

## 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.

Indiana

Consolidated Association

A key aspect of coping with cancer is knowing that funds are available to cover treatment and related costs. That way, you and your family can concentrate on what’s most important: successful treatment and a positive outcome. Cancer expense coverage provides unlimited lifetime benefits and is renewable for life, paid directly to you. You can take the policy with you if you leave your current job, and premiums don’t increase if you change employers.

Coverage type	A cancer expense insurance policy provides funds to help offset the expenses incurred for treatment of a covered cancer. This is an annually restorable benefit policy.
Benefit amount	Benefit amounts are available at various levels. You can choose: <input type="checkbox"/> \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$35,000, \$40,000, \$45,000 or \$50,000
Coverage for cancer	100% of usual and customary charges for the following covered expenses for each family member insured: <ul style="list-style-type: none"><li>• Chemotherapy and radiation</li><li>• Medical or surgical services and anesthesia</li><li>• X-rays and cobalt treatment</li><li>• Hospital room and miscellaneous services</li><li>• Laboratory services and blood transfusions</li><li>• Ambulance service (ground or air)</li></ul>
Additional included benefits	<p><b>Cancer travel benefit:</b> Pays \$200 per day maximum for travel to and from a cancer treatment center in connection with surgery, chemotherapy, radiation therapy, or medical evaluation by a physician. Travel must be at least 60 miles each way outside the residence area.</p> <p><b>Cancer wellness benefit:</b> We'll pay for usual and customary expenses for mammography, cystologic screening, and prostate cancer screening.</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.