

Hospital Cash Plan



No one plans to get sick or injured.
Be prepared if it happens to you.

HUMANA[®]
Guidance when you need it most

Humana Financial Protection Products

Hospital Cash Plan



Protect your savings from unexpected expenses.

In recent years, more than 40% of Americans have made an unexpected visit to an emergency room.* Your hard-earned savings could be at risk because of an accident or illness you have no way of predicting or preventing. Humana's **Hospital Cash Plan** is insurance that pays cash to you, or your designee, when you're sick or injured and need medical attention. Cash that can help pay for things your other insurance plans may not cover like copayments, deductibles, transportation expenses, and more ... the choices are endless.

Even if you already have insurance, this plan pays you cash for:

- ✓ Emergency room treatment for accidental injury or sickness
- ✓ Benefits for hospital confinement and outpatient surgery

Base benefits

Lump Sum for Hospital Confinement – Five Policy Options				
\$250	\$500	\$1,000	\$1,500	\$2,000
Maximum of one confinement for each insured per year				
Lump Sum for Accidental Injury and Sickness				
\$150 for each Emergency Room visit		Within 72 hours of an accidental injury		
Maximum payments per year				
• Individual – 2		• Single Parent – 4		• Family – 6
Lump Sum for Outpatient Surgery				
\$150 for each Outpatient Surgery				
Paid per admittance/visit. For multiple surgeries within one admittance/visit, policy provides one cash payment.				
Maximum payments per year				
• Individual – 2		• Single Parent – 4		• Family – 6

Optional benefits

Hospital Indemnity/ICU Daily Benefit Rider – Three Policy Options
<ul style="list-style-type: none"> • \$50/day (\$200/day if ICU) • \$100/day (\$400/day if ICU) • \$200/day (\$800/day if ICU)
Maximum of 30 days during a period of confinement resulting from injury or sickness, under the supervision of a physician, and beginning while rider is in force
Paid day one along with the lump-sum hospital confinement benefit
One period of confinement means one continuous hospital confinement or two or more hospital confinements for the same or related injury or sickness.
All hospital confinements due to the same or related cause or causes shall be considered one and the same confinement unless periods of confinement resulting there from are separated by an interval of at least 180 consecutive days between the end of one such confinement and the beginning of a subsequent such confinement.

Policy limitations Covers certain pre-existing conditions after a 12-month waiting period. Waiting periods apply to certain conditions, see policy form for details.

Hospital Cash Plan is Kanawha Insurance Company policy Form 90840 MO and optional rider policy Form 90841 MO. Limitations and exclusions apply. The benefits and riders offered are supplemental and not intended to cover all medical expenses. Please see actual policy for complete details. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

* U.S. Department of Health and Human Services, Advance Data, June, 2007.

