

HumanaOne®

Individual Term Life Insurance

Financial security for them.
Peace of mind for you.



Your income may be the most vital asset you have when it comes to providing financial security for your family. But what happens when you have passed on? HumanaOne Term Life Insurance may provide the financial protection needed to give them security and you peace of mind.

Coverage Amounts

To apply for HumanaOne Term Life Insurance, you may be required to be a HumanaOne Health Insurance member. Amounts start at \$25,000 and can go beyond \$1 million.*

By applying for life insurance and health insurance simultaneously, you will be automatically approved for up to \$150,000 in life insurance coverage should you be approved for health insurance coverage.

To estimate the amount of life insurance you may need, please use our life insurance calculator which can be found at www.humana-one.com/life-insurance/term-life-insurance.asp.

Term Levels

- Ages 18-65 for a 10-year level premium term
- Ages 18-60 for a 15-year level premium term
- Ages 18-55 for a 20-year level premium term

Optional Riders*

Children's Term Insurance – Provides a \$5,000 death benefit for each child who is age 30 days to 19 years. If the member is approved, eligible children are added automatically.

Accidental Death Benefit – Provides accidental death coverage that is equal to the value of the policy with a face amount of \$250,000 or less. This rider is available through issue age 55 and expires at age 65.

Waiver of Premium – Provides for premium payment should the primary insured become totally disabled prior to age 60.

Rate Guarantee

Rates are guaranteed for the full term of the policy.

Renewals

HumanaOne Term Life Insurance is guaranteed renewable to age 95. Premiums after the initial level premium period will increase annually, but are also guaranteed.

Why HumanaOne?

HumanaOne Term Life Insurance was created with you in mind, to protect you when you need to provide long-term care for your family and loved ones. HumanaOne understands you pay 100 percent of your life insurance premiums, which is why we offer affordable insurance plans customized to meet your financial needs.

*Insurance amounts available vary by state.