

It pays to partner with Humana

Let our individual life and supplemental insurance plans help grow your business



Sell more policies with affordable, low rates

Humana is committed to providing affordable coverage options that are designed to complement your client's major medical coverage. Plus, the addition of these plans will allow you to expand your earnings potential.

Provide clients with simplified options

HumanaOne plans are designed to be clear and straightforward, so you can easily explain them to your clients.

Count on an easy approval process

We make it as easy as possible for clients to apply for policies ... and even easier for you to get commissions.

Rest assured there are no hidden fees or undisclosed restrictions

You can be confident that your clients will know exactly what they're getting up-front. And that means increased satisfaction.

It's easy to build your business and your sales with Humana

Humana®

Benefits may vary by state and may not be approved in all states. Premiums vary based on the benefit amount selected. Waiting periods, limitations and exclusions may apply. Please see actual policy for complete details. Junior Estate Builder is Kanawha Insurance Company policy Form 20305 1/88. Critical Illness Cash Plan is Kanawha Insurance Company policy Form 70620 and, if applicable, optional rider policy Form 70622 or 70623. Hospital Cash Plan is Kanawha Insurance Company policy Form 90840 and, if applicable, optional rider policy Form 90841. Cash Cancer Plan is Kanawha Insurance Company policy Form 70130 and, if applicable, optional rider policy Form 70140 or 70145. Memorial Fund is Kanawha Insurance Company policy Form 00800 1/88 and, if applicable, graded benefit policy. Form 00020 3/90. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

Expand your portfolio and boost sales

HumanaOne

Simple, affordable plans



Here's how you'll benefit from selling HumanaOne policies:

- Count on simple, clear plans that are easy to explain to clients
- Provide affordable options that almost sell themselves and give your clients the ability to customize the coverage that meets their needs
- Fill the gap between traditional medical plans with supplemental policies
- Diversify your portfolio, increase your sales and enjoy greater commissions

Humana®

Preview HumanaOne life and supplemental insurance plans

PLEASE NOTE: Not all policies, benefit options or riders may be available in all states.

Plan	About this plan	Who's eligible*	Benefits to clients	Benefits amount*	Payment options	Application process	Key support facts	Important to know
Cash Cancer Plan	Cash paid directly to policyholder upon first diagnosis of cancer. When cancer is on your client's mind, their finances shouldn't be.	<ul style="list-style-type: none">Typically anyone age 18-69 (Individual, single parent and family coverage available)For a family plan, a spouse can be up to age 74Children must apply with a parent; child-only coverage is not available	<ul style="list-style-type: none">Up to \$50,000 cash goes directly to clients or their designees upon diagnosis of a covered cancerPayment made upon diagnosis – no treatment requiredPays in addition to other insurance policiesNo restrictions on how the money is used – travel to specialized cancer centers, trial treatments, even mortgage payments	\$10,000, \$20,000, \$25,000, \$30,000, \$40,000 or \$50,000 Pays same benefit amount for all covered family members	<ul style="list-style-type: none">Life: Continues as long as premiums are paid and no claim is paid or incurred20-Year: Premiums are paid for 20 years and policy is paid for life or until claim is paid or incurredCredit/debit card or bank draft (monthly, semi-annually or annually)Direct bill (annually only)	<ul style="list-style-type: none">Minimal health questionsNo medical examNo physician statementsNo phone interview	<ul style="list-style-type: none">64% of the costs of fighting cancer are non-medical50% of men will be diagnosed with cancer in their lifetime33% of women will be diagnosed with cancer in their lifetime <small>Source: Cancer Facts & Figures 2010, American Cancer Society</small>	<ul style="list-style-type: none">Covered cancer is a cancer diagnosed after the date of policy, and does not include skin cancer except for malignant melanomaWaiting periods after effective date applyReturn of premium rider or Return of premium and Cash Value rider offered in some states
Critical Illness Cash Plan	Cash paid directly to policyholder if they become critically ill. It's a safety net in case the unexpected occurs.	<ul style="list-style-type: none">Typically anyone age 18-69 (Individual, couple, single parent and family coverage available)Children must apply with a parent; child-only coverage is not available	<ul style="list-style-type: none">Up to \$50,000 cash goes directly to clients or their designees in the event of the onset of a covered critical illnessPays in addition to other insurance policiesNo restrictions on how the money is used – clients can even cover mortgage payments	Available in \$5,000 increments from \$5,000 up to \$50,000, with choice of 3 plans: <ul style="list-style-type: none">Vascular, cancer and other illnessesVascular and other illnessesCancer only	<ul style="list-style-type: none">Credit/debit card or bank draft (monthly, semi-annually or annually)Direct bill (annually only)	<ul style="list-style-type: none">Minimal health questionsMIB and Rx ScreenAPS (ages 60+)Build requirement	<ul style="list-style-type: none">Every 34 seconds, someone in the U.S. suffers a heart attack*50% of men will be diagnosed with cancer in their lifetimeTotal direct and indirect costs of cardiovascular diseases and stroke in the U.S. is estimated at \$503.2 billion in 2010 <small>* Source: 2010 Heart Disease & Stroke Statistics, American Heart Association Source: Cancer Facts & Figures 2010, American Cancer Society</small>	<ul style="list-style-type: none">Up to \$50,000 paid for each covered event up to \$150,000 in total benefitsBenefits may reduce to 50% after age 70Waiting periods after effective date applyReturn of premium rider or Return of premium and Cash Value rider offered in some states
Accident Benefit Plan	Reimburses for out-of-pocket medical expenses paid related to an accident with no limits to the number of accidents you have that are covered. The perfect plan for those events your clients just never plan on.	<ul style="list-style-type: none">Anyone age 0-75 (Individual, couple, single parent, family coverage available)Policy must be purchased in the same state where the policyholder residesChild Only coverage is available for the Individual Plan	<ul style="list-style-type: none">Up to \$10,000 in coverage for each covered accident and up to \$50,000 for each covered accidental deathReimbursements begin with the first penny spent up to the benefit level selectedNo deductibles, waiting periods or maximum number of covered accidentsAccidental death benefit is 5x the accident expense benefit for the primary insured and spouse	\$1,000, \$2,500, \$5,000, \$7,500, \$10,000	<ul style="list-style-type: none">Monthly, semi-annually, annuallyDirect bill (annually only)Credit card	<ul style="list-style-type: none">Guaranteed Issue (no underwriting)	<ul style="list-style-type: none">In 2009 there were 131.6 million visits to the emergency room of which 45.4 million were for injuries28.2 million emergency room visits were for those 15 years of age or less37.6 million emergency room visits were for those between the ages of 25-44 <small>Source: Centers For Disease Control, 2009 National Hospital Ambulatory Medical Care Survey</small>	<ul style="list-style-type: none">Reimburses the actual out-of-pocket expenses up to the amount selected for each covered accidentBenefits paid up to the benefit amount per covered accidentBenefits automatically reduce when primary insured reaches attained age of 65, unless the \$1,000 or \$2,500 benefit is the current benefit amount. Premiums will be adjusted accordingly.
Junior Estate Builder	“Starter” life insurance policy that clients can give to children or grandchildren. Helps loved ones get a head start in life.	<ul style="list-style-type: none">Any immediate family member – including a parent (natural and step), grandparent, great-grandparent, sibling who is 18 or older, or legal guardian – can apply for coverage for a child age 0-24 (nearest age at application)	<ul style="list-style-type: none">Up to \$20,000 in coverage with term life insuranceAutomatically converts to a whole life policy at age 25 (premium changes at time of conversion)Additional coverage can be purchased once converted at ages 25, 28, and 30Cash value that grows over time (after conversion) – client can borrow against it or even cash it inNo waiting period – policy is effective immediately upon approval	<ul style="list-style-type: none">\$15,000 or \$20,000	<ul style="list-style-type: none">Direct bill (annually only)Bank draft (annually only)Credit card is not an available option at this time	<ul style="list-style-type: none">Minimal health questionsNo medical exam	<ul style="list-style-type: none">Once the policy converts to whole life and cash value is built up, the policyholder can borrow against it at any timePolicyholder can cash it in to pay for a graduate degree or even make a down payment on a new homeMakes a perfect gift to celebrate the birth of a baby, birthday or a graduation.	<ul style="list-style-type: none">One-time premium increase upon conversion from term to whole life at age 25Monetary value accumulations begin after the policy converts to whole lifeBoth the child and the person who buys the policy must live in a state where we offer this planOption to increase coverage at ages 25, 28, & 31 available
Memorial Fund	Cash paid directly to designee to help pay for final expenses. Helps provide financial security and peace of mind.	<ul style="list-style-type: none">Typically anyone age 45-80 (nearest age at application) (Immediate and Graded benefits available in most states)	<ul style="list-style-type: none">Up to \$25,000 goes directly to designeeNo restrictions on how the money is usedCash value grows over time – client can borrow against it or even cash it inPremiums guaranteed not to increase and benefit amount will never be reduced	<ul style="list-style-type: none">\$1,000 increments up to \$25,000	<ul style="list-style-type: none">Life: Continues as long as premiums are paid and no claim is paid or incurred10-Year: Premiums are paid for 10 years and policy is paid for life or until claim is paid or incurredCredit/debit card or bank draft (monthly, semi-annually or annually)Direct bill (annually only)	<ul style="list-style-type: none">Minimal health questionsNo medical examMay qualify even if declined for other life insurance	<ul style="list-style-type: none">The average funeral costs more than \$7,500 – that doesn't include legal fees, taxes and other expenses.Ideal if clients have put off buying whole life insurance at an earlier age – they may qualify even if they've been declined for other life insurance. <small>Source: National Funeral Directors Association 2010 General Price List Survey</small>	<ul style="list-style-type: none">The Graded Benefit pays out: 25% of policy in first year, 50% in second year, 75% in third year and 100% if payout not needed until year four or beyond

For Agent Use Only. This document is intended to be a high-level overview of the plans and benefits available. It is not all-inclusive. The chart only summarizes standard benefits, covered expenses, and may vary by state. Limitations, exclusions, waiting and elimination periods may apply.

***Please see your state-specific product plan summary or policy for specific benefits, issue ages and covered conditions as benefits vary by state and may not be available in all states. The total amount of coverage available from Kanawha Insurance Company is limited.**