

Pennsylvania

Rivers Casino Pittsburgh

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 30 day waiting period	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. There is a 90-day waiting period. ➤ Indemnity based and payable once per calendar year per insured ➤ Employer selects this optional benefit and the benefit amount; Employee may decline the benefit if he/she chooses ➤ Coverage is same for all insureds on the certificate ☐ \$100	

Underwritten 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

1-800-327-9728 • HumanaVoluntaryBenefits.com

Humana Critical Illness and Cancer rates



Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Employee rates

Displaying bi-weekly payroll deductions based on monthly premium calculation including \$100 Health Screening Benefit.

Age	Employee NTU			Employee TU		
	\$10,000	\$20,000	\$25,000	\$10,000	\$20,000	\$25,000
18-29	\$3.89	\$5.88	\$6.87	\$4.82	\$7.72	\$9.18
30-39	\$5.60	\$9.29	\$11.14	\$8.05	\$14.18	\$17.25
40-49	\$8.09	\$14.28	\$17.37	\$12.80	\$23.69	\$29.14
50-55	\$12.06	\$22.22	\$27.29	\$20.05	\$38.18	\$47.25
56-59	\$12.06	\$22.22	\$27.29	\$20.05	\$38.18	\$47.25
60-64	\$15.25	\$28.58	\$35.25	\$25.95	\$50.00	\$62.02
65-69	\$16.86	\$31.82	\$39.29	\$27.85	\$53.78	\$66.75

Spouse rates

Monthly premiums with bi-weekly deductions including \$100 Health Screening Benefit.

Age	Spouse NTU			Spouse TU		
	\$5,000	\$10,000	\$12,500	\$5,000	\$10,000	\$12,500
18-29	\$2.01	\$3.10	\$3.64	\$2.52	\$4.11	\$4.91
30-39	\$2.94	\$4.94	\$5.95	\$4.32	\$7.71	\$9.41
40-49	\$4.34	\$7.76	\$9.47	\$6.90	\$12.88	\$15.87
50-55	\$6.51	\$12.10	\$14.89	\$10.90	\$20.87	\$25.85
56-59	\$6.51	\$12.10	\$14.89	\$10.90	\$20.87	\$25.85
60-64	\$8.27	\$15.60	\$19.27	\$14.15	\$27.37	\$33.99
65-69	\$9.17	\$17.40	\$21.53	\$15.19	\$29.45	\$36.58

NTU: Non-tobacco user; TU; Tobacco user

Children rates

Displaying bi-weekly payroll deductions based on monthly premium calculation including \$100 Health Screening Benefit.

Age	Children
Benefit	\$5,000
0-24	\$1.55