

Disability Income Plus



HUMANA[®]
Specialty Benefits



Protect your employees' financial well-being with Disability Income Plus

Why choose Disability Income Plus?

- Four decades of benefits experience serving employers' insurance needs
- 400 associates who are experts in servicing disability benefits
- Humana's online Work-Life Program gives guidance to your employees on life's challenges
- Receive prompt, friendly service; in fact, 99 percent of customer calls are resolved to their satisfaction within 24 hours*

* 2008 Humana member satisfaction survey

Disability Income Plus helps with day-to-day expenses such as housing, food, car payments, even additional medical costs, when illnesses or accidents disable your employees away from the workplace. They won't have to rely solely on their savings or incurring additional debt to cover these costs and care for their families.

Plus, by offering Disability Income Plus, a voluntary group disability income policy, you'll feel good knowing you're providing a highly valued employee benefit at no direct cost to your business. You'll feel even better knowing:

- › You won't break your budget. You can offer Disability Income Plus at no direct cost to your business
- › Benefits are paid in addition to any disability coverage your employees already have in place
- › You can offer this benefit with as few as five enrolled employees
- › A dedicated implementation team will work closely with you
- › You can select other options such as 24-hour coverage and physical therapy
- › There's no waiting period for maternity coverage

With Disability Income Plus, employees can concentrate on their recovery after a sickness or accident, and return to their jobs as soon as possible.

Personalize your plan

You can select the plan design that best suits the needs of your employees to help provide the disability coverage they need.

Accident & Sickness plan design

- › Provides coverage for disabilities caused by either an accidental injury or sickness
- › Elimination periods: 0/7, 7/7, 0/14, 14/14, 30/30, 60/60, 90/90, 180/180, and 365/365 days

Accident & Sickness with Waiver of Elimination Period

- › Provides coverage for disabilities caused by either an accidental injury or sickness, but waives the balance of the elimination period if the employee is confined to a hospital
- › Elimination periods: 0/7, 7/7, 0/14, and 14/14 days

Rest easy

You and your employees can expect a simple, friendly, and professional experience with Humana.

Favorable underwriting. By using the purchasing power of your group, employees get access to disability benefits at group rates.

Convenient enrollment. Your employees can enroll in disability benefits with no disruption to your business.

Fast, accurate claims payments. Most claims are paid within five calendar days.

People who care. Friendly, knowledgeable associates provide prompt answers on claims, benefits, and payments.

With Humana, you'll find the right plan along with people who genuinely care about helping you.

Plan features

Waiver of Premium

Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.

Partial Disability

Pays 50 percent of the total benefit when employee cannot perform 20 percent to 80 percent of his or her normal work schedule for up to six consecutive months. The elimination period must be satisfied and the employee must be totally disabled before the start of the partial disability.

Recurrent Disability

If employee becomes 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.

Benefit amount

Up to 70 percent of monthly income (varies by state)

Minimum of \$300 a month to a maximum of \$5,000 a month. Additional underwriting needed for higher amounts.

Optional benefits

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.

24-hour Coverage

Extends coverage for all base policy benefits and elected optional benefits to 24-hour coverage.

Mental, Illness and Substance Abuse

Removes the mental/emotional disease/disorder and alcohol/drug addiction exclusions from benefits. Pays 50 percent of the disability benefit for up to six months.

Takeover

Credits time covered under the previous group disability plan toward the 12-month pre-existing condition exclusion.

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.

Physical Therapy

Provides a \$100 benefit for up to five visits for medically necessary treatment to a licensed physical therapist. Therapy can continue 180 days after the end of the benefit period.

Intensive Care/Cardiac Care Benefit

Provides a \$200 benefit, up to four units, for up to 30 days per calendar year. Employee does not have to satisfy the elimination period to receive benefits.

COBRA Benefit

Provides reimbursement for COBRA up to \$2,000 a month while the employee is terminated, disabled, and receiving disability income benefits.

HUMANA[®]
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.