

# It pays to partner with HumanaOne

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

## Sell more policies with affordable, low rates

HumanaOne 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.

## Work with an industry leader

We are part of Humana, one of the nation's largest publicly traded health and supplemental benefits companies. So you can trust us to provide our best options for your clients.



It's easy to build your business – and your sales – with HumanaOne

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.

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FOR AGENTS ONLY

# Expand your portfolio and boost sales

with simple, affordable HumanaOne plans



## Grow your business with HumanaOne's life and supplemental plans

By offering a wide range of life and supplemental insurance plans, you can help protect the lives your clients have built ... now and in the future. Each plan offers multiple benefit levels so clients can customize their coverage to meet their needs and budget. All these HumanaOne life and supplemental plans are simple to understand, affordable and easy to sell.

## 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
- Bring greater diversity to your portfolio with HumanaOne alternatives
- Fill the gap between traditional medical plans with supplemental policies
- Increase your sales and enjoy greater commissions

Learn more about HumanaOne life and supplemental insurance plans ▶

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# 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
<b>Cash Cancer Plan</b>	<b>Cash paid directly to policyholder upon first diagnosis of cancer.</b> <i>When cancer is on your client's mind, their finances shouldn't be.</i>	<ul style="list-style-type: none"> <li>Typically <b>anyone age 0-69</b> (Individual, single parent and family coverage available)</li> <li>For a family plan, a spouse can be up to age 74</li> <li>Children must apply with a parent; child-only coverage is not available</li> </ul>	<ul style="list-style-type: none"> <li><b>Up to \$50,000 cash goes directly to clients</b> or their designees upon diagnosis of a covered cancer</li> <li><b>Payment made upon diagnosis</b> – no treatment required</li> <li><b>Pays in addition</b> to other insurance policies</li> <li><b>No restrictions on how the money is used</b> – travel to specialized cancer centers, trial treatments, even mortgage payments</li> </ul>	\$10,000, \$20,000, \$25,000, \$30,000, \$40,000 or \$50,000  <i>Pays same benefit amount for all covered family members</i>	<ul style="list-style-type: none"> <li><b>Life:</b> Continues as long as premiums are paid and no claim is paid or incurred</li> <li><b>20-Year:</b> Premiums are paid for 20 years and policy is paid for life or until claim is paid or incurred</li> <li>Credit/debit card or bank draft (monthly, semi-annually or annually)</li> <li>Direct bill (annually only)</li> </ul>	<ul style="list-style-type: none"> <li>Minimal health questions</li> <li>No medical exam</li> <li>No physician statements</li> <li>No phone interview</li> </ul>	<ul style="list-style-type: none"> <li>64% of the costs of fighting cancer are non-medical</li> <li>50% of men will be diagnosed with cancer in their lifetime</li> <li>33% of women will be diagnosed with cancer in their lifetime</li> </ul> <small>Source: Cancer Facts &amp; Figures 2010, American Cancer Society</small>	<ul style="list-style-type: none"> <li>Covered cancer is a cancer diagnosed after the date of policy, and does not include skin cancer except for malignant melanoma</li> <li>Waiting periods after effective date apply</li> <li>Return of premium rider or Return of premium and Cash Value rider offered in some states</li> </ul>
<b>Critical Illness Cash Plan</b>	<b>Cash paid directly to policyholder if they become critically ill.</b> <i>It's a safety net in case the unexpected occurs.</i>	<ul style="list-style-type: none"> <li>Typically <b>anyone age 0-69</b> (Individual, couple, single parent and family coverage available)</li> <li>Children must apply with a parent; child-only coverage is not available</li> </ul>	<ul style="list-style-type: none"> <li><b>Up to \$50,000 cash goes directly to clients</b> or their designees in the event of the onset of a covered critical illness</li> <li><b>Pays in addition</b> to other insurance policies</li> <li><b>No restrictions on how the money is used</b> – clients can even cover mortgage payments</li> </ul>	Available in \$5,000 increments from \$5,000 up to \$50,000, with choice of 3 plans: <ul style="list-style-type: none"> <li>Vascular, cancer and other illnesses</li> <li>Vascular and other illnesses</li> <li>Cancer only</li> </ul>	<ul style="list-style-type: none"> <li>Credit/debit card or bank draft (monthly, semi-annually or annually)</li> <li>Direct bill (annually only)</li> </ul>	<ul style="list-style-type: none"> <li>Minimal health questions</li> <li>MIB and Rx Screen</li> <li>APS (ages 60+)</li> <li>Build requirement</li> </ul>	<ul style="list-style-type: none"> <li>Every 34 seconds, someone in the U.S. suffers a heart attack*</li> <li>50% of men will be diagnosed with cancer in their lifetime**</li> <li>Total direct and indirect costs of cardiovascular diseases and stroke in the U.S. is estimated at \$503.2 billion in 2010*</li> </ul> <small>* 2010 Heart Disease &amp; Stroke Statistics, American Heart Association ** Cancer Facts &amp; Figures 2010, American Cancer Society</small>	<ul style="list-style-type: none"> <li>Up to \$50,000 paid for each covered event up to \$150,000 in total benefits</li> <li>Benefits may reduce to 50% after age 70</li> <li>Waiting periods after effective date apply</li> <li>Return of premium rider or Return of premium and Cash Value rider offered in some states</li> </ul>
<b>Hospital Cash Plan</b>	<b>Cash paid directly to policyholder in the event of outpatient surgery, hospitalization or ER care.</b> <i>There's no need to dip into savings right away.</i>	<ul style="list-style-type: none"> <li>Typically <b>anyone age 0-69</b> (Individual, single parent and family coverage available)</li> <li>Children must apply with a parent; child-only coverage is not available</li> </ul>	<ul style="list-style-type: none"> <li><b>Guaranteed renewable coverage</b> to age 70 as long as premiums are paid with no lapse in coverage</li> <li><b>Pays in addition</b> to other insurance policies</li> <li><b>No restrictions on how the money is used</b> – clients can even pay for child care</li> </ul>	<ul style="list-style-type: none"> <li>Hospital Confinement: Up to a \$2,000 benefit per covered person per year</li> <li>Accidental Injury and Sickness: \$150 per Emergency Room visit</li> <li>Outpatient Surgery: \$150 for each outpatient surgery</li> </ul>	<ul style="list-style-type: none"> <li>Credit/debit card or bank draft (monthly, semi-annually or annually)</li> <li>Direct bill (annually only)</li> </ul>	<ul style="list-style-type: none"> <li>Minimal health questions</li> <li>No medical exam</li> <li>No physician statements</li> <li>No phone interview</li> </ul>	<ul style="list-style-type: none"> <li>The average cost of an in-patient hospital stay per person is \$13,033</li> <li>More than 33% of people will be treated in a hospital</li> <li>45.2% of healthcare spending is associated with hospital treatment</li> </ul> <small>Source: U.S. Department of Health and Human Services, Advance Data, June, 2007</small>	<ul style="list-style-type: none"> <li>Daily benefit rider available in most states</li> <li>If clients have a Health Savings Account (HSA) now, or if they plan to open one in the future, they should consult a tax advisor about the tax implications of this combination of plans</li> <li>Various waiting periods apply</li> </ul>
<b>Junior Estate Builder</b>	<b>"Starter" life insurance policy that clients can give to children or grandchildren.</b> <i>Helps loved ones get a head start in life.</i>	<ul style="list-style-type: none"> <li>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 <b>child age 0-24</b> (nearest age at application)</li> </ul>	<ul style="list-style-type: none"> <li><b>Up to \$20,000 in coverage</b> with term life insurance</li> <li><b>Automatically converts to a whole life policy</b> at age 25 (premium changes at time of conversion)</li> <li>Additional coverage can be purchased once converted at ages 25, 28, and 30</li> <li><b>Cash value that grows over time (after conversion)</b> – client can borrow against it or even cash it in</li> <li><b>No waiting period</b> – policy is effective immediately upon approval</li> </ul>	<ul style="list-style-type: none"> <li>\$15,000 or \$20,000</li> </ul>	<ul style="list-style-type: none"> <li>Direct bill (annually only)</li> <li>Bank draft (annually only)</li> <li>Credit card is not an available option at this time</li> </ul>	<ul style="list-style-type: none"> <li>Minimal health questions</li> <li>No medical exam</li> </ul>	<ul style="list-style-type: none"> <li>Once the policy converts to whole life and cash value is built up, the policyholder can borrow against it at any time</li> <li>Policyholder can cash it in to pay for a graduate degree or even make a down payment on a new home</li> <li>Makes a perfect gift to celebrate the birth of a baby, birthday or a graduation.</li> </ul>	<ul style="list-style-type: none"> <li>One-time premium increase upon conversion from term to whole life at age 25</li> <li>Monetary value accumulations begin after the policy converts to whole life</li> <li>Both the child and the person who buys the policy must live in a state where we offer this plan</li> <li>Option to increase coverage at ages 25, 28, &amp; 31 available</li> </ul>
<b>Memorial Fund</b>	<b>Cash paid directly to designee to help pay for final expenses.</b> <i>Helps provide financial security and peace of mind.</i>	<ul style="list-style-type: none"> <li>Typically <b>anyone age 45-80</b> (nearest age at application) (Immediate and Graded benefits available in most states)</li> </ul>	<ul style="list-style-type: none"> <li><b>Up to \$25,000 goes directly to designee</b></li> <li><b>No restrictions on how the money is used</b></li> <li><b>Cash value grows over time</b> – client can borrow against it or even cash it in</li> <li><b>Premiums guaranteed not to increase</b> and benefit amount will never be reduced</li> </ul>	<ul style="list-style-type: none"> <li>\$1,000 increments up to \$25,000</li> </ul>	<ul style="list-style-type: none"> <li><b>Life:</b> Continues as long as premiums are paid and no claim is paid or incurred</li> <li><b>10-Year:</b> Premiums are paid for 10 years and policy is paid for life or until claim is paid or incurred</li> <li>Credit/debit card or bank draft (monthly, semi-annually or annually)</li> <li>Direct bill (annually only)</li> </ul>	<ul style="list-style-type: none"> <li>Minimal health questions</li> <li>No medical exam</li> <li>May qualify even if declined for other life insurance</li> </ul>	<ul style="list-style-type: none"> <li>The average funeral costs more than \$7,500. And that doesn't include legal fees, taxes and other expenses.</li> <li>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.</li> </ul> <small>Source: National Funeral Directors Association 2010 General Price List Survey</small>	<ul style="list-style-type: none"> <li>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</li> </ul>

**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.