



Humana Financial Protection Products

HUMANA
Guidance when you need it most

Cash Cancer Plan

When you or a member of your family is diagnosed with cancer, receive a cash benefit to help with unexpected, out-of-pocket expenses.

Plan highlights:

- If you or a member of your family is diagnosed with a covered cancer, receive a cash payment to use however you want. For example:
 - an unexpected loss of income
 - travel to national cancer centers
 - trial or experimental treatments
 - personal home care and household expenses
- Option to have your premiums refunded if no claims are filed.

Plan options:

- Choice of coverage type: Individual, single, or family
- Lump-sum cash payment with multiple benefit options from which to choose.
- Two payment methods:
 - Pay premiums for life or until claim is filed
 - Pay premiums for 20 years (without lapse). Coverage continues with no additional premiums required.

Covered cancer means first diagnosis and does not include skin cancer other than malignant melanoma.

Critical Illness Cash Plan

Protect yourself and your family from unexpected expenses related to critical illnesses such as, heart attack, stroke, or cancer.

Plan highlights:

- If you or a member of your family is diagnosed with a critical illness, receive a cash payment to use however you want. For example:
 - an unexpected loss of income
 - out-of-pocket medical costs and travel for medical care
 - home healthcare and rehabilitation expenses
- Option to have your premiums refunded if no claims are filed.

How it works:

Example: \$50,000 benefit level

- You have a heart attack: receive a \$50,000 cash payment
- You're later diagnosed with cancer: receive an additional \$50,000
- You eventually need a transplant: receive an additional \$50,000

That's \$150,000 in total benefits

Benefits reduce to 50% after age 70. 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.

Hospital Cash Plan

Receive a cash payment when you're sick or injured and need medical attention. Cash that can help pay for things your other insurance plans may not cover like copayments, deductibles, and transportation expense.

Plan highlights:

Even if you already have insurance, this plan pays you cash for:

- Emergency room treatment for accidental injury or sickness
- Benefits for hospital confinement and outpatient surgery

Base benefits:

- Lump-sum hospital confinement with multiple benefit options
- Lump-sum emergency room benefit
- Lump-sum outpatient surgery benefit
- Optional inpatient daily benefit

Junior Estate Builder

Protect your child or grandchild, now and in the future. Get the protection of term life insurance with low premiums now, and the solid foundation of whole life automatically when they reach age 25.

Plan highlights:

- Low annual premium*
- No medical exams or interview. Plus you can return the policy within 30 days for a full refund.
- Additional coverage can be purchased at ages 25, 28, and 31 without evidence of insurability. From a \$20,000 policy you can increase up to a total of \$80,000 of whole life coverage.
- Policy generates monetary values that may provide cash in the future.**

Plan options:

- **Plan One:** \$15,000 coverage for only \$35 per year
- **Plan Two:** \$20,000 coverage for only \$45 per year

* At age 25 there is a one-time premium increase upon conversion from term to whole life

** Monetary value accumulations begin after the policy converts to whole life at age 25 Available for ages 0-24 years (nearest age)

Memorial Fund

Whole life insurance that pays cash to your designee to take care of your final expenses and more.

Plan highlights:

The Memorial Fund is whole life insurance that has guaranteed cash values. As the policy matures, cash value in the policy grows.

Plan options:

- Individual coverage only
- Policy benefits from \$1,000 to \$25,000 in \$1,000 increments
- Two payment methods:
 - Premiums are payable for the life of the policy or until death
 - Pay premiums for 10 years (without lapse). Coverage continues with no additional premiums required

Memorial Fund Graded Benefit:

Available to individuals who do not qualify for the Memorial Fund.

- Year 1 / 25% of face value
- Year 2 / 50% of face value
- Year 3 / 75% of face value
- Year 4 and beyond: 100% of face value