

New Opportunities for Growth



***Life and
Supplemental
Insurance
Products***

HUMANA
one.

Critical Illness Cash Plan



Humana Financial Protection Products

HUMANA
Guidance when you need it most

Critical Illness Cash Plan

Uncertainty can threaten from out of the blue!

- The mean lifetime cost of ischemic stroke in the U.S. is estimated at \$140,048. This includes inpatient care, rehabilitation and follow-up care necessary for lasting deficits.*
- On average every 40 seconds someone in the United States has a stroke.*
- On average 1 in 2 men and 1 in 3 women will be diagnosed with cancer during their lifetime. *

If you or a loved one suffers a critical illness, you could face significant out of pocket expenses.

* Source: 2009 Heart Disease & Stroke Statistics, American Heart Association

** Source: Cancer Facts & Figures 2009, American Cancer Society

Peace of Mind is Important

The Critical Illness Cash Plan provides lump sum benefits paid directly to you for a covered critical illness such as:

- Heart Attack
- Stroke
- Cancer
- Other Illnesses



Policy Provisions

- Issue Ages 0 – 69*
- Individual 18 – 69*
- Minimal Underwriting
- Guaranteed Renewable
- Benefit level to age 70
- 30 Day Free Look
- Simple, lump sum payments to insured
- Optional Return Of Premium Rider (ROP)*

Age Bands

- 18 – 29
- 30 – 39
- 40 – 49
- 50 – 59
- 60 – 64
- 65 – 69
- **Dependent Children: 0 – 17**
 - Dependents age 18 at time of policy issue must apply for individual coverage as they are not eligible for dependent coverage.



Base Policy Benefit Choices...

Lump Sum Critical Illness Benefit
 *\$5,000 to \$50,000 (\$5,000 units)

Vascular	Cancer	Other Critical Illness
<ul style="list-style-type: none"> ● Heart Attack (myocardial infarction) ● Heart Transplant as a result of heart failure ● Stroke ● Coronary Artery Bypass surgery as the result of coronary artery disease (25% of base benefit) 	<ul style="list-style-type: none"> ● First diagnosis of invasive cancer or malignant melanoma ● Carcinoma In-Situ: (25% of base benefit) 	<ul style="list-style-type: none"> ■ Major organ transplant, other than heart ■ End stage renal failure ■ Loss of speech or vision ■ Coma ■ Permanent paralysis due to accidental injury

* **Maximum coverage:**

\$50,000 Critical Illness Cash Plan

\$100,000 total in-force Kanawha coverage



Flexible Plan Choices

Plan Options:

PLAN 1

- *Vascular*
- *Cancer*
- *Other Illness*

PLAN 2

- *Vascular*
- *Other Illness*

PLAN 3

- *Cancer (Only)*



Coverage For You and Your Family



Coverage Options: *

- ✓ Individual
- ✓ Couple
- ✓ Single Parent
- ✓ Family

** Child(ren) coverage available at 20% of base policy benefit - Max. \$10,000*

Optional Benefit Choice...

Return of Premium Rider (ROP):

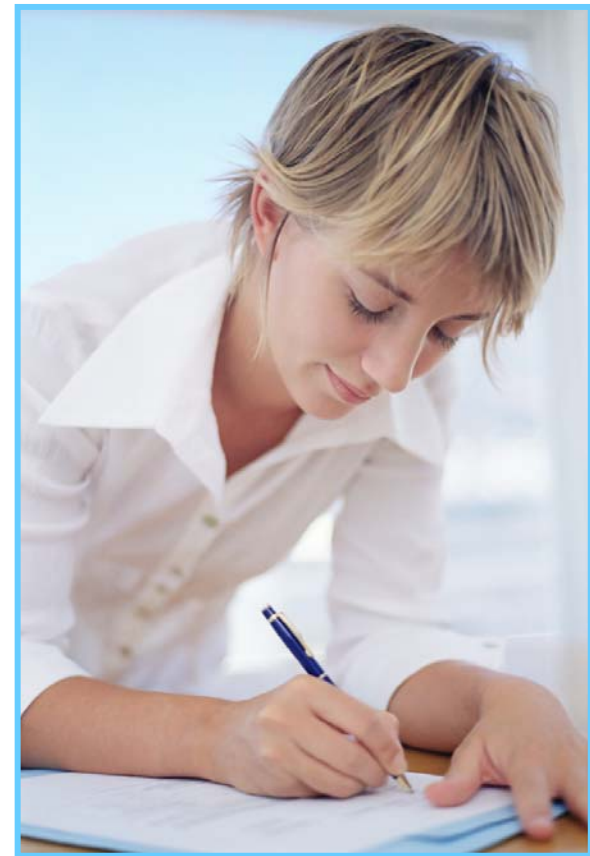
- 100% of premiums returned at the end of the 20th year provide no claims are filed.
- ROP rider Continues (recycles after 20 years)*
- If claim occurs, ROP is removed and premium reduced to base policy premium.

* May vary by state.



Eligibility

- Answer all questions on the application
- MIB and Rx Screen
- Attending Physicians Statement (APS)
 - ages 60+ and at Underwriters discretion
- Must meet build requirements



Waiting Periods

A loss otherwise insured by this policy is not covered if it occurs within 30 days after a covered person's policy effective date.



Simple and Easy Benefits

- The cash payment can be used in any way you desire
- The cash payment is in addition to any other insurance coverage you may have



Easy To Apply



- Minimal Underwriting
- No medical exam
- No telephone interview
- Just complete the application!

HUMANA
one®