



Critical Illness Insurance Coverage

Help combat the costs of fighting life threatening diseases

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*

Critical Illness Advantage Plus is Kanawha Insurance Company Policy 8011 TX. Benefits outlined in this brochure are supplemental and not intended to cover all medical expenses. Not all benefits will be available in all states and benefits may vary by state. For complete information, refer to the policy documents.

- Critical Illness Advantage Plus is insurance that helps protect you, your family and your assets in the event of a critical illness. It offers valuable peace of mind from the rising costs of specialized healthcare, which may not be covered by ordinary health insurance.

- Benefits are paid directly to you upon diagnosis and 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, loss of income due to your or your family members' absences from work, child care, and other expenses.

Base benefits of critical illness

- › Vascular coverage – heart attack, transplant as a result of heart failure or stroke
- › Cancer coverage includes benefits for initial diagnosis of internal cancer or malignant melanoma and Carcinoma in situ (25% of the benefit)
- › Benefits are also available for Other Critical Illnesses, such as transplant (other than heart), coma, severe burns, and Occupational HIV to name a few
- › Benefit amounts for employees are up to \$50,000

Your plan will also include these valuable benefits

- › Health Screening Benefit – pays \$100 for an annual health screening for each covered family member
- › Recurrence benefit – provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months

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 Critical Illness

Employee rates

Monthly premiums with monthly deductions include Recurrence Benefit and \$100 Health Screening Benefit.

Age	Employee non-tobacco user			Employee tobacco user			
	Benefit	\$5,000	\$10,000	\$15,000	\$5,000	\$10,000	\$15,000
18-29		\$6.68	\$9.23	\$11.78	\$8.03	\$11.93	\$15.83
30-39		\$9.03	\$13.93	\$18.83	\$12.28	\$20.43	\$28.58
40-49		\$12.23	\$20.33	\$28.43	\$18.28	\$32.43	\$46.58
50-55		\$17.03	\$29.93	\$42.83	\$27.18	\$50.23	\$73.28
56-59		\$17.03	\$29.93	\$42.83	\$27.18	\$50.23	\$73.28
60-64		\$20.43	\$36.73	\$53.03	\$33.63	\$63.13	\$92.63
65-69		\$21.88	\$39.63	\$57.38	\$34.43	\$64.73	\$95.03

Spouse rates

Monthly premiums with monthly deductions include Recurrence Benefit and \$100 Health Screening Benefit.

Age	Employee non-tobacco user			Employee tobacco user			
	Benefit	\$2,500	\$5,000	\$7,500	\$2,500	\$5,000	\$7,500
18-29		\$3.40	\$4.80	\$6.20	\$4.16	\$6.30	\$8.46
30-39		\$4.68	\$7.35	\$10.03	\$6.48	\$10.95	\$15.43
40-49		\$6.45	\$10.90	\$15.35	\$9.78	\$17.55	\$25.33
50-55		\$9.08	\$16.15	\$23.23	\$14.66	\$27.30	\$39.96
56-59		\$9.08	\$16.15	\$23.23	\$14.66	\$27.30	\$39.96
60-64		\$10.98	\$19.95	\$28.93	\$18.23	\$34.45	\$50.68
65-69		\$11.78	\$21.55	\$31.33	\$18.68	\$35.35	\$52.03

Children rates

Monthly payroll deductions based on monthly premium calculation include Benefit Recurrence and \$100 Health Screening Benefit.

Age	Children
Benefit	\$5,000
0-24	\$3.65