

Humana Critical Illness and Cancer



Humana®

Humana.com

For more information contact your independent broker
GCHHDB6HH 0912

Total Benefit Solutions Inc

(215) 355-2121 <http://www.totalbenefits.net>

A Humana Critical Illness and Cancer plan gives employees a lump-sum payment to help pay for everyday expenses.





Coverage for serious illnesses. Humana believes it's more than just a good financial decision.

Humana Critical Illness and Cancer plans focus on financial protection and encourage preventive health. Benefits include an optional health screening benefit so employees can get insights into their health. And in the event of a covered illness, such as a heart attack, stroke, coronary artery disease, or cancer, our plan gives your employees a cash benefit.

Humana gets it. That's why we send a lump-sum payment directly to employees.* And the coverage is available to your employees' spouses and children – a plan that can protect the whole family.

Working with Humana makes sense. For you, for your business, and for your employees.

Humana is a Fortune 100 company and has earned recognition for our key innovations in healthcare and employee benefits strategies. So together, let's build an employee benefits package that both you and your employees feel good about.

- Offer Humana Critical Illness and Cancer at no additional cost to your benefits budget – policies are 100 percent employee-paid
- Coverage amounts are available from \$5,000 to \$50,000
- Add Critical Illness and Cancer to your Humana medical or dental plan and save with our multiline discounts
- Potentially reduce your payroll tax for each enrolled employee
- Make it easy for employees to participate with our innovative education and enrollment tools such as ClickEnroll™, Virtual Guidance Tool, and Stay Smart Stay Healthy YouTube™ videos

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Humana was recognized
as the fastest growing
voluntary benefits
company by Eastbridge
Consulting Group.

– Eastbridge Consulting
Group, 2011 U.S.
Worksite/Voluntary
Sales Report, Large
Carrier category

*Unless otherwise designated.

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What's covered?

A Humana Critical Illness and Cancer insurance policy fits well with existing benefits. It gives employees a lump-sum payment to help pay for everyday expenses that can begin almost immediately after a serious illness is diagnosed.

Here's a snapshot of what's included:

- A health screening benefit can be added that pays up to \$150 per calendar year for covered health screenings. The screenings include 18 covered tests including many that target common cancers and critical illnesses.
- In most cases, benefit payments are made directly to your employees.
- A part or all of the benefit is available after initial diagnosis for a covered critical illness, so it's there right away.
- Optional, one-time recurrence benefit pays 100 percent for a second diagnosis of a previously paid covered critical illness.



Technology is evolving. So is Humana.

It's a new world out there, and Humana is part of it. We give your employees instant access to their benefits through the latest technology – from our award-winning MyHumana mobile app to our Stay Smart Stay Healthy videos on YouTube. We also provide interactive tools that help to make smart buying decisions. And you get the latest news and information – in the office or on the go.

Online enrollment

Humana's ClickEnroll guides employees through the enrollment process, and makes it just a little easier for you.

- Enroll all employee benefits on a single enrollment system
- Access to your employee benefit administration system – anytime and anywhere
- Automated management of employee benefit data feeds to HRIS and all carrier vendors
- Helpful, easy-to-read employment benefits management reports and information



The latest ways to keep employees up to date

Stay Smart Stay Healthy videos on YouTube. Fun, interactive educational videos with millions of views

Social networking. Employees can get healthy living tips and updates from Humana through Facebook

Virtual guidance tools. Self-paced tools show your employees important information based on their responses to help them make informed benefits choices

Email templates and Web banners. Send customized emails, with links to videos, and post Web banners on your company site to promote employee benefits information

Educational videos. Show your employees the benefit of a Critical Illness and Cancer plan and how it could help them and their family at the time of a serious illness



Learn more with the
click of a button at
Humana.com/vbtools.

Humana Critical Illness and Cancer plans at a glance



Critical Illness

- Vascular coverage pays 100 percent of benefit amount at initial diagnosis of a covered heart attack, transplant as a result of heart failure, or stroke
- Other critical illness coverage pays up to 100 percent of benefit amount at initial diagnosis of a covered transplant, other than heart, severe burns, end-stage renal failure, coma, loss of sight, speech, or hearing, occupational HIV, and permanent paralysis due to an accident

Cancer Expense

- Benefit options from \$10,000 to \$50,000
- Pays in addition to other coverage
- No deductible

Critical Illness and Cancer

- **Vascular coverage** pays 100 percent of benefit amount at initial diagnosis of a covered heart attack, transplant as a result of heart failure, or stroke
- **Other critical illness** coverage pays 100 percent of benefit amount at initial diagnosis of a covered transplant, other than heart, severe burns, end-stage renal failure, coma, loss of sight, speech, or hearing, occupational HIV, and permanent paralysis due to an accident
- **Cancer coverage** pays 100 percent of benefit amount at initial diagnosis of a covered internal cancer or malignant melanoma – pays 25 percent of benefit amount at initial diagnosis of carcinoma in situ

Optional Health Screening Benefit

Benefit pays up to \$150 per calendar year per covered health screening, typically may detect critical or serious illnesses or conditions. Only specific tests are covered (90-day waiting period required).

- **Cardiovascular screenings** – Stress test (bike or treadmill), electrocardiogram (EKG), and cholesterol
- **Colorectal screenings** – Colonoscopy and flexible sigmoidoscopy, hemoccult stool analysis, and blood testing for colon cancer
- **Gynecological screenings** – Breast health screening including blood tests, ovarian cancer blood test, and Pap smear including ThinPrep Pap test
- **Other screenings** – Blood testing for prostate cancer (PSA), chest X-rays, bone marrow testing, serum protein electrophoresis testing for myeloma, and oral cancer screening



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Product availability varies by state.

Underwritten by Kanawha Insurance Company, or Humana Insurance Company of New York.