

Count on extra cash to use for any expense ... when you need it most

Lost income. Child care expenses. Mortgage payments. These are all costs your health insurance was never designed to cover if you're faced with a critical illness. That's where a Critical Illness Cash Plan from HumanaOne can make a big difference – with a cash payment paid directly to you.

Count on HumanaOne

HumanaOne is committed to helping individuals and families achieve lifelong financial, physical and emotional well-being. We are part of Humana, one of the nation's largest publicly traded health and supplemental benefits companies. So you can trust us to provide the protection you need at an affordable price.

**Critical Illness
Cash Plan**



Get extra cash paid directly to you if you're faced with a critical illness

Waiting periods, limitations and exclusions may apply with this critical illness insurance policy. Benefits may vary by state and may not be approved in all states. Premiums vary based on the benefit amount selected. Benefits may reduce by 50% at age 70. The benefits and riders offered are supplemental and not intended to cover medical expenses. Critical Illness Cash Plan is Kanawha Insurance Company policy Form 70620 and, if applicable, optional rider policy Forms 70622 or 70623. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

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

There's no risk with our 30-day money-back guarantee
Contact your agent to apply
Or ask for our Plan Summary for more details

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Protect the life you've built for you and your family in the event of a heart attack, stroke, cancer or other covered illness

When critical illness is on your mind, your finances shouldn't be. With the **Critical Illness Cash Plan**, a critical illness insurance policy from HumanaOne, you can count on a cash payment of up to \$50,000 for every covered illness. The check is sent right to you or the person you name. So you can use the money for **any** expense ... including out-of-pocket medical costs, transportation or even child care. *Think of it as your safety net in case the unexpected occurs.*

Did you know?

- **Every 34 seconds**, someone in the United States suffers a heart attack*
- **50% of men** will be diagnosed with cancer in their lifetime**
- Total direct and indirect costs of cardiovascular diseases and stroke in the U.S. is estimated at **\$503.2 billion in 2010***

* 2010 Heart Disease & Stroke Statistics, American Heart Association

** Cancer Facts & Figures 2010, American Cancer Society

Maintain your lifestyle through a critical illness

If you or a family member is diagnosed with a covered critical illness, you can count on benefits like these:

- ✓ **Up to \$50,000 paid directly to you or the person you name**, not your doctor or hospital, for each covered event ... up to \$150,000 in total benefits
- ✓ **Pays in addition to any coverage you may have**, regardless of what your health insurance policy may cover
- ✓ **Get the full benefit amount right away**
- ✓ **Use the money for any expense** from alternative treatments not covered by your current health insurance to mortgage payments or rent

Here's an example of how you're covered at the \$50,000 benefit level:

Diagnosed Covered Condition	Cash Payment
You have a heart attack	\$50,000
You are later diagnosed with cancer	\$50,000
You eventually need a transplant	\$50,000
Total Benefit	\$150,000



Protect your finances against the high costs of critical illness

Choose the plan option that's right for you (and available in your state):

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

Special option! You may be able to get up to 100% of your premiums refunded.

In select states, if you continue to pay your premiums with no break in coverage and a claim has not been paid or incurred, you'll receive a full or partial refund of all premiums after a certain time period – all at a low additional cost. **Ask if your state has this option.**

Affordable rates

Our monthly rates make this important coverage easy to get ... within your budget.

There's no risk with our 30-day money-back guarantee

Contact your agent to apply

Or ask for our Plan Summary for more details