Disability Income Plus:
Protection to help cover everyday living expenses

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Disability Income Plus is Kanawha Insurance Company Policy Form Series 8014. The policy and any Optional Benefits contain limitations and exclusions which may vary by state. This document contains a general summary of benefits, exclusions, and limitations. Please refer to the policy for the actual terms and conditions that apply.

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Imagine if you were suddenly disabled by an accident or illness that put you out of work and you couldn't bring home a paycheck. It would probably be a struggle to make ends meet. With Disability Income Plus, you'll have valuable protection that will help cover your everyday living expenses. So you and your family can maintain your lifestyle.

If you're under age 35, chances are one in three that you will be disabled for at least six months during the course of your career.

– ProtectYourIncome.com, Disability Insurance Facts, 2010

What Humana Disability Income Plus covers

You'll worry less about your finances and focus more on your recovery with all these features:

- Cash benefits paid in addition to any other disability coverage you may already have
- No waiting period for sickness or pregnancy
- Most disability claims are paid within five calendar days
- Pre-existing conditions are covered after 12 months from the effective date of the policy

Built-in plan benefits

We designed Disability Income Plus to protect your financial and personal well-being.

- **Waiver of Premium.** If you're totally disabled for more than 90 days or past the elimination period (whichever is longer), we'll automatically waive your premium.
- **Partial Disability.** You will receive 50 percent of the total benefit when you can't perform 20 – 80 percent of your normal work schedule for up to six consecutive months.
- **Recurrent Disability.** If you become disabled again within 180 days of returning to work, the elimination period is waived and your remaining cash benefits are immediately available.
- **Free Guidance to Help With Life's Challenges.** Dealing with everyday life issues can be difficult. That's why we include Humana's Work-Life services with your coverage. You'll have access to an exclusive website with tools, resources, and downloads to help you find answers and practical solutions. All at no cost to you.

Purchase Disability Income Plus now

While you're working, you can get this important coverage without a medical exam, at affordable group rates that are typically lower than you'd get on your own. Plus, you can pay your premiums through a simple payroll deduction.

Enrollment is easy. You only need to answer a few questions to give you and your family greater financial security in case of a disability.

Be sure to enroll when your employer holds open enrollment.