

Critical Illness Advantage / voluntary critical illness insurance

Critical Illness Advantage is insurance that helps protect you, your family and your assets in the event of a critical illness. It offers valuable peace of mind from the rising costs of specialized healthcare, which are often not covered by ordinary health insurance plans. The Critical Illness Advantage plan offers benefits for vascular coverage and other critical illnesses – with some funds payable at initial diagnosis. All benefit payments are made directly to you, unless you specify other arrangements. Benefits are payable in addition to any other coverage you may have - personally or through your employer.

Benefit coverage	\$5,000 to \$50,000 for employees, Guaranteed Issue \$10,000 \$2,500 to \$25,000 for spouse, Guaranteed Issue 50% of employee benefit up to \$5,000 \$2,500 to \$5,000 for each eligible child, Guaranteed Issue 50% of employee up to \$5,000
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Vascular coverage benefits

Heart attack	100%
Transplant as a result of heart failure	100%
Stroke	100%
Coronary artery bypass surgery as a result of coronary artery disease	25%

Benefits for other critical illnesses

Transplant, other than heart	100%
End-stage renal failure	100%
Loss of sight, speech, or hearing	100%
Coma	100%
Severe burns	100%
Permanent paralysis due to an accident	100%
Occupational HIV	100%

ADDITIONAL FEATURES

Health screening benefit	Benefit pays \$150 for health screening.
Loss of work	We'll waive your premium in the event of authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months' waiver).

This brochure offers a brief outline of Kanawha Insurance Company Policy 8011 and any Optional Benefits. Benefits outlined in this brochure are supplemental and not intended to cover all medical expenses. Not all benefits will be available in all states and benefits may vary by state. Kanawha Insurance Company is a member of the Humana family of companies.

Critical Illness Advantage Rates

Monthly deductions

Optional riders included: Loss of work and **Health Screening Benefit (\$150)**

Age	Employee - NTU		Employee - TU		Spouse - NTU		Spouse - TU	
	\$10,000 GI*	\$50,000	\$10,000 GI*	\$50,000	\$5,000 GI*	\$25,000	\$5,000 GI*	\$25,000
18-29	\$8.23	\$20.63	\$9.33	\$26.13	\$4.65	\$11.25	\$5.25	\$14.25
30-39	\$10.13	\$30.13	\$13.43	\$46.63	\$5.70	\$16.50	\$7.65	\$26.25
40-49	\$13.33	\$46.13	\$20.53	\$82.13	\$7.50	\$25.50	\$11.45	\$45.25
50-55	\$18.83	\$73.63	\$32.03	\$139.63	\$10.55	\$40.75	\$17.75	\$76.75
56-59	\$17.53	\$67.13	\$29.83	\$128.63	\$10.55	\$40.75	\$17.75	\$76.75
60-64	\$22.53	\$92.13	\$38.33	\$171.13	\$13.40	\$55.00	\$22.75	\$101.75
65-69	\$24.43	\$101.63	\$41.33	\$186.13	\$14.55	\$60.75	\$24.70	\$111.50

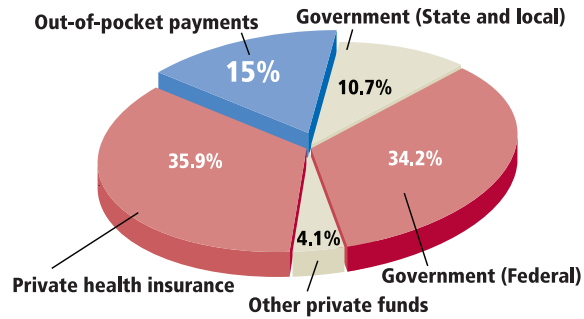
**Child \$5,000 for \$3.55

* Guaranteed Issue

**Child premiums are based on maximum of 50 percent of employee benefit. All children are covered for one rate.

Why Critical Illness Coverage is Important

In 2005 personal health care expenditures in the United States were 15% of our of pocket funds. (National Center for Health Statistics from the Center for Disease Control website, [www.cdc.gov/nchs/data/07.pdf#125](http://www.cdc.gov/nchs/data/hus/07.pdf#125)).



Critical Illness Advantage pays a lump sum benefit which may be used to cover out of pocket expenses which may include:

- › Experimental treatment
- › Travel to facilities
- › Private or in home follow up caregivers
- › Physical or speech therapy
- › Gaps in medical coverage
- › Everyday living expenses

Here's how critical illness can work in a real life scenario.

If the insured has a \$10,000 policy and has a heart attack he or she would receive \$10,000. If the insured needs a transplant 18 months later, he or she would receive another \$10,000. In essence, a \$10,000 policy could pay \$20,000 to one person. Providing for a broad range of coverage enables the insured to receive valuable benefits during a critical illness.

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Critical Illness Advantage
Critical Illness Insurance

HUMANA
Specialty Benefits

Coverage for the Way You Live

Critical Illness Advantage is insurance that **helps protect you, your family and your assets in the event of a critical illness**. It offers valuable peace of mind from the rising costs of specialized healthcare, which are often not covered by ordinary health insurance.

Critical Illness Advantage offers specialized benefits to supplement traditional medical insurance at a time when you and your family may be most vulnerable—during your working years. Critical Illness Advantage benefit payments can assist in covering a variety of expenses associated with a critical illness: out-of-pocket medical care costs, home healthcare, travel to and from treatment facilities, training and rehabilitation, loss of income due to your or your family members' absences from work, child care, and other expenses.

Critical Illness Advantage, a part of Humana Specialty Benefits, is an ideal product to help you and your loved ones cope with today's healthcare and economic realities.



Features of Critical Illness Advantage

Critical Illness Advantage offers benefits for **Vascular Coverage and Other Critical Illnesses**—with some funds payable at initial diagnosis. All benefit payments are made directly to you, unless you specify other arrangements. Benefits are payable in addition to any other coverage you may have—personally or through your employer.

Vascular Coverage includes benefits for:

- › Heart attack
- › Transplant as a result of heart failure
- › Stroke
- › Coronary artery bypass surgery as a result of coronary artery disease (25% of the benefit)

Benefits are also available for **Other Critical Illnesses**, such as:

- › Transplant, other than heart
- › End-stage renal failure
- › Loss of sight, speech or hearing
- › Coma, severe burns
- › Permanent paralysis due to an accident
- › Occupational HIV

Critical Illness Advantage Benefits Amounts

Benefit amounts are available at various levels—ranging from **\$5,000 to \$50,000 for employees**, **\$2,500 to \$25,000 for a spouse**, and **\$2,500 to \$5,000 for each eligible child**.



Act Now to Enroll for Critical Illness Advantage

Your employer is now offering enrollment in Critical Illness Advantage. There are real advantages to signing up now at your place of employment:

- › **Simplified Enrollment:** A brief enrollment form that you complete at your workplace
- › **Affordable Premiums:** Coverage at affordable group rates
- › **Ease of Payment:** Simple payroll-deduction premium payments
- › **Benefits Payable at Diagnosis:** You can receive benefit payments following your initial diagnosis of a covered condition
- › **Portability:** Coverage you can continue if you change employers

Critical Illness Advantage is a smart move—for you and your loved ones. Act now to take advantage of enrollment while you're working.