

Critical Illness Cash Plan



A heart attack doesn't have to be financially devastating, if you're prepared.

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Humana Financial Protection Products

Critical Illness Cash Plan



Protect yourself and your family from the costs of critical illness.

Every 34 seconds someone in the United States suffers a heart attack.* Are you financially prepared if it's you? A heart attack, stroke, cancer, or other serious illness often comes without warning. The **Critical Illness Cash Plan** is insurance that helps protect you, your family, and your assets from unexpected expenses.

If you or a member of your family is diagnosed with a covered critical illness, you or your designee will receive a cash payment to use however you want. For instance, use it to help with:

- ✓ An unexpected loss of income
- ✓ Out-of-pocket medical costs and travel for medical care
- ✓ Home healthcare and rehabilitation expenses

Summary of benefits

Vascular

- ✓ Heart attack
- ✓ Heart transplant as a result of heart failure
- ✓ Stroke
- ✓ Coronary artery bypass surgery (25% benefit)

Cancer

- ✓ First diagnosis of invasive cancer or malignant melanoma
- ✓ Carcinoma In-situ (25% benefit)

Other

- ✓ Major organ transplant, other than heart
- ✓ End-stage renal failure
- ✓ Loss of sight
- ✓ Loss of speech
- ✓ Coma (excluding vascular and cancer conditions)
- ✓ Permanent paralysis due to an accident

Example: Critical Illness Cash Plan – \$50,000 benefit level

Diagnosed Covered Condition

[This is one example. See the Summary of Benefits for other covered conditions.]

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

And you get even more security with the optional Return of Premium (ROP) rider.

If you continue to pay your premiums (with no lapse in coverage) and don't file a claim, after 20 years you'll receive a full refund of all premiums paid. For instance, if you purchase the policy at age 30 and don't file any claims, when you turn 50 you'll receive a refund of all premiums paid. Then, the benefit repeats for the next 20 years or until age 70. That's financial security along with the peace of mind of knowing you're covered.

Critical Illness Cash Plan is Kanawha Insurance Company policy Form 70620 AZ and optional rider policy Form 70622. Limitations and exclusions apply. The policy excludes: 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; or alcoholism or drug addiction. Benefits may vary by state and may not be approved in all states. Benefits reduce by 50% at age 70. The benefits and riders offered are supplemental and not intended to cover all medical expenses. Covered cancer means first diagnosis and does not include skin cancer other than malignant melanoma. No benefit is payable for a pre-existing condition within the first 12 months of policy issuance. Please see actual policy for complete details. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

*Source: 2009 Heart Disease & Stroke Statistics, American Heart Association

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