

Florida

# Humana Workplace Voluntary Benefits



**HUMANA**<sup>®</sup>  
*Specialty Benefits*





## Help your employees be financially prepared for the unexpected

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Most American workers don't plan for expenses such as loss of income, childcare services, and travel to treatment centers that often result from a serious illness or injury. In fact, unexpected illnesses and injuries cause 350,000 personal bankruptcies each year.\*

Humana's workplace voluntary benefits – life, accident, critical illness, cancer, and supplemental health – can help protect your employees' finances if they can't work due to an illness or injury.

### Feel good about choosing Humana's workplace voluntary benefits

- › Expand your benefit options without increasing your benefits budget; voluntary benefits are 100 percent employee paid
- › Have the opportunity to possibly reduce your payroll tax for each enrolled employee
- › Voluntary benefits can be added at any time; no need to wait for annual renewal periods
- › Work with an implementation consultant from enrollment through the first payroll cycle (employers with 100 or more employees)
- › Partner with a financially strong carrier recognized for service
- › Expect a simple, convenient, and professional experience – saving you valuable time

\* Council for Disability Awareness



## Life

Your employees will appreciate the peace of mind that life coverage provides, and their loved ones will appreciate a benefit that can help secure their future if the unthinkable should happen. Term life provides protection for a defined period, during which premiums stay the same. With whole life coverage, employees and their loved ones have a solid foundation on which to build a long-term financial plan.

## Term Life (CriticalLife®)

An employee can use the benefit from this term coverage to help pay for treatment and recovery from a critical illness.



### Benefits

- › Begins with level term life insurance for 10 or 20 years, and protection is offered through age 80
- › Coverage renews for each level term period without evidence of insurability
- › Death benefit: \$10,000 to \$300,000
- › Terminal Illness Benefit: accelerates up to 50% of the base policy if diagnosed with a terminal illness (with 12 months or less to live)
- › Portability and convertibility: with portability, before age 70, employees can take their coverage with them at the same rate if they leave their jobs; coverage can continue as long as premiums are paid, and the group master policy remains in force
- › CriticalLife adds an acceleration of the life insurance benefit ranging from 25% to 100%, up to \$100,000, after diagnosis of cancer, end-stage renal failure, heart attack, major organ transplant, stroke, coronary artery bypass, occupational HIV, and carcinoma in situ

### Optional benefits/riders

- › Waiver of Premium: premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer; the elimination period is the time between when an injury or illness occurs, and benefits start
- › Accidental Death and Dismemberment (AD&D), and Loss of Sight: pays a death benefit as a result of an accidental death; a percentage of the benefit is paid for dismemberment or loss of sight due to an accidental injury
- › Automatic Benefit Increase (ABI): on the first five policy anniversaries, employee can increase the death benefit for an additional premium; this is guaranteed regardless of medical condition or medical history
- › Family coverage: spouse coverage, to age 60, up to \$50,000; child coverage, to age 25, up to \$25,000

## Whole Life (Secure Life)

Individual whole life insurance policy includes coverage up to \$300,000 that can be used for paying expenses such as a mortgage and future expenses such as education funds or retirement needs. Policy may be a good fit for groups with a combination of exempt and non-exempt employees – employees only need to work 20 hours per week to qualify for coverage.

### Benefits

- › Premiums payable to age 65, 90, or 99; once an employee reaches the selected age, he/she will then have coverage without any additional premiums\*
- › Individual policies available to spouses and children
- › Guaranteed death benefit, and guaranteed renewal for life
- › Guaranteed cash value: the policy accumulates cash value that can be withdrawn (at the policy's surrender), borrowed against as a loan, annuitized and paid out as a monthly income (at the policy's surrender), or used to purchase extended term or reduced paid-up insurance
- › Terminal Illness Benefit: lump sum equal to 50% of face amount if a terminal illness is diagnosed
- › Loans available against cash value
- › Individual portable policy

### Optional benefits/riders

- › Waiver of Premium: premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer; the elimination period is the time between when an injury or illness occurs, and benefits start
- › Accidental Death and Dismemberment (AD&D), and Loss of Sight: pays a death benefit as a result of an accidental death; a percentage of the benefit is paid for dismemberment or loss of sight due to an accidental injury
- › Automatic Benefit Increase (ABI): on the first five policy anniversaries, employee can increase the death benefit for an additional premium; this is guaranteed regardless of medical condition or medical history
- › Employee level term to age 65: premiums are paid up at age 65, but coverage continues and employee may designate a beneficiary
- › Family term coverage: Spouse coverage to \$50,000 and dependents to \$25,000
- › Loss of Work: waives the premium for up to six months in case of a layoff, lockout, or strike after a 30-day waiting period



## Accident

Accident coverage offers supplemental coverage for accidents, injuries, ambulance services, and accidental death. It's available to your employees' spouses and children – a plan that can protect the whole family. The benefit is fully paid up to the amount selected for each accident, and is in addition to any other coverage. Four coverage benefit levels are available.

# Accident (Accident Plus)

Off-the-job coverage for accidental injuries, hospital care, and accidental death benefits.

### Benefits

- › Accident Medical Expense: pays actual charges, up to the amount selected, for physician's treatment or other emergency treatment
- › Ambulance Benefit: pays actual charges, up to policy amount, for ground ambulance service and emergency air transportation in 100-mile radius
- › Hospital Confinement: pays a daily benefit for hospital room charge for a maximum of 30 days, up to the amount selected, when the injury is a result of a covered accident
- › AD&D: pays a death benefit up to \$20,000 as a result of an accidental death; a percentage of the benefit is paid for dismemberment or loss of sight due to an accidental injury
- › Individual portable policy

### Optional benefits/riders

- › Accident Total Disability: primary insured receives a monthly benefit
- › Hospital Intensive Care: if the participant is confined to a hospital intensive care unit as a result of an injury or sickness, a daily benefit for each confinement for a maximum number of days per calendar year is paid
- › 24-hour Coverage: provides on- and off-the-job coverage; coordinates benefits with Workers' Compensation and any applicable local, state and/or federal benefits, and any employer-sponsored disability income benefit plans
- › Bone Fracture and Dislocation: pays a percentage of the selected benefit when a covered person suffers from a fracture or dislocation, up to \$1,500 per incident
- › Coverage for spouse and children



Nearly 44% of self-reported episodes of injury leading to hospitalization occurred in or around the home.

- National Center for Health Statistics



## Critical illness/cancer

With critical illness/cancer coverage, your employees receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During their recovery, they and their loved ones can rest a little easier knowing they won't have to rely solely on their savings accounts or take on additional debt to cover day-to-day living expenses.

## Critical Illness

One-time lump-sum payment at diagnosis for each benefit plan.

### Benefits

#### Critical Illness Advantage covers

- › Vascular (transplant as a result of heart failure, stroke, and bypass surgery as the result of coronary artery disease)
- › Other critical illnesses – choice of 50% or 100% of benefit amount paid at initial diagnosis of:
  - Transplant, other than heart
  - End stage renal failure
  - Loss of sight, speech or hearing
  - Coma
  - Severe burns
  - Permanent paralysis due to an accident
  - Occupational HIV
- › Waiver of Premium on policies sold through age 55; covers any disability beginning on or before age 60. Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer; the elimination period is the time between when an injury or illness occurs, and benefits start.

#### Critical Illness Advantage Plus covers

- › Vascular (same as Critical Illness Advantage)
- › Cancer (first diagnosis of internal cancer or malignant melanoma, and carcinoma in situ)
- › Other critical illnesses (same as Critical Illness Advantage)
- › Waiver of Premium

### Optional benefits/riders

- › Health Screening Benefit: pays per calendar year for covered health screenings, including mammograms, colonoscopies, and stress tests
- › Loss of Work: waives the premium for up to six months in case of a layoff, lockout, or strike after a 30-day waiting period

Every 40 seconds, on average, someone in the United States has a stroke. Americans will pay about \$68.9 billion in 2009 for stroke-related medical costs and disability.

- American Heart Association



# Cancer Expense (Cancer Plus)

Benefits are reinstated each year, which helps offset the long-term costs that may be associated with cancer.

## Benefits

- › Benefit paid directly to employee ranges from \$10,000 to \$50,000
- › Pays in addition to other coverage
- › No deductible
- › Benefit is restored at beginning of plan year
- › Issue ages 18 – 69
- › Family coverage
- › Guaranteed renewable for life (premiums subject to change)
- › Wellness benefit pays up to \$150 per year for an annual exam for cancer screening, such as a pap smear.

Policy pays 100% of usual and customary charges for inpatient or outpatient services, supplies, and treatments to policy maximums per calendar year for each family member insured, including:

- › Hospital room, board, and miscellaneous services
- › Prescription drugs
- › X-ray, cobalt, and other radiation treatment
- › Laboratory services
- › Medical or surgical services, and anesthesia
- › Services of a licensed professional nurse
- › Braces, crutches, and wheelchairs



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.

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American Cancer Society

# Group Lump Sum Cancer

Plan pays a one-time lump-sum payment at diagnosis of cancer.

Includes:

## Benefits

- › 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
- › Waiver of Premium: Available on policies sold through age 55 and covers any disability beginning on or before age 60. Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer; the elimination period is the time between when an injury or illness occurs, and benefits start

## Optional benefits/riders

- › Health Screening Benefit: Pays per calendar year for covered health screenings, including mammograms, colonoscopies, and stress tests
- › Loss of Work: Waives the premium for up to six months in case of a layoff, lockout, or strike after a 30-day waiting period
- › Automatic Benefit Increase (ABI): On the first five policy anniversaries, employee can increase the benefit for an additional low premium regardless of medical condition or medical history
- › Takeover: Gives credit toward satisfying pre-existing condition requirements when replacing similar coverage and if applicant qualifies



## Supplemental health

Humana's supplemental coverage may benefit your employees by providing additional reimbursements for medical costs such as physician's office and emergency room services. It also can be used to help offset the loss of income, experimental treatments, transportation to doctors and treatment facilities, or for normal living expenses.

# Health Care Plus

Coverage helps employees meet their financial obligations when they are hospitalized or incur expenses when receiving outpatient or inpatient treatment.

## Benefits

- › Hospital Confinement: \$250 or \$500 lump-sum benefit for hospital confinement
- › Emergency Sickness Treatment: \$100 per visit for a sickness that requires emergency care by a physician
- › Physician's Office Treatments: \$50 per visit to a physician's office for non-emergency sickness
- › Annual Wellness Benefit: maximum of \$100 per calendar year
- › Outpatient Injury: \$100 per visit to a physician's office or \$200 per visit to an emergency room
- › Benefits apply to pregnancy (subject to state-mandated waiting periods)
- › Covers pre-existing conditions after 12 months from date of policy
- › Issue ages 18 – 64
- › Guaranteed renewable to age 65, or to age 70 if working (premiums may change)

Health Care Plus is Kanawha Insurance Company Individual Policy Form 90850 3/96 FL.



# Plan for a successful enrollment



Call your agent or log on to the secure employer section of **Humana.com** to order payroll inserts and posters.

After you select the workplace voluntary benefits that are right for your business, you'll want to talk to your agent about an enrollment method that works best for you and your employees. Some factors to consider include: product mix, age of employee population, available technologies, and culture.

A well-planned communication and enrollment strategy can lead to higher employee participation rates.

## Choose the enrollment option that fits your business

- **Enroll employees at the workplace in one-to-one meetings.** These meetings provide a highly personalized experience for the employee, and as a result participation and satisfaction rates generally are higher compared to other methods.
- **Enroll employees at the workplace in group meetings.** This allows employees to learn about these valuable benefits along with their peers. Employees may feel more comfortable in a larger group setting and can ask both the enroller or peers questions they have about the benefits. This method is faster than face-to-face meetings but is not as personalized.
- **Have employees enroll on their own through the Web.** Online enrollment is an ideal enrollment solution for clients who have an employee population that's comfortable using online technology. With this method, you lose the personal interaction of an onsite benefit counselor; however, interactive presentations can be used to help educate employees. Online enrollment is available for groups with 100 or more employees.

Personal one-to-one meetings with employees generally result in higher participation and satisfaction compared to other enrollment methods.



# HUMANA®

*Specialty Benefits*

- Dental
- Vision
- Life
- Disability
- Workplace voluntary benefits

The products and services referenced may not be available in all jurisdictions and may vary by state. The information and descriptions are not intended to be complete descriptions of all terms, exclusions, and conditions applicable to the products and services.

Insurance products are underwritten by Kanawha Insurance Company