

## Critical Illness Cash Plan



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

**HUMANA**  
Guidance when you need it most

**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

<b>Vascular</b>
<ul style="list-style-type: none"> <li>✓ Heart attack</li> <li>✓ Heart transplant as a result of heart failure</li> <li>✓ Stroke</li> <li>✓ Coronary artery bypass surgery (25% benefit)</li> </ul>
<b>Cancer</b>
<ul style="list-style-type: none"> <li>✓ First diagnosis of invasive cancer or malignant melanoma</li> <li>✓ Carcinoma In-situ (25% benefit)</li> </ul>
<b>Other</b>
<ul style="list-style-type: none"> <li>✓ Major organ transplant, other than heart</li> <li>✓ End-stage renal failure</li> <li>✓ Loss of sight</li> <li>✓ Loss of speech</li> <li>✓ Coma (excluding vascular and cancer conditions)</li> <li>✓ Permanent paralysis due to an accident</li> </ul>

## 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.]	Cash Payment
You have a heart attack	\$50,000
You're later diagnosed with cancer	\$50,000
You eventually need a transplant	\$50,000
<b>Total Benefit</b>	<b>\$150,000</b>

## And you get even more security with the optional Return of Premium and Cash Value Rider.

If you continue to pay your premiums (with no lapse in coverage) and don't file a claim, you'll receive a full refund of all premiums paid on the policy's 20-Year Anniversary.

Cash values begin at the end of the fifth Policy Year. Upon lapse, proof of death or request to surrender the Policy, you will receive the Cash Value Benefit if no claim for Critical Illness Benefit has been paid or incurred.

Critical Illness Cash Plan is Kanawha Insurance Company policy Form 70620 TN and optional rider policy Form 70623 TN. Limitations and exclusions apply. 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. Please see actual policy for complete details. No benefit is payable for a pre-existing condition within the first 6 months of policy issuance. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies. \* Source: 2009 Heart Disease & Stroke Statistics, American Heart Association

