

# Humana Critical Illness and Cancer

Consider coverage that helps protect your employees, their families, and their assets in the event of a critical illness. Specialized benefits supplement other health insurance when employees 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.

<b>Coverage type</b>	Voluntary Critical Illness insurance is a group policy that includes coverage for heart/stroke, cancer, and other critical illnesses.
<b>Benefit amount</b>	Benefit amounts are available at various levels. Employees can choose: <ul style="list-style-type: none"> <li>• \$5,000 to \$50,000 for employees</li> </ul> Dependent coverage also can be added: <ul style="list-style-type: none"> <li>• Spouse: \$2,500 to \$25,000. Spouse coverage benefit is equal to half of the employee's coverage</li> <li>• Child: \$2,500 to \$5,000 for each eligible child</li> </ul> Benefits reduce by 50% at age 70. Benefits reduce at age 70 or 2 years after issue in MA. Benefit reduction is not available in NJ.
<b>Coverage for vascular conditions</b>	Percent of benefit amount paid at initial diagnosis: <ul style="list-style-type: none"> <li>• Heart attack 100%</li> <li>• Transplant as a result of heart failure 100%</li> <li>• Stroke 100%</li> <li>• Coronary artery bypass surgery as a result of coronary artery disease 25%</li> </ul>
<b>Coverage for cancer conditions</b> Not eligible to receive cancer benefits until completion of the 30 day waiting period after the policy effective date.	Percent of benefit amount paid at initial diagnosis: <ul style="list-style-type: none"> <li>• First diagnosis of internal cancer or malignant melanoma 100%</li> <li>• Non-invasive cancer (carcinoma in situ) 25%</li> </ul>
<b>Coverage for other critical illnesses</b>	Percent of benefit amount paid at initial diagnosis: <ul style="list-style-type: none"> <li>• Transplant, other than heart 100%</li> <li>• End-stage renal failure 100%</li> <li>• Loss of sight, speech, or hearing 100%</li> <li>• Coma 100%</li> <li>• Severe burns 100%</li> <li>• Permanent paralysis due to an accident 100%</li> <li>• Occupational HIV 100%</li> </ul>
<b>Additional included benefits</b>	<b>Waiver of premium for disability:</b> 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.
<b>Pre-existing condition</b>	If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months after the policy effective date.  The pre-existing condition provision is 6 months/6 months in CO, FL, ID, NH, NV, NJ, UT, & WY.
<b>You also can choose</b>	<input type="checkbox"/> <b>Automatic benefit increases:</b> On each of the employee's first five coverage anniversary dates, he or she can elect a \$2,000 coverage increase. Available through age 60. Total benefit cannot exceed \$100,000. Not available in FL and NJ. <ul style="list-style-type: none"> <li>• ABI terminates if certificate no longer PRD via Employer; any remaining elections are cancelled</li> <li>• Available on base plan only; no optional benefits or dependents. Future benefit options terminate if ABI is forfeited.</li> </ul>

Benefits and riders may vary by state and may not be available in all states.

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## You also can choose (continued)

- Benefit recurrence:** This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months. Not available in FL.
- Health screening:** Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests. Not eligible to receive health screening benefit until completion of the 90 day waiting period after the policy effective date in AL, IN, MN, MS, NH, NM, NC, ND, RI, VA, WA, WV, and WI.
  - 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 \$50    \$100    \$150
- Loss of work:** We'll waive an employee's premium in the event of authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months' waiver). Available through age 55 at time of original certificate issue only. Elimination period is 30 days for benefit qualification. Not available in MN, NJ, and WA.
- Takeover:** Waives the pre-existing condition limitation and coverage waiting periods for up to 12 months (subject to confirmation of prior coverage).  
Note: Underwriting review will be required.
  - Commission reduction on all certificates issued subject to Takeover
  - Available at time of original certificate issue only
  - Requires copy of previous Master Policy, schedule of benefits, and bill or list of covered insureds prior to quoting

## Coverage period

The benefit period is up to age 70 if not employed or the employment termination date if after age 70. Benefits will not continue after the benefit period ends.

## Portability

Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70. Participants may continue coverage by paying premiums on a direct billing method.

- All ported certificates will be subject to any rate increases on the Employer's Master Policy.

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**IMPORTANT NOTICE: The insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act.**

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](https://www.humana.com/disclosure). 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. THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: 8011

Insured by Kanawha Insurance Company, a Humana company.



1-877-378-1505 | [HumanaVoluntaryBenefits.com](https://www.HumanaVoluntaryBenefits.com)

