

Humana Whole Life 65

Summary of benefits

Here's a simple, voluntary whole life policy employees can get at a reasonable cost during their working years, when coverage is needed the most. It's also a benefit that'll stay in place when retirement rolls around, too. They'll have a policy with guaranteed coverage and actual cash value. Coverage stays level and cash values stay with the policy for as long as they have it, enabling them to take out funds as loans or buy paid-up coverage.

Product base	Individual
Coverage type	Life insurance with premiums payable to age 65. Benefits are composed of a base policy with multiple optional riders.

BENEFIT & FEATURES

Benefit Type	Defined Benefit
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Benefit amount	Defined benefit amounts are available at various levels. Employees can choose: <ul style="list-style-type: none">• Employee: \$2,500 to \$300,000• Spouse: \$2,500 to \$50,000• Child: \$2,500 to \$25,000 for each eligible child Stand-alone coverage for spouse also can be added: <ul style="list-style-type: none">• Spouse: \$2,500 to \$50,000• Child: \$2,500 to \$25,000 for each eligible child
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Facility Care Acceleration Benefit <i>Policies issued in CT, FL, MA, MJ, OH, PA, WA and VT is not available</i>	Provides an acceleration of one percent of the face amount, up to \$2,000/month up to a maximum of 36 months for Licensed Adult Day Care and/or up to two percent of the face amount, up to \$4,000/month up to a maximum of 18 months for inpatient resident care. Benefits cannot exceed the lesser of 36 percent of the face amount, \$72,000, or the face amount of the policy less the cash value.
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Terminal Illness benefit <i>Policies issued in PA and WA Terminal Illness benefit is not available</i>	For the primary insured provides an acceleration of up to 50 percent of the original death benefit, base and term rider, amount including any ABI amounts, upon diagnosis of a terminal illness. 12-month waiting period. <i>Policies issued in AR 6 month waiting period. Policies issued in OK 30 day waiting period.</i>
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CHOOSE OPTIONS TO OFFER TO YOUR EMPLOYEES

Accidental Death, Dismemberment and Loss of Sight (AD&D)	Offers an additional payment of the life insurance benefit, to a maximum of \$100,000, when a loss results from a serious accident or death. Available for employee or stand-alone spouse policies. Additional benefit of 10 percent if seat belt was in use in automobile accident. Coverage for paralysis, coma, occupational assault, and more. Issue ages 18-60 (employee and stand alone spouse) Not available on child stand-alone policy.
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Automatic Benefit Increases (ABI)	On each of the employee's first five coverage anniversary dates, he or she can elect coverage increases equivalent to a premium of \$1 or \$2 per week. Additional coverage added to base policy benefit using as a Term to Age 65 Rider on a Guarantee Issue basis. Not available on spouse or child stand-alone policy.
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Employee Level Term to Age 65	Issue ages 18-55; employee coverage only. Maximum rider benefit cannot exceed five times base benefit at time of application. No conversion benefit. Not available on spouse or child stand alone policy.
Family Term	Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 in \$2,500 increments (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount. Family Term rider terminates when base plan is terminated. Family Term rider is convertible. Not available on child stand-alone policy.
Loss of Work <i>Policies issued in MA, MN, MO, MT, NJ, TN, VA and VT not available.</i>	We'll waive an employee's premium in the event of an authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months' waiver). Losses of work separated by less than six months are considered continuous. Elimination period is 30 days for benefit qualification. Available through age 55. Not available on spouse or child stand-alone policy.
Waiver of Premium <i>Policies issued in PA Waiver of Premium is not available.</i>	The waiver is available only on employee policies ages 18 to 55. The covered person must be totally disabled for at least 180 consecutive days, and the disability must occur before age 60. Premiums are refunded after date of disability once qualified. Not available on spouse or child stand-alone policy.

PLAN PROVISIONS

Eligibility

- Employee issue ages 18-55
- Employee actively at work full-time, benefit eligible employees working at least 20 hours per week
- Spouse issue ages 18-55
- Child issue ages 14 days-26 years

Termination age

Guaranteed renewable for life.

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

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. THIS POLICY PROVIDES LIMITED BENEFITS

Policy: 00455

Insured by Kanawha Insurance Company, a Humana company, and Humana Insurance Company.

Humana Whole Life 65

Product Specifications

Product Availability AL, AR, CO, CT, DC, DE, FL (51+), GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
If the state is not listed, the state is not approved for sale.

Underwriting guidelines
Enrollment form version and edition may vary by state. Please use latest approved edition for your state.

Uses the 52000 enrollment form and is processed on an accept or reject basis. For underwriting questions, please consult the current version of the GCA0AXCHH Voluntary Benefits Case Underwriting and Application Guide.

	Eligible Lives	Participation	Maximum Face Amount Ages 18-50	Maximum Face Amount Ages 51+
Employee Guarantee Issue	Less than 300	Not Eligible		
	300-500	25%	\$50,000	\$30,000
	501-1,000	20%	\$75,000	\$40,000
	1001-4,999	20%	\$120,000	\$60,000
	5,000+	20%	\$120,000	\$70,000
Employee Contingent Guarantee Issue	Less than 300	Not Eligible		
	300-500	25%	\$50,000	\$35,000
	501-1,000	20%	\$75,000	\$50,000
	1,001+	25%	\$120,000	\$70,000
	Employee Simplified Issue	Less than 25	Not Eligible	
25+		10 Participants or 2%, whichever is greater		\$300,000
Benefit Limits for Spouse/Child Stand Alone and Family Term Rider	Less than 300	Contingent Guarantee Issue	Spouse	Child
			Not Available	Not Available
	300-999	Contingent Guarantee Issue	Not Available	Not Available
			Up to \$15,000	\$10,000
	1,000+	Contingent Guarantee Issue	\$50,000	\$25,000
			Up to \$20,000	\$10,000
	1,000+	Simplified Issue	\$50,000	\$25,000
			\$50,000	\$25,000

Effective date of coverage Coverage is effective on date selected by the employer for initial enrollment, or on the first premium due date for later enrollees.

Product Restrictions	<p>Total amount of permanent life insurance coverage and term life insurance coverage with Kanawha Insurance Company not to exceed \$300,000.</p> <ul style="list-style-type: none"> • If an employee's base policy, rider(s), and any additional Kanawha Insurance Company life insurance products exceed our company maximum of \$300,000, we will first reduce the applicant's rider(s) on this coverage. If additional reductions are necessary, we will reduce the face amount of the base policy. • If both parents are eligible employees, their eligible children may be insured by either spouse but not both.
Plan types	<ul style="list-style-type: none"> • Employee • Spouse • Child(ren)
Issue ages	<p>Employee base coverage: 18 – 70 Spouse stand-alone coverage: 18 – 70 Child stand-alone coverage: 14 days – 26 years</p>
Individual eligibility	Full-time, benefit eligible employees, actively at work and working at least 20 hours per week.
Employer eligibility	Minimum group size is 300 eligible employees.
Portability	Employees can take their coverage with them if they leave their employer.
Cash Value	Whole Life 65 is a whole life policy with guaranteed values, not an interest sensitive policy. As such, there is not an interest rate associated with the cash value of the policy; the cash values are all guaranteed in the table of cash values inside each and every Whole Life policy.
Guarantee Renewable	Yes

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

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