

Humana Term Life

Summary of benefits

Your employees will appreciate the peace of mind life coverage provides, and their loved ones will appreciate a benefit that can help guarantee a secure future if the unthinkable should happen. Term life provides protection for a defined period, during which premiums stay the same. It's one way to protect all that employees and their loved ones have, as well as their dreams.

Product base	Group
Coverage type	<p>Level term life insurance renewable to age 80, available in term durations of 10 or 20 years.</p> <p>Premium rates stay level for 10 or 20 years, and then can increase. Last duration can be less than 10 or 20 years. Product duration to age 80. <i>FL and IN: Product duration to age 95.</i></p>
BENEFITS & FEATURES	
Benefit Amounts	<p>Benefit amounts are available at various levels:</p> <ul style="list-style-type: none">\$10,000 to \$300,000 for employees <p>Dependent coverage also can be added:</p> <ul style="list-style-type: none">Spouse: \$10,000 to \$50,000.Child: \$5,000 to \$25,000 for each eligible child.
Benefit Type	Defined benefit
Terminal Illness Benefit <i>For policies issued in WA, terminal illness benefit is not available.</i>	<p>Accelerates payment of the life insurance death benefit in the event of the employee's future terminal illness diagnosis (with 12 months or less to live) or loss from specified critical illnesses. For the terminal illness benefit, the maximum advance is 50 percent of the base policy.</p>
Work-life Resources	<p>Web portal which offers articles, links and videos for subjects such as personal, legal, financial, education, child, eldercare and caregiver resources. With a toll-free telephonic grief counseling line available 24/7.</p>
CHOOSE OPTIONS TO OFFER TO YOUR EMPLOYEES	
Accidental death, dismemberment and loss of sight (AD&D)	<p>Offers an additional payment of the life insurance benefit, to a maximum of \$100,000, when a loss results from a serious accident or death. Available for sale through and including age 60.</p> <p>Accident Death and Dismemberment is equal to the face amount of the base policy on employee only. Additional benefit of 10 percent if seat belt was in use in automobile accident. Fifty percent of death benefit is payable for accidental loss of both hands, both feet, sight of both eyes, one hand and one foot, one hand and sight of one eye, or one foot and sight of one eye.</p> <p>If two or more losses covered by this benefit result from one accident, only one benefit is paid. This does not apply to Coma, Occupational Assault, Seat Belt, or Paralysis benefit. If two or more accidents cause losses by this benefit, we will not pay more than 100 percent of the AD&D benefit. This does not apply to Coma, Occupational Assault, Seat Belt, or Paralysis benefit.</p> <p>Coma pays one percent of death benefit amount per month for Coma beginning on the first day of the calendar month that coma begins, and on the first day of each succeeding calendar month and partial calendar month while the coma continues. Maximum 100 months.</p> <p>Occupational Assault pays additional 10 percent of death benefit if death resulted from occupational assault.</p> <p>Paralysis pays 100 percent of Accidental death benefit.</p>

Total Disability Waiver of Premium <i>For policies issued in NJ, benefit is not available</i>	Premiums waived after the employee has been totally disabled for at least 180 days or suffer a loss covered by AD&D after the effective date of coverage.		
Automatic Benefit Increase (ABI)	On each of the employee’s first five coverage anniversary dates, he or she can elect coverage increases equivalent to a premium of \$1 or \$2 per week. ABI benefit also increases the critical illness and AD&D benefit on the life of the employee only. Future ABI benefits cease if the certificate is ported. <ul style="list-style-type: none">• Premiums are based on attained age of the employee on the date of the increase• If the employee refuses to exercise an increase, all future increases are cancelled• \$1 per week or \$2 per week		
Loss of Work <i>For policies issued in NJ, MN, TN, or VA not available.</i>	We’ll waive an employee’s premium in the event of authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months’ waiver). Available through age 55. Elimination period is 30 days for benefit qualification.		
Accelerated Benefit for Critical Illness <i>For policies issued in CT, IL, or NJ, is not available.</i>	25% (max \$ amount of \$25k)	50% (max \$ amount of \$50k)	100% (max \$ amount of \$100k)
Family Term <i>For policies issued in SC, family term benefit is not available</i>	Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Insurance for a dependent cannot exceed the employee’s coverage amount. <ul style="list-style-type: none">• Family Term coverage may be added after original policy issue date• Family Term Benefit terminates when base plan is terminated• Family Term Benefit is convertible<ul style="list-style-type: none">• Spouses are covered to age 60• Children are covered through age 25. All children are covered with a single premium regardless of the number of children. <i>For policies issued in OK, TX and VA children covered until 26 and OK longer if a student and relying on member for financial support</i>		
PLAN PROVISIONS			
Pre-existing conditions	Not applicable		
Product Restrictions	<ul style="list-style-type: none">• Total amount of life insurance coverage with Kanawha Insurance Company not to exceed \$300,000 (excludes GTL).• If both parents are eligible employees, their eligible Child(ren) may be insured by either spouse but not both.		
Eligibility	<ul style="list-style-type: none">• Employee issue ages<ul style="list-style-type: none">○ 10 year: 18-70○ 20 year: 18-60<i>For policies issued in FL, the issue age is 18 – 80 for both terms</i>• Full-time, benefit eligible employees, actively at work and working at least 20 hours per week• Spouse issue ages 18-70; ineligible if employee is denied• Child issue ages 0-24; ineligible if employee is denied <i>For policies issued in VA, child age is 15 – 24</i>		
Termination age	Employee: Coverage terminates at age 80 <i>For policies issues in FL or IN, policies are renewable until age 95</i> Spouse: Coverage terminates at age 70 Child: Coverage terminates at age 26		

Benefits and riders may vary by state and may not be available in all states.

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. 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: 8013

Insured by Kanawha Insurance Company, a Humana company.



Humana.com

Humana Term Life

Product specifications

States

AL, AR, CO, CT, DE, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MO, MN, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

Underwriting Guidelines

Application version and edition may vary by state. Please use latest approved edition for your state.

For underwriting questions, please consult the current version of the GCA0AXCHH Voluntary Benefits Case Underwriting and Application Guide.

	Eligible Lives	Participation	Max Face Amount Ages 18-50	Maximum Face Amount Ages 51+
Guarantee Issue	Less than 25	Not Eligible		
	25-299	10 Qualifying Participants	\$10,000 or \$25,000	
	300-500	25%	\$50,000	\$30,000
	501-1000	20%	\$75,000	\$40,000
	1001-4,999	20%	\$120,000	\$60,000
	5,000+	20%	\$120,000	\$70,000
	Spouse	Not Eligible		
	Child	Not Eligible		
Contingent Guarantee Issue	Less than 299	Not Eligible		
	300-500	25%	\$50,000	\$35,000
	501-1,000	20%	\$75,000	\$50,000
	1,001+	25%	\$120,000	\$70,000
	Spouse	Submit to Underwriting for review		
	Child	Submit to Underwriting for review		
Simplified Issue	Less than 299	Not Eligible		
	300+	10 Participants or 2%, whichever is greater		\$300,000
	300+ Spouse		\$50,000	\$50,000
	300+ Child		\$25,000	\$25,000

Accelerated Benefit for Critical Illness

For policies issued in CT, IL, or NJ, benefit is not available.

The amount payable is reduced by 25% at age 65 and another 25% at age 70. If the accelerated benefit is paid the amount of life insurance payable at the covered persons death will be reduced by the amount of the accelerated living benefit paid. If the total of the accelerated living benefit paid is equal to the amount of life insurance for the covered person, insurance on the covered person terminates and nothing will be paid at the covered persons' death.

No accelerated living benefit for critical illness is payable for skin cancer, other than malignant melanoma.

Pre-ex: Any loss due to a pre-existing condition will not be covered if it begins within 12 months after the Covered Persons Effective Date of Insurance.

Effective date of coverage

Coverage is effective on date selected by the employer for initial enrollment, or on the first premium due date for later enrollees.

Children's coverage

Newborn children are covered from birth provided they are added to the policy within 31 days, adopted children are covered at adoption, coverage for stepchildren may be added; unmarried dependent children are eligible for coverage until age 25. Dependent children are ineligible for coverage if the employee is denied coverage.

Plan types <i>For policies issued in SC, spouse and dependent coverage is not available</i>	<ul style="list-style-type: none"> • Employee • Employee & spouse • Employee & child(ren) • Family
Individual eligibility	Full-time, benefit eligible employees, actively at work and working at least 20 hours per week. <i>For policies issued in VT, eligible employees must work at least 17.5 hours per week</i>
Employer eligibility	Minimum group size is 25 eligible employees or 10 payors.
Portability <i>For policies issued in MA or NJ, benefit is not available.</i>	<ul style="list-style-type: none"> • Prior to age 70 and after six months of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect. • Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25
Conversion	Conversion is available to a Whole Life Product. <ul style="list-style-type: none"> • Policy will be converted to the Secure Life conversion plan • Spouse coverage can be converted before the 65th birthday • Child coverage can be converted before the 26th birthday (limits on conversion benefits. up to 3X their benefit amount up to \$30,000)
Enrollment form	52000

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[Humana.com](https://www.humana.com)