

## Critical illness/cancer voluntary coverages pay benefits however you want



U.S. men have slightly less than a 1 in 2 risk of developing cancer; for women, the risk is a little more than 1 in 3.

- American Cancer Society

With our critical illness and cancer plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

### Why do I need critical illness and cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can spend the benefits however you want, on direct or indirect costs associated with the illness:

- › Make your mortgage payments
- › Hire extra help for around the house, such as in-home caregivers
- › Help cover medical bills as well as therapy and training
- › Pay for travel to treatment facilities away from home – and for family visits

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other direct and indirect costs associated with these diseases.

### Here's how it works

All benefit payments are made directly to you in most cases, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You'll save on your premiums because coverage through your employer typically is less expensive than purchasing on your own. And you can pay premiums through automatic payroll deduction. You can continue the coverage even if you change employers.

### Act now

You've probably taken some steps to protect your assets and future financial stability with a health plan, life insurance, savings, etc. Take an additional step to round out your coverage and help you and your loved ones in the event of an unexpected critical illness or cancer.

## Wisconsin

## Consolidated Association

Consider coverage that helps protect you, your family, and your assets in the event of a critical illness. It offers specialized benefits to supplement other health insurance when you and your family may be most vulnerable: during the working years. 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, rehabilitation, and other expenses.

<b>Coverage type</b>	Voluntary Critical Illness insurance is a group policy form that includes coverage for heart/stroke, cancer, and other critical illnesses.	
<b>Benefit amount</b>	<p>Benefit amounts are available at various levels. You can choose:</p> <p><input type="checkbox"/> \$5,000 to \$50,000 for employees</p> <p>You can also add coverage for your dependents:</p> <p><input type="checkbox"/> Spouse: \$2,500 to \$25,000. Spouse coverage benefit is equal to exactly half of the employee's coverage</p> <p><input type="checkbox"/> Child: \$2,500 to \$5,000 for each eligible child</p>	
<b>Coverage for vascular conditions</b>	Percent of benefit amount paid at initial diagnosis:	
	➤ 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%
<b>Coverage for cancer conditions</b>	Percent of benefit amount paid at initial diagnosis:	
	➤ First diagnosis of internal cancer or malignant melanoma	100%
	➤ Carcinoma in situ	25%
<b>Coverage for other critical illnesses</b>	Percent of benefit amount paid at initial diagnosis:	
	➤ 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%
<b>Additional included benefits</b>	<p><b>Waiver of premium for disability:</b> This waives an employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For employees ages 18-55.</p> <p><b>Benefit recurrence:</b> This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.</p> <p><input type="checkbox"/> <b>Health screening:</b> Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests.</p> <p><input type="checkbox"/> \$50</p>	

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 8011

Underwritten by Kanawha Insurance Company

**1-800-327-9728 • HumanaVoluntaryBenefits.com**

# Humana Critical Illness and Cancer rates



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### Employee rates

Displaying monthly payroll deductions based on monthly premium calculation include Benefit Recurrence and \$50 Health Screening Benefit.

Age	Employee NTU			Employee TU		
	\$10,000	\$25,000	\$50,000	\$10,000	\$25,000	\$50,000
18-29	\$8.23	\$15.88	\$28.63	\$10.93	\$22.63	\$42.13
30-39	\$12.93	\$27.63	\$52.13	\$19.43	\$43.88	\$84.63
40-49	\$19.33	\$43.63	\$84.13	\$31.43	\$73.88	\$144.63
50-55	\$28.93	\$67.63	\$132.13	\$49.23	\$118.38	\$233.63
56-59	\$28.93	\$67.63	\$132.13	\$49.23	\$118.38	\$233.63
60-64	\$35.73	\$84.63	\$166.13	\$62.13	\$150.63	\$298.13
65-69	\$38.63	\$91.88	\$180.63	\$63.73	\$154.63	\$306.13

### Spouse rates

Monthly premiums with Monthly deductions include Benefit Recurrence and \$50 Health Screening Benefit.

Age	Spouse NTU			Spouse TU		
	\$5,000	\$12,500	\$25,000	\$5,000	\$12,500	\$25,000
18-29	\$3.80	\$8.00	\$15.00	\$5.30	\$11.76	\$22.50
30-39	\$6.35	\$14.38	\$27.75	\$9.95	\$23.38	\$45.75
40-49	\$9.90	\$23.25	\$45.50	\$16.55	\$39.88	\$78.75
50-55	\$15.15	\$36.38	\$71.75	\$26.30	\$64.26	\$127.50
56-59	\$15.15	\$36.38	\$71.75	\$26.30	\$64.26	\$127.50
60-64	\$18.95	\$45.88	\$90.75	\$33.45	\$82.13	\$163.25
65-69	\$20.55	\$49.88	\$98.75	\$34.35	\$84.38	\$167.75

NTU: Non-tobacco user; TU; Tobacco user

### Children rates

Displaying monthly payroll deductions based on monthly premium calculation include Benefit Recurrence and \$50 Health Screening Benefit.

Age	Children
Benefit	\$5,000
0-24	\$3.15

The proposed rates are for an effective date no later than March 1, 2011.