

Humana Accident Insurance

Summary of benefits

This policy offers the flexibility to vary coverage by selecting one of four benefit levels. There are no annual maximums. Benefits start all over with each accident, and are paid in addition to any other coverage the employee has.

Product base	Group			
Coverage type	Accident Insurance that provides expense reimbursement for actual charges up to policy maximum. Provides off-the-job coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Coverage is available to the insured, spouse, and children.			
BENEFITS & FEATURES	LEVEL ONE	LEVEL TWO	LEVEL THREE	LEVEL FOUR
Accident medical expense Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. Emergency room visits are subject to a \$50 deductible.	\$500	\$1,000	\$1,500	\$2,000
Ground ambulance Pays actual expenses up to the amount selected if injury requires group ambulance transportation. Limit one trip per accident.	\$250	\$500	\$750	\$1,000
Air ambulance Pays actual expenses up to the amount selected if injury requires air ambulance transportation. Limit one trip per accident.	\$250	\$500	\$750	\$1,000
Hospital indemnity Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, which starts within 30 days after the accident. The benefit is limited to 30 days per accident.	\$75	\$150	\$225	\$300
Accidental death, dismemberment, and loss of sight (AD&D) <ul style="list-style-type: none"> Loss of life Any combination of two or more hands, feet, or eyes Loss of single hand, foot, or eye Multiple fingers and/or toes Single finger or toe 	Employee amounts listed below. Spouse benefit is 50% and dependent child(ren) benefit is 25% of the employee amounts.			
	\$5,000	\$10,000	\$15,000	\$20,000
	\$5,000	\$10,000	\$15,000	\$20,000
	\$2,500	\$5,000	\$7,500	\$10,000
	\$500	\$1,000	\$1,500	\$2,000
	\$250	\$500	\$750	\$1,000
Total disability premium waiver	If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.			
Portability	Full Portability			
Convertibility	Not Applicable			

Pays a percentage of the benefit selected based upon the fracture or dislocation:

FRACTURES:

- Hip bone (pelvis) or femur: 100%
- Vertebra: 75%
- Skull (depressed or ping-pong fracture): 65%
- Leg (tibia or fibula): 50%
- Bones of the foot, ankle, kneecap, hand, wrist, or forearm (radius of ulna): 40%
- Lower jaw, shoulder blade, collar bone: 35%
- Upper arm, upper jaw, skull (simple, non-depressed fracture): 25%
- Facial bones (or nose): 20%
- Finger, toe, rib, coccyx: 6%

DISLOCATIONS:

- Hip: 100%
- Knee (does not include dislocation of the patella): 50%
- Foot (does not include dislocation of the toes), ankle, or shoulder: 35%
- Hand (does not include dislocation of fingers), lower jaw, wrist, or elbow: 20%
- Finger, toe: 6%

On-the-job coverage

Provides coverage for accidental injuries covered by Workers' Compensation or occupational disease law. Expands all base benefits and elected optional benefits to 24-hour coverage.

Hospital intensive care unit

Pays a daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident. Benefits are paid per day at:

\$150	\$300	\$450	\$600
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Accident total disability

Pays a monthly benefit if the insured becomes totally disabled as a result of injuries suffered in a covered accident. Benefits are payable for a maximum of 12 months for any one accident at:

\$400 \$500 \$600 \$700 \$800 \$900 \$1,000 per month.

Elimination Periods: 1, 7, 14, or 30 days

PLAN PROVISIONS

Eligibility

- Employee issue ages 18-67
- Full-time, benefit eligible employees actively at work and working at least 20 hours per week
- Spouse issue ages 18-67; ineligible if employee is denied
- Child issue ages 0-25; ineligible if employee is denied.

Termination age

Age 70 unless actively at work, then on last day of active employment.

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](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: 7006

To Contact the California Department of Insurance call **1-800-927-4357**, or visit **www.insurance.ca.gov**

Insured by Kanawha Insurance Company, a Humana company.



Humana.com

Humana Accident Insurance

Product specifications

States	California
Underwriting guidelines Application version and edition may vary by state. Please use latest approved edition for your state.	GUARANTEE ISSUE Participation Requirements Less than 25 – not eligible 25 – 299 – 10 participants 300+ - 10 participants or 2%, whichever is greater
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.
Waiting period	None
Children's coverage	Newborn children are covered from birth provided they are added to the policy within 31 days, adopted children are covered at adoption, coverage for stepchildren may be added; unmarried dependent children are eligible for coverage until age 25. Dependent children are ineligible for coverage if the employee is denied coverage. Children are eligible for the same benefit as employee. Coverage terminates at 26.
Plan types	<ul style="list-style-type: none">• Employee• Employee & spouse• Employee & child(ren)• Family
Individual eligibility	Full-time, benefit eligible employees actively at work and working at least 20 hours per week
Employer eligibility	Minimum group size is twenty-five eligible employees or ten payors.
Portability (7006)	Prior to age 70, employees can take their coverage with them if they leave their employer regardless of whether the master policy remains in effect.
Enrollment form	52000

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

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