Humana Critical Illness and Cancer

Humana’s critical illness and cancer plans pay a cash benefit if you’re diagnosed with a heart attack, stroke, coronary artery disease, coma, permanent paralysis (due to an accident), transplant, end-stage renal failure, severe burns, loss of sight, speech, or hearing (at initial diagnosis), occupational HIV, or cancer.

You can use the cash benefit however you want – for everyday living expenses such as housing, car payments, utility bills, childcare, groceries, and credit card bills, or to help pay medical bills such as home healthcare, travel to and from treatment facilities and rehabilitation.

Here are some of the benefits

- One-time lump-sum payment at diagnosis
- Benefit amounts are available to employees in amounts of $10,000 or $20,000. All guarantee issue requiring no medical evidence during open enrollment or if a new hire.
- You can also add coverage for your dependents:
  - Spouse: If elected, spouse coverage benefit is equal to exactly half of the employee’s coverage. Spouse guarantee issue amount requiring no medical evidence is up to $10,000.
  - Child: If elected, child coverage is equal to exactly half of the employee elected coverage. Child guarantee issue amount is up to $5,000.
- Pays 100% of benefit amount at initial diagnosis of heart attack, transplant as a result of heart failure, or stroke
- Pays 25% of benefit amount at initial diagnosis of coronary artery bypass surgery as a result of coronary artery disease
- 100% of benefit amount paid at initial diagnosis of transplant (other than heart), end-stage renal failure, loss of sight, speech or hearing (at initial diagnosis), coma, severe burns, permanent paralysis due to an accident or occupational HIV.
- Pays 100% of benefit amount at initial diagnosis of internal cancer or malignant melanoma
- Pays 25% of benefit amount at initial diagnosis of carcinoma in situ
- Health screening: Benefit pays $150 per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies and stress tests. Covers one test per insured per calendar year.
  - Bone Marrow Testing
  - CA 15-3 (blood test for breast cancer)
  - CA-125 (blood test for ovarian cancer)
  - CEA (blood test for colon cancer)
  - Chest x-ray
  - Colonoscopy
  - Flexible Sigmoidoscopy
  - Hemocult stool analysis
  - Mammography (including breast ultrasound)
  - Pap Smear (including ThinPrep Pap Test)
  - PSA (blood test for prostate cancer)
  - Serum Protein Electrophoresis (test for myeloma)
  - Biopsy for Skin Cancer
  - Stress test (bike or treadmill)
  - Electrocardiogram (EKG) (including stress EKG)
  - Lipid Panel (total cholesterol count)
  - Blood Test for Triglycerides
  - Oral Cancer Screening using ViziLite, OraTest or other Current Dental Terminology© Code D0431

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

– American Cancer Society

(continued on back)
• Benefit Recurrence: This provides one additional benefit for the same condition if covered participant is treatment free for 12 months.
• Waiver of Premium: available on policies ages 18 – 55 and covers any disability beginning on or before age 60; premium is waived if the employee is totally disabled for more than 180 days after the effective date of coverage.

If you want a little extra peace of mind and a cash benefit if you need it, Humana can help you.