

Humana Critical Illness and Cancer

Summary of Benefits

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.

Product Base	Group
Coverage Type	Critical Illness insurance pays a lump sum benefit for heart/stroke, cancer, and other critical illnesses.
BENEFIT & FEATURES	
Benefit Amount	<div>Employee:<ul style="list-style-type: none">\$5,000 to \$50,000Benefits reduce by 50% at age 70.<div>Dependents:<ul style="list-style-type: none">Spouse: \$2,500 to \$25,000: Equal to half of the employee's coverage.Child: \$2,500 to \$5,000 for each eligible child</div></div>
Vascular Conditions	100% of benefit amount paid at diagnosis for Heart attack, Transplant as a result of heart failure, and Stroke. 25% of benefit amount paid at diagnosis for Coronary artery bypass surgery as a result of coronary artery disease. <i>Any unused benefit may be used for a future vascular condition.</i>
Cancer Conditions Not eligible to receive cancer benefits until completion of the 30 day waiting period after the policy effective date.	100% of benefit amount paid at diagnosis for internal cancer or malignant melanoma and 25% for Non-invasive cancer (carcinoma in situ) <i>Any unused benefit may be used for a future cancer.</i>
Other Critical Illnesses	100% of benefit amount paid at diagnosis for: Transplant, other than heart; End-stage renal failure; Loss of sight, speech, or hearing; Coma; Severe burns; Permanent paralysis due to an accident; or Occupational HIV.
Waiver of Premium for Disability	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.
Portability	Prior to age 70 and after six month of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect.
CHOOSE OPTIONS TO OFFER TO YOUR EMPLOYEES	
Automatic Benefit Increases	Employee can elect a \$2,000 coverage increase on each of the employee's first five anniversary dates. Available through age 60. Total benefit cannot exceed \$100,000. Terminates when certificate is no longer PRD via Employer and any remaining elections are cancelled. Available on base plan only, not available on optional benefits or for dependents. Future benefit options terminate if ABI is forfeited.
Benefit Recurrence	Provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.

Healthy Behavior Rider

A results oriented well-being benefit that rewards members for making positive lifestyle modifications. Offered as an Employer selectable rider for Employee, Spouse, Child and Families featuring two components Wellness Screening and Lifestyle Reward

Healthy Screening

Benefit pays for 21 covered tests including mammograms, colonoscopies, and stress tests. Indemnity based and payable once per calendar year per insured. Coverage is same for all insureds on the certificate. **\$50 \$75 \$100**

Healthy Program

Benefit pays covered members for making healthy life-style changes once a diagnosis of one of six conditions is detected. The six covered conditions are: Obesity, Hypertension, High Cholesterol, Diabetes, Cancer, and Coronary Artery Disease

Members will receive an initial enrollment cash payout of **\$25, \$50 or \$75** for enrolling in one of the covered programs. Covered programs include Smoking Cessation, Weight Management, Health Coaching or Dietician/Nutrition Counseling

Members will receive an additional cash payout of **\$50, \$75, \$100 or \$150** for completion of enrolled program.

Completion is defined as 3 months of involvement for covered programs or 3 visits for the dietician/nutrition counseling

Loss of Work

Provides waiver of premium to employees due to authorized strike, lockout, layoff, or job elimination. 30-day elimination period. Maximum benefit period is six months per occurrence; lifetime benefit maximum of 12 months.

Takeover

Provides credit towards the pre-existing condition limitation and coverage waiting periods for up to 12 months (subject to confirmation of prior coverage).

- 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.

PLAN PROVISIONS

Pre-existing Conditions

If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 6 months prior to policy effective date, no benefits will be paid for the first 6 months after the policy effective date.

Eligibility

- Employee issue ages 18-69
- Full-time, benefit eligible employees, actively at work and working at least 20 hours per week
- Spouse issue ages 18-69; 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. 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, and Humana Insurance Company.



Humana.com

Humana Critical Illness and Cancer

Product specifications

State

Colorado

Underwriting guidelines

Application version and edition may vary by state. Please use latest approved edition for your state

For underwriting questions, please consult the current version of the GCA0AXCHH Voluntary Benefits Case Underwriting and Application Guide.

GUARANTEE ISSUE

Employee:

Eligible Employees	Participation	Benefit
Under 25	Not eligible	
25 – 299	10 qualifying participants	\$10,000 or \$15,000
300 – 999	20%	\$20,000
1,000 – 4,999	15%	\$25,000
5,000+	15%	\$30,000

Dependent:

- 25-299: \$5,000 or \$7,500 spouse; \$5,000 child
- 300+: Submit to underwriting for review
- Employee - 10 qualifying participants or 2%, whichever is greater – up to \$50,000
- Spouse – ½ of employee amount up to \$25,000
- Child – ½ of employee amount up to \$5,000

SIMPLIFIED ISSUE

300+ Eligible

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

- Not eligible to receive cancer benefits until completion of the 30-day waiting period after the policy effective date

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 26. Dependent children are ineligible for coverage if the employee is denied coverage. Coverage terminates at 26.

Plan types

- 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

Prior to age 70 and after six month of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect.

Conversion

Conversion is not available.

Enrollment form

52000

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

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Policy: 8011 Insured by Kanawha Insurance Company, a Humana Company, and Humana Insurance Company.



[Humana.com](https://www.humana.com)