



Cancer Insurance Coverage

Help combat the costs of fighting cancer

Do you have enough protection to battle cancer financially?

- 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*

Cancer Plus is Kanawha Insurance Company Policy Form 70240 4/98. Optional benefits/riders and features are not available in all states and may vary by state. The benefits/riders offered are supplemental and not intended to cover all medical expenses. Kanawha Insurance Company is a member of the Humana family of companies.

• A key aspect of coping with cancer is knowing that funds are available to cover treatment and related costs. That way, you and your family can concentrate on what's most important: successful treatment and a positive outcome. Cancer Plus provides unlimited lifetime benefits and is renewable for life, paid directly to you. You can take the policy with you if you leave your current job, and premiums don't increase if you change employers.

• Cancer Plus is a cancer expense insurance policy designed to provide funds to help offset expenses incurred for a covered cancer 30 days after policy issue.

Base benefits of cancer

- › You have a choice of \$10,000 to \$50,000 per calendar year for cancer related treatment; benefits are payable to the maximum amount you select
- › The policy pays 100% of usual and customary charges for the following covered expenses for each family member insured:
 - Chemotherapy and radiation
 - Medical or surgical services and anesthesia
 - X-rays and cobalt treatment
 - Hospital room and miscellaneous services
 - Laboratory services and blood transfusions
 - Ambulance service (ground or air)
 - more services for your convenience
- › Benefits for Wellness and Travel are included

Your plan will also include this optional benefit

- › Lump Sum Rider – pays a one-time lump sum payment of 50% of the face amount upon first diagnosis of a covered cancer; this benefit is not included in the calendar year maximum; this rider does not include coverage for skin cancer other than malignant melanoma

Enrollment is easy

• There are only a few questions to answer; and premiums are paid through payroll deduction helping to provide you with the insurance protection you need.

HUMANA
Specialty Benefits

Rates for Cancer Plus

Employee rates

Monthly deductions including Lump Sum First Diagnosis Benefit

Benefit	Benefit Amount											
	Employee			Employee & Spouse			Employee & Children			Family		
	18-50	51-59	60-69	18-50	51-59	60-69	18-50	51-59	60-69	18-50	51-59	60-69
\$10,000	\$16.79	\$28.24	\$35.51	\$27.81	\$46.45	\$58.26	\$20.76	\$32.32	\$39.57	\$31.80	\$50.52	\$62.32
\$15,000	\$23.77	\$40.80	\$51.63	\$39.18	\$66.91	\$84.50	\$28.68	\$45.88	\$56.68	\$44.12	\$71.97	\$89.55
\$20,000	\$30.75	\$53.36	\$67.75	\$50.55	\$87.37	\$110.74	\$36.60	\$59.44	\$73.79	\$56.44	\$93.42	\$116.78