



## Critical Illness Insurance Coverage for WorkSmart Systems

### Help combat the costs of fighting life threatening illnesses

#### Do you have enough financial protection to battle cancer?

- The U.S. system of reimbursing the costs of healthcare leaves many cancer patients without the means to cover the costs of cancer treatment and care, including pain management.

— *Cancer Facts and Figures, American Cancer Society, 2007*

Critical Illness Advantage Plus is Kanawha Insurance Company Policy Form 8011. Benefits outlined in this brochure are supplemental and not intended to cover all medical expenses. Not all benefits will be available in all states and benefits may vary by state. For complete information, refer to the policy documents. Kanawha is a Humana company.

- Critical Illness Advantage Plus is insurance that helps protect you, your family and your assets in the event of a critical illness. It offers valuable peace of mind from the rising cost of specialized healthcare, which may not be covered by ordinary health insurance.
- Benefits are paid directly to you upon diagnosis and 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, child care, and other expenses. This coverage helps at a time when you may have a loss of income due to absence from work as a result of a covered illness.

#### Base benefits of critical illness

- › Vascular coverage: Heart attack, transplant as a result of heart failure, or stroke
- › Cancer coverage: Benefits for initial diagnosis of internal cancer or malignant melanoma and carcinoma in situ (25% of the benefit)
- › Other benefits available: Transplant (other than heart), coma, severe burns and occupational HIV to name a few
- › Benefit Amounts: Up to \$20,000 for you, the employee; \$10,000 for a spouse; and \$5,000 for each eligible child

#### Your plan will also include these valuable benefits

- › Benefit Recurrence: This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months
- › Health Screening Benefit: Pays \$100 for an annual health screening for each covered family member. This benefit is payable for services rendered after a 90-day waiting period from the effective date. 18 specific screenings are covered.
- › Covers pre-existing conditions after 12 months from the date of policy

#### Enrollment is easy

- Streamlined enrollment process with no medical exam required. There are only a few questions to answer and premiums are paid through payroll deduction, providing you with the insurance protection you need.

## Critical Illness Advantage Plus (Voluntary critical illness insurance)

Critical Illness Advantage Plus helps to protect an employee's assets in the event of a critical illness. It also offers peace of mind when specialized healthcare, which often is not covered by health insurance plans, is needed.

Critical Illness Advantage Plus offers benefits payable at the initial diagnosis for cancer, vascular coverage, and other critical illnesses. Payments, made in addition to any other coverage in place, go directly to the employee unless other arrangements are requested.

<b>Benefit coverage</b>	\$5,000 to \$20,000 for employee \$2,500 to \$10,000 for spouse \$2,500 to \$5,000 for each eligible child
<b>Vascular coverage benefits</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>Cancer coverage benefits</b>	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>› Carcinoma in situ 25%</li> </ul>
<b>Benefits 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 benefits</b>	<p><b>Benefit recurrence:</b> This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.</p> <p><b>Health screening benefit:</b> Pays \$100 for an annual health screening for each covered family member. This benefit is payable for services rendered after a 90-day waiting period from the effective date. 18 specific screenings are covered.</p>

## Rates for Critical Illness

Monthly premium; Benefits included in Base Rates: Recurrence Benefit, Health Screening Benefit

Age	Employee - NTU			Employee - TU			Spouse - NTU			Spouse - TU			
	Benefit:	\$5,000	\$10,000	\$20,000	\$5,000	\$10,000	\$20,000	\$2,500	\$5,000	\$10,000	\$2,500	\$5,000	\$10,000
18-29		\$6.68	\$9.23	\$14.33	\$8.03	\$11.93	\$19.73	\$3.40	\$4.80	\$7.60	\$4.16	\$6.30	\$10.60
30-39		\$9.03	\$13.93	\$23.73	\$12.28	\$20.43	\$36.73	\$4.68	\$7.35	\$12.70	\$6.48	\$10.95	\$19.90
40-49		\$12.23	\$20.33	\$36.53	\$18.28	\$32.43	\$60.73	\$6.45	\$10.90	\$19.80	\$9.78	\$17.55	\$33.10
50-55		\$17.03	\$29.93	\$55.73	\$27.18	\$50.23	\$96.33	\$9.08	\$16.15	\$30.30	\$14.66	\$27.30	\$52.60
56-59		\$17.03	\$29.93	\$55.73	\$27.18	\$50.23	\$96.33	\$9.08	\$16.15	\$30.30	\$14.66	\$27.30	\$52.60
60-64		\$20.43	\$36.73	\$69.33	\$33.63	\$63.13	\$122.13	\$10.98	\$19.95	\$37.90	\$18.23	\$34.45	\$66.90
65-69		\$21.88	\$39.63	\$75.13	\$34.43	\$64.73	\$125.33	\$11.78	\$21.55	\$41.10	\$18.68	\$35.35	\$68.70

NTU: Non-tobacco user; TU: Tobacco user; Spouse premiums are based on maximum of 50% of employee benefit

### Child rates

All children covered for one rate

Age	Children	
Benefit:	\$2,500	\$5,000
0-24	\$2.33	\$3.65

Child premiums are based on maximum of 50% of employee benefit or \$5,000.

## How Would *Humana Critical Illness* Work for Me?

Following is an example, based on WorkSmart coverage and premiums:

### Sample Employee Information:

**Age:** 56 years old at enrollment

**Tobacco Use in the 12 Months Prior to Enrollment:** Yes

**Humana Critical Illness Coverage Elected:** Employee Only - \$10,000 Option

**Humana Premium via Payroll Deduction:** \$50.23/month (\$602.76/year)

### Sample of Benefits Payable:

#### 1. **Critical Illness:** Heart Attack

**Estimated Cost\* of Hospital Services (5 days):** \$8,030 (Does not include physician charges, surgery, etc.)

**Humana Reimbursement:** \$10,000 (Vascular Coverage Benefit = 100% of benefit elected)

#### 2. **Health Screening Benefit\*\* Payable to Participant:** Employee's Lipid Panel - \$100

\* Price is based on average fee that providers in zip code 46202 accept as payment from an insurance company. The participant's portion of this amount will vary depending on the employee's medical plan deductible and coinsurance amounts.

\*\* Payable after 90 days of Critical Illness coverage; Maximum of one test per covered person per calendar year.

The above examples are for illustration purposes only. Your out-of-pocket expense and/or reimbursement will vary based on procedure, provider, location and your plan election. The Plan Certificates provide a more complete explanation of terms of coverage, limitations and exclusions. The Certificates will supersede if there is a difference between the Certificate and this summary.