Disability Income Plus

HUMANA
Specialty Benefits

Illinois

Rivers Casino

Disability Income Plus provides a monthly disability income benefit as a result of a non-occupational "off-the-job" accident or sickness. If you're totally disabled by an accident or illness, Disability Income Plus can be there to help, helping pay the bills that won't go away just because you can't work: housing costs, food, car payments, and additional medical costs. You can focus on a full recovery and successful return to the workplace.

Coverage type	Disability Income Plus is a group disability income insurance policy that provides a monthly disability income benefit due to an off-the-job accident or injury.
Benefit amount	Minimum benefit of $300 and maximum benefit of $5,000 per month, not to exceed 60% of base monthly income.
Plan design	**Accident & Sickness:** Provides coverage for disabilities caused by either an accidental injury or sickness.
Benefit period	Three months
Elimination period	Provides off-the-job coverage for injuries after 7 days and off-the job sicknesses after 7 days of total disability.
Definition of disability	**Total disability:** for the first 24 months of a disability that the employee/member is unable to perform the substantial and material duties of his or her regular occupation, not working in any other occupation, and under the care of a physician for the disability. After 24 months of total disability, totally disabled means that the employee/member is unable to perform the duties of any occupation, and under the care of a physician for the disability. **Partial disability:** because of a covered sickness or injury, the employee/member is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician. The normal pre-disability schedule is as defined by the employee/member's employer but does not include overtime. **Recurrent disability:** total and/or partial disability that is due to the same or related causes as a prior period of disability, follows a prior period for which a monthly benefit was paid, and occurs within 180 days after the end of a prior period for which a monthly benefit was paid.
Additional included benefits	**Portability:** Before age 70, employees can take their coverage with them at the same rate if they leave their jobs. Coverage can continue as long as premiums are paid, the group master policy remains in force, and the employee is less than 70. **Partial disability:** Pays 50 percent of the total benefit when employee cannot perform 20 percent to 80 percent of his or her normal work schedule for up to six consecutive months. **Recurrent disability:** If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability. **Waiver of premium:** Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.

This quote requires Underwriting approval based on the SIC code entered. Benefits and rates may be subject to change.

Insured by Kanawha Insurance Company, a Humana company.

Disability Income Plus rates

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Standard Industry Classification Code: Select

Non-tobacco coverage, weekly payroll deductions based on thirteenthly premium calculation include Portability.

Age	Benefit amount									
Benefit	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,500**	**$3,000**	**$3,500**	**$4,000**	**$4,500**	**$5,000**
18-35	$3.95	$7.37	$10.80	$14.23	$17.66	$21.08	$24.51	$27.94	$31.36	$34.79
36-45	$4.26	$8.00	$11.74	$15.47	$19.21	$22.95	$26.69	$30.43	$34.17	$37.91
46-55	$4.51	$8.51	$12.50	$16.49	$20.48	$24.47	$28.47	$32.46	$36.45	$40.44
56-65	$4.78	$9.04	$13.29	$17.55	$21.81	$26.07	$30.32	$34.58	$38.84	$43.10
66+	$5.96	$11.39	$16.82	$22.26	$27.69	$33.13	$38.56	$44.00	$49.43	$54.87

Tobacco coverage, weekly payroll deductions based on thirteenthly premium calculation include Portability.

Age	Benefit amount									
Benefit	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,500**	**$3,000**	**$3,500**	**$4,000**	**$4,500**	**$5,000**
18-35	$4.81	$9.11	$13.40	$17.69	$21.98	$26.27	$30.57	$34.86	$39.15	$43.44
36-45	$5.19	$9.87	$14.54	$19.21	$23.89	$28.56	$33.23	$37.91	$42.58	$47.25
46-55	$5.52	$10.51	$15.51	$20.51	$25.50	$30.50	$35.49	$40.49	$45.49	$50.48
56-65	$5.85	$11.18	$16.51	$21.84	$27.17	$32.51	$37.84	$43.17	$48.50	$53.83
66+	$7.31	$14.09	$20.87	$27.66	$34.44	$41.23	$48.01	$54.80	$61.58	$68.37

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

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