

# Disability Income Plus

Accident & Sickness Plan with  
Waiver of Elimination Period

## Guidance for all life's challenges

Families, relationships, work, money, and everyday issues can be challenging. Humana's Work-Life Program is an exclusive Website with tools, links and downloads to help you and your family find answers and practical solutions. It's available at no additional cost.



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

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

Disability Income Plus is Kanawha Insurance Company Policy Form Series 8014. The policy and any optional benefits contain limitations and exclusions which may vary by state.

This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply.

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

# Protect your financial well-being with Disability Income Plus with Waiver of Elimination Period benefit



You'll rest a little easier knowing you have an insurance policy to cover everyday living expenses and pay the bills if you can't work due to an illness or accident. You won't have to rely solely on your savings or incurring additional debt to cover these costs.

## Here are more reasons you'll rest easier with Disability Income Plus:

- › Benefits are paid in addition to any other disability coverage you already have
- › Pre-existing conditions are covered after 12 months from the effective date of the policy
- › No 30-day wait clause for sickness; no waiting period for maternity coverage
- › We pay most disability claims within five calendar days
- › Our associates provide prompt, friendly service
- › Work-Life Program services are included with every disability plan to guide you through life's challenges

Almost 90 percent of disabling accidents and illnesses happen outside of work and are not covered by workers compensation.

– National Safety Council, *Injury Facts 2008 Ed.*

Disability Income Plus enables you to concentrate on your recovery and return to your job. The basic benefits include:

**Waiver of Premium:** Premium is waived if you're totally disabled for more than 90 days or the elimination period, whichever is longer.

**Partial Disability:** Pays 50 percent of the total benefit when you can't perform 20 percent to 80 percent of your normal work schedule for up to six consecutive months. The elimination period must be satisfied and you must be totally disabled before the start of the partial disability.

**Recurrent Disability:** If you become disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

Your monthly coverage, elimination period, benefit period and any optional benefits will depend on the plan design your employer selects.

You'll find Humana's workplace voluntary benefits convenient and economical. You won't need a medical exam to qualify for coverage. Premiums are paid through payroll deduction so you won't have another bill to worry about. You'll feel good knowing you're taking steps to help secure your family's financial future in case of a disability.

## Waiver benefit example

This Disability Income Plus plan has a unique feature that waives the elimination period and enables you to begin receiving benefits without waiting for the elimination period to end. Here's how it works:

John purchases a 0/14 (0-day accident and 14-day sickness elimination period) plan. He becomes disabled due to a sickness, and is hospitalized on the fourth day of the sickness. Because John has the waiver of elimination period plan, he starts receiving benefits beginning from the first day of his hospital stay without waiting for the 14-day elimination period to end.