**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. ❑ **Health screening:** Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests. ❑ $100

Insured by Kanawha Insurance Company, a Humana company.

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
Underwritten by Kanawha Insurance Company

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Humana Critical Illness and Cancer rates

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Employee rates

Displaying weekly payroll deductions based on thirteenthly premium calculation include $100 Health Screening Benefit.

Age	Employee NTU			Employee TU		
Benefit	**$5,000**	**$10,000**	**$20,000**	**$5,000**	**$10,000**	**$20,000**
18-29	$1.44	$1.93	$2.89	$1.66	$2.36	$3.77
30-39	$1.86	$2.76	$4.56	$2.46	$3.96	$6.96
40-49	$2.47	$3.98	$7.00	$3.61	$6.26	$11.57
50-55	$3.44	$5.92	$10.88	$5.38	$9.79	$18.63
56-59	$3.44	$5.92	$10.88	$5.38	$9.79	$18.63
60-64	$4.21	$7.46	$13.97	$6.82	$12.68	$24.40
65-69	$4.60	$8.25	$15.54	$7.28	$13.60	$26.25

Spouse rates

Thirteenthly premiums with Weekly deductions include $100 Health Screening Benefit.

Age	Spouse NTU			Spouse TU		
Benefit	**$2,500**	**$5,000**	**$10,000**	**$2,500**	**$5,000**	**$10,000**
18-29	$0.73	$1.00	$1.53	$0.85	$1.24	$2.01
30-39	$0.96	$1.45	$2.43	$1.29	$2.12	$3.77
40-49	$1.30	$2.13	$3.79	$1.93	$3.39	$6.30
50-55	$1.83	$3.19	$5.91	$2.90	$5.32	$10.18
56-59	$1.83	$3.19	$5.91	$2.90	$5.32	$10.18
60-64	$2.25	$4.04	$7.62	$3.69	$6.92	$13.37
65-69	$2.47	$4.48	$8.50	$3.95	$7.42	$14.38

NTU: Non-tobacco user; TU; Tobacco user

Children rates

Displaying weekly payroll deductions based on thirteenthly premium calculation include $100 Health Screening Benefit.

Age	Children	
Benefit	**$2,500**	**$5,000**
0-24	$0.50	$0.76

The proposed rates are for an effective date no later than October 1, 2011.

This brochure is presented as a matter of general information for illustrative sales purposes only.

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