

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.

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| Product Base | Group |
| Coverage Type | Critical Illness insurance pays a lump sum benefit for heart/stroke, cancer, and other critical illnesses. |

BENEFIT & FEATURES

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| Benefit Amount | Employee: <ul style="list-style-type: none">\$10,000 to \$50,000 Dependents: <ul style="list-style-type: none">Spouse: \$5,000 to \$25,000: Equal to half of the employee's coverage.Child: \$5,000 for each eligible child |
| Vascular Conditions | 100% of benefit amount paid at diagnosis for Heart attack and Stroke. |
| Cancer Conditions Not eligible to receive cancer benefits until completion of the 30 day waiting period after the policy effective date. | Skin Cancer: \$500 one-time lifetime benefit. Invasive Cancer; Malignant Melanoma; Carcinoma in Situ: 25% benefit. If invasive cancer, carcinoma in Situ or Skin Cancer is diagnosed during the waiting period, the insured has the option to cancel all coverage under this Policy and receive a refund of premiums paid for all insureds persons provided that no benefits have been paid. |
| Other Critical Illnesses | 100% of benefit amount paid at diagnosis for: Major organ transplant, other than heart; End-stage renal failure; Alzheimer's Disease. |
| 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. |
| Additional occurrence benefit | Pays 50% of the original benefit one time only when Proof of Loss is received showing that a covered person has been diagnosed with one of the other covered Critical Illnesses for which had not previously paid a benefit. |
| Portability | Prior to age 70, employees can take their coverage with them if they leave their employer regardless as to whether the master policy remains in effect. |

CHOOSE OPTIONS TO OFFER TO YOUR EMPLOYEES

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|---------------------------------|--|
| Benefit Recurrence | Benefit limited to 50% of original benefit if diagnosed with same condition if insured has been treatment free for at least 12 months. One pay out per insured for Coronary Artery Disease, Carcinoma in Situ and Skin Cancer paid once per lifetime. |
| Well-being Rider Benefit | 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. Wellness Screening Benefit pay for 21 covered tests including mammograms, colonoscopies and stress tests. Indemnity based and payable once per calendar year per insured. Coverage is for all insureds on the certificate. \$50 \$75 \$100 |
| Takeover | Provides credit towards the pre-existing condition limitation and coverage waiting periods for up to 12 months (subject to confirmation of prior coverage). <ul style="list-style-type: none">Available at time of original certificate issue onlyRequires 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 18-64
- Full-time, benefit eligible employees, actively at work and working at least 20 hours per week
- Spouse issue ages 18-64; 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.

Employees to be covered by the Critical Illness Certificate must also have coverage under at least major medical insurance, or at least basic hospital and basic medical insurance. Employees must complete the CERTIFICATION OF MEDICAL COVERAGE form included with their Certificate and return it to us. If Employees are not covered by at least major medical insurance, or at least basic hospital and basic medical insurance on the Effective Date of their Certificate, their Certificate will be voided from its beginning with a full premium refund.

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: 8011

Insured by Humana Insurance Company of New York.

Humana Critical Illness and Cancer

Product specifications

State

NEW YORK

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 – 50% of employee amount up to \$25,000
- Child – 50% 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
- Not eligible to receive health screening benefit 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 25. 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, employees can take their coverage with them if they leave their employer regardless as to whether 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 Humana Insurance Company of New York.



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