Humana Term Life/ CriticaLife®:

A combination of life insurance and living benefits in one affordable policy

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CriticaLife Term Life Insurance is Kanawha Insurance Company Policy Form 8013. Not all benefits may be available in all states and may vary by state. Please review the actual policy for complete details. Kanawha is a member of the Humana family of companies.

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When you choose Humana Term Life/CriticaLife® coverage, you're giving yourself and your family a new level of comfort and security. That's because you're not just buying ordinary term life insurance that pays a benefit only at your death. You and your loved ones also have the advantage of "living benefits" for critical and terminal illnesses. It's unique coverage designed to help you maintain your standard of living while you're alive and keep your family financially protected after you're gone.

How this valuable coverage works

Humana Term Life/CriticaLife includes a benefit for critical illness. It offers an accelerated payment, ranging from 25 percent to 100 percent of the life insurance death benefit — with a maximum total advance payout of $100,000. This benefit will be paid when loss results from:

> Cancer*
> End-stage renal failure
> Heart attack
> Major organ transplant
> Stroke
> Coronary artery bypass
> Occupational HIV
> Carcinoma in situ*

You can also choose the death benefit you want — from $10,000 up to $300,000. Ask your benefits coverage amount available from your employer.

*30-day waiting period from coverage date, and pays 25 percent of benefit.

A report published in the August 2009 issue of the *American Journal of Medicine* states that more than 60% of bankruptcies are related to medical bills, and that 75% of them involve people with health insurance.
– *American Journal of Medicine*

Additional plan features for extra security

> Terminal Illness Benefits are automatically included, which allows you to request an accelerated payment of the death benefit if you are diagnosed with a terminal illness (with 12 months or less to live)
> You may elect coverage for your spouse of up to $50,000 and for children up to $25,000
> Portability and convertability to keep your policy in force if you should change employers

Purchase Humana Term Life/CriticaLife now

All you need to do is complete a brief enrollment form at your place of employment. That way, you'll enjoy affordable group rates that are typically less than you'd pay on your own. Plus, easy premium payments through a simple payroll deduction.

If you are looking for a term life policy that also protects you and your family from rising treatment costs for critical illnesses, Humana Term Life/CriticaLife may be the right solution in planning for the future.

Be sure to enroll when your employer holds open enrollment.