



Florida

## Critical Illness Cash Plan

*Cash payments to help your family breathe easier in case of a serious critical illness*

### Plan basics

#### What it is

- This critical illness insurance policy pays cash to you or the person you name if a covered person is diagnosed with a covered critical illness
- You can use the cash however you want
- This is not a comprehensive health insurance plan

#### Who's eligible to apply

- Anyone age 0 – 69 (children must apply with a parent; child-only coverage is not available). See page 3 for more information on eligible dependents.
- U.S. Citizens or U.S. Permanent Resident Card (green card) holders who have lived in the U.S. for a minimum of one year

### Options with this plan

#### Choose who the plan covers

Individual – One adult  
 Couple – Individual and spouse  
 Single Parent – One parent and all children  
 Family – Two parents and all children

#### Choose the type of coverage you would like

Vascular, cancer, and other critical illnesses  
 Vascular and other critical illnesses  
 Cancer only

#### Choose your benefit amount

\$5,000	\$15,000	\$25,000	\$35,000	\$45,000
\$10,000	\$20,000	\$30,000	\$40,000	\$50,000



#### Important to know:

- > The benefit amount is limited to one payment per covered person, per coverage category

The benefit amount is per covered adult. The benefit amount for children is 20% of the selected amount. For example, if you choose \$10,000 coverage for yourself, each covered child would have \$2,000 coverage (see eligible dependent definition on page 3).

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## How your plan pays

	Covered illness	Benefit amount
<b>Coverage for vascular conditions</b> <b>Important to know:</b> > The plan pays benefits for a vascular condition only if the policy option you select includes vascular coverage	Heart attack	100%
	Heart transplant	
	Stroke	100%
	Coronary artery bypass surgery	25%
<b>Coverage for cancer</b> <b>Important to know:</b> > The plan pays benefits for cancer only if the policy option you select includes cancer coverage	Invasive cancer or malignant melanoma (other skin cancers aren't covered)	100%
	Carcinoma In-situ (a cancer that hasn't spread)	25%
<b>Coverage for other critical illness</b> <b>Important to know:</b> > The plan pays benefits for other critical illnesses only if the policy option you select includes coverage for other critical illnesses	Major organ transplant, other than heart	100%
	End-stage renal failure	100%
	Loss of speech or vision	100%
	Coma	100%
	Permanent paralysis due to accidental injury	100%
<b>Total benefit payments available</b>	For each category – vascular, cancer, and other critical illnesses – the plan will pay up to 100% of your benefit amount over the lifetime of the policy; for example, if you receive a 25% benefit for bypass surgery, the remaining 75% is payable if you're diagnosed with another covered vascular condition later	

### When your coverage starts

Generally, your coverage starts on the day you sign the application. In some cases, if medical records are requested, it may be later.

### Waiting periods

After coverage starts, the following waiting periods apply for each covered person:

- During the first 30 days after each covered person's effective date – whether that date is the initial effective date or the date they are added to the policy – the policy will pay no benefits.
- During the first 12 months of coverage, this policy will pay no benefits for any pre-existing conditions. The pre-existing condition limitation does not apply to adopted children for whom coverage was added at the time of placement in the home.

### Plan premiums

With this plan, you have a choice of how often you pay your premium:

Monthly      Semi-annually      Annually



In addition, you can choose from these payment methods:

- Bank draft
- Credit/Debit card (Visa or MasterCard)
- Direct bill/check (annual billing only)

You will receive a full refund of any premiums paid, if you cancel your policy within the first 30 days of coverage.

Your premium can be changed if we change the premium on all policies in your premium class (state and age group). Also, your premium could change if you move to another state.

As long as premiums continue to be paid, the policyholder can keep this policy for their lifetime or until a claim has been paid or incurred. At the age of 70, the premium remains the same but the plan benefit reduces to 50 percent.

### Eligible dependents

Eligible dependents include your spouse and your unmarried children, stepchildren, and foster children from birth up to age 18. You may also maintain coverage for unmarried children ages 18 to 26 who remain full-time students. You may maintain coverage for mentally or physically disabled unmarried children who count on you for support and remain continuously disabled from a cause that began before age 18.

### Benefit limitations and exclusions

The following will apply to the policy for each covered person:

#### General

- When a named critical illness is contributed to or caused by another named critical illness, we will pay only one benefit. The benefit paid will be the larger. If the benefits are equal, the policyholder may choose the benefit to be paid.
- No benefits of the policy or riders attached to it will be paid for loss that is contributed to, caused by, or occurs during:
  - Any intentionally self-inflicted injury
  - Suicide, or attempted suicide, while sane or insane
  - Active duty military service
  - Participation in the commission or attempted commission of a felony
  - Being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a doctor
  - Psychosis
  - Alcoholism or drug addiction
- We reserve the right to obtain valid proof upon the filing of a claim.

#### Vascular benefits

- All vascular benefits end when we have paid 100% of the covered person's benefit amount for any of the following:
  - Heart attack;
  - Heart transplant; or
  - Stroke.
- When we pay a benefit for coronary artery bypass surgery, the covered person's benefit amount for other vascular benefits is reduced by 25%.

#### Cancer benefits

- A tentative, clinical or pathological diagnosis of invasive cancer during the 30-day period after his or her effective date is not covered.
- Benefits for invasive cancer or carcinoma in situ will not be payable based on a tentative diagnosis.
- When we pay a benefit for carcinoma in situ, the covered person's benefit amount for invasive cancer is reduced by 25%.
- All cancer benefits end when we have paid 100% of the covered person's benefit amount for invasive cancer.



**All other critical illness benefits**

- All other critical illness benefits end when we have paid 100% of the covered person's benefit amount for any of the following:
  - Major organ transplant;
  - End-stage renal disease;
  - Loss of vision or speech;
  - Coma; or
  - Permanent paralysis.
- Loss of speech or vision - Loss must be as a result of accidental sickness or injury; and have continued without interruption for a period of at least six consecutive months after diagnosis.

This optional benefit terminates only if a claim has been paid or incurred. If a claim is paid or incurred under this policy:

- No refund of premium is due
- You no longer need to pay premiums for this optional benefit



Applications are subject to approval. Waiting periods, limitations and exclusions apply. This summary gives you a general idea of covered benefits for this plan. Please refer to the policy for the actual terms and conditions. In the event there are discrepancies with the information provided in this document, the terms and conditions of the policy will govern. The benefits and riders offered are supplemental and not intended to cover all medical expenses. The total amount of coverage available from Kanawha Insurance Company is limited.

Underwritten by Kanawha Insurance Company - a member of the Humana family of companies.  
Policy Form 70620 FL