

# Humana Critical Illness and Cancer



## Critical illness/cancer voluntary coverages pay benefits however you want

With our critical illness and cancer plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

## Why do I need critical illness and cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can spend the benefits however you want, on direct or indirect costs associated with the illness:

- Make your mortgage payments
- Hire extra help for around the house, such as in-home caregivers
- Help cover medical bills as well as therapy and training
- Pay for travel to treatment facilities away from home – and for family visits

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other direct and indirect costs associated with these diseases.

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.

- American Cancer Society

## Here's how it works

All benefit payments are made directly to you in most cases, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most.

Coverage is offered on a Contingent Guaranteed Issue basis meaning limited medical questions are required.

## Act now

You've probably taken some steps to protect your assets and future financial stability with a health plan, life insurance, savings, etc. Take an additional step to round out your coverage and help you and your loved ones in the event of an unexpected critical illness or cancer.

**Humana**<sup>®</sup>

Contact FOP Benefits at 855-270-7785 with any questions about plans or enrollment.



# Humana Critical Illness and Cancer

District Of Columbia

Fraternal Order of Police Grand Lodge  
(National Fraternal Order of Police)

Consider coverage that helps protect you, your family, and your assets in the event of a critical illness. It offers specialized benefits to supplement other health insurance when you and your family may be most vulnerable: during the working years. Benefit payments can assist in covering a variety of expenses associated with a critical illness: out-of-pocket medical care costs, home healthcare, travel to and from treatment facilities, rehabilitation, and other expenses.

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## Coverage type

Voluntary Critical Illness insurance is a group policy form that includes coverage for heart/stroke, cancer, and other critical illnesses.

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## Benefit amount

Benefit amounts are available at various levels. You can choose:

- \$5,000 to \$50,000 for member

You can also add coverage for your dependents:

- Spouse: \$2,500 to \$25,000. Spouse coverage benefit is equal to exactly half of the member's coverage
- Child: \$2,500 to \$5,000 for each eligible child. Child coverage benefit is equal to exactly half of the members coverage to a maximum of \$5,000

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## Coverage for vascular conditions

Percent of benefit amount paid at initial diagnosis:

- Heart attack 100%
- Transplant as a result of heart failure 100%
- Stroke 100%
- Coronary artery bypass surgery as a result of coronary artery disease 25%

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## Coverage for cancer conditions

30 day waiting period

Percent of benefit amount paid at initial diagnosis:

- First diagnosis of internal cancer or malignant melanoma 100%
- Carcinoma in situ 25%

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This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at [Disclosure.Humana.com](https://www.humana.com/disclosure). Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: 8011

Underwritten by Kanawha Insurance Company, a Humana company.



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## Coverage for other critical illnesses

Percent of benefit amount paid at initial diagnosis:	
• Transplant, other than heart	100%
• End-stage renal failure	100%
• Loss of sight, speech, or hearing	100%
• Coma	100%
• Severe burns	100%
• Permanent paralysis due to an accident	100%
• Occupational HIV	100%

## Additional included benefits

**Waiver of premium for disability:** This waives a members premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For members agens 18-55.

**Benefit recurrence:** This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.

**Health screening:** Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests.

- Indemnity based and payable once per calendar year per insured
- Employer selects this optional benefit and the benefit amount; member may decline the benefit if he/she chooses
- Coverage is same for all insureds on the certificate

\$100

## Portability

Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70. Participants may continue coverage by paying premiums on a direct billing method.

- All ported certificates will be subject to any rate increases on the **Association's** Master Policy.

## Pre-existing provision

12/12- If a covered person has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to policy effective date, no benefits will be paid for the first 12 months after the policy effective date.

## Additional plan information

Spouse includes domestic partners where allowed by state and employer.

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# Humana Critical Illness and Cancer rates

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## District Of Columbia

### OHPEHU rates

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Age	OHPEHU 1RQ 7REDFFR 8VHU		OHPEHU 7REDFFR 8VHU	
	\$5,000	\$10,000	\$5,000	\$10,000
18-29	\$5.88	\$8.47	\$7.18	\$11.08
30-39	\$8.64	\$13.14	\$11.99	\$19.84
40-49	\$13.73	\$22.53	\$21.98	\$39.03
50-55	\$21.16	\$36.10	\$35.01	\$63.81
56-59	\$21.16	\$36.10	\$35.01	\$63.81
60-64	\$31.78	\$56.13	\$53.63	\$99.83
65-69	\$36.60	\$65.70	\$61.45	\$115.40

### Spouse rates

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.FNCFS NVTU CF DPWFSE JO PSEFS GPS TQPVTF UP CF DPWFSE 4QPVTF DPWFSEBHF PG NFNCFE DPWFSEBHF

Age	6SRXVH 1RQ 7REDFFR 8VHU		6SRXVH 7REDFFR 8VHU	
	\$2,500	\$5,000	\$2,500	\$5,000
18-29	\$4.58	\$5.88	\$5.23	\$7.18
30-39	\$6.39	\$8.64	\$8.07	\$11.99
40-49	\$9.33	\$13.73	\$13.46	\$21.98
50-55	\$13.68	\$21.16	\$20.61	\$35.01
56-59	\$13.68	\$21.16	\$20.61	\$35.01
60-64	\$19.60	\$31.78	\$30.53	\$53.63
65-69	\$22.05	\$36.60	\$34.48	\$61.45

Tobacco usage is defined as having used any form of tobacco during the last 12 months, including electronic cigarettes and nicotine patches.



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# Humana Critical Illness and Cancer rates

Fraternal Order of Police Grand Lodge  
(National Fraternal Order of Police)

## District Of Columbia

### Member rates

Displaying monthly ACH deductions based on monthly premium calculation including Benefit Recurrence and \$100 Health Screening Benefit.

Age	Member Non Tobacco User		Member Tobacco User	
	\$15,000	\$20,000	\$15,000	\$20,000
18-29	\$11.07	\$13.67	\$14.98	\$18.89
30-39	\$17.64	\$22.14	\$27.69	\$35.54
40-49	\$31.34	\$40.14	\$56.08	\$73.13
50-55	\$51.05	\$66.00	\$92.60	\$121.40
56-59	\$51.05	\$66.00	\$92.60	\$121.40
60-64	\$80.47	\$104.82	\$146.04	\$192.24
65-69	\$94.80	\$123.90	\$169.35	\$223.30

### Spouse rates

Displaying monthly ACH deductions based on monthly premium calculation including Benefit Recurrence and \$100 Health Screening Benefit.

**Member must be covered in order for spouse to be covered. Spouse coverage = 50% of member coverage.**

Age	Spouse Non Tobacco User		Spouse Tobacco User	
	\$7,500	\$10,000	\$7,500	\$10,000
18-29	\$7.18	\$8.47	\$9.13	\$11.08
30-39	\$10.89	\$13.14	\$15.92	\$19.84
40-49	\$18.13	\$22.53	\$30.51	\$39.03
50-55	\$28.63	\$36.10	\$49.41	\$63.81
56-59	\$28.63	\$36.10	\$49.41	\$63.81
60-64	\$43.95	\$56.13	\$76.73	\$99.83
65-69	\$51.15	\$65.70	\$88.43	\$115.40

### Children rates

Displaying monthly ACH deductions based on monthly premium calculation including Benefit Recurrence and \$100 Health Screening.

**Member must be covered in order for children to be covered. Children coverage = 50% of member coverage up to \$5,000.**

Age	Children	
	\$2,500	\$5,000
0-24	\$1.53	\$2.15

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