



For the eligible employees of:
Canal Insurance

Receive a cash benefit if you're diagnosed with cancer

Cancer Lump Sum pays a cash benefit if you're diagnosed with 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.

Here are some of the benefits

- › One-time lump-sum payment at diagnosis
- › Waiver of Premium: available on policies ages 18 – 55, and covers any disability beginning on or before age 60; premium is waived if you are totally disabled for more than 180 days after the effective date of coverage
- › 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 up to \$150 per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests.

In the U.S., women have a 1-in-3 lifetime risk of developing cancer. For men, the risk is 1-in-2. The American Cancer Society estimates that two thirds of the total cost of fighting heart disease, cancer and stroke comes directly out of the patient's pocket.

– *Cancer Facts and Figures*, American Cancer Society, 2010

Here's the cost

Displaying monthly payroll deductions based on monthly premium calculation include \$150 Health Screening Benefit.

Cancer Lump Sum								
Age	Employee non-tobacco user		Employee tobacco user		Spouse non-tobacco user		Spouse tobacco user	
Benefit	\$10,000	\$20,000	\$10,000	\$20,000	\$5,000	\$10,000	\$5,000	\$10,000
18-29	\$7.23	\$9.33	\$8.43	\$11.73	\$4.20	\$5.40	\$4.80	\$6.60
30-39	\$9.53	\$13.93	\$12.23	\$19.33	\$5.40	\$7.80	\$6.85	\$10.70
40-49	\$12.43	\$19.73	\$16.93	\$28.73	\$6.95	\$10.90	\$9.45	\$15.90
50-55	\$16.73	\$28.33	\$23.43	\$41.73	\$9.30	\$15.60	\$13.05	\$23.10
56-59	\$16.73	\$28.33	\$23.43	\$41.73	\$9.30	\$15.60	\$13.05	\$23.10
60-64	\$19.33	\$33.53	\$29.03	\$52.93	\$10.80	\$18.60	\$16.10	\$29.20
65-69	\$21.33	\$37.53	\$30.43	\$55.73	\$11.90	\$20.80	\$16.90	\$30.80

Cancer Lump Sum	
Age	Children
Benefit	\$5,000
0-24	\$2.35

These rates are presented for illustrative sales purposes only. Please ask your agent for the plan summary and quote for a complete list of benefits and rates.

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

This is not a complete disclosure of plan qualifications and limitations. Your broker will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. 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. Critical Advantage Series is Kanawha Insurance Company Group Policy Form 8011. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

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