

**HUMANA CANCER EXPENSE (CANCER PLUS)  
POLICY # 70240  
REGULATORY AND TECHNICAL INFORMATION GUIDE\***

**Limitations and Exclusions**

This Policy provides Benefits only for Cancer. This Policy does not cover any other disease or sickness or incapacity or injury.

No benefit is payable for confinement to a nursing home, hospice, rest home or similar institution.

Cancer diagnosed during the Waiting Period will not be a covered condition. Cancer will not be a covered condition when any advice, treatment, or clinical diagnosis received within the Waiting Period leads to a diagnosis of Cancer. Cancer will not be a covered condition if tissue extracted during the Waiting Period leads to a diagnosis of Cancer. If Cancer is diagnosed during the Waiting Period, You have the option to cancel all coverage under this Policy and receive a refund of premiums paid for all Insured Persons.

**Pre-Existing Condition Limitations**

The Policy does not cover Pre-existing Conditions for 12 months after the Date of Policy with respect to persons named in the Application of Insurance.

The Policy does not cover Pre-existing Conditions for 12 months after the effective date of coverage with respect to any Insured Person added after the Date of Policy.

Pre-existing Condition Limitations do not apply to Newborn Children or to Newly Adopted Children.

The Cancer Plus product is underwritten by Kanawha Insurance Company.

\*The Regulatory and Technical Information Guide only lists the major limitations and exclusions of the plan. Limitations and exclusions may vary by state. If there is any conflict between the Policy and this Regulatory and Technical Information, the Policy controls.