

Income Protector helps provide a disability income if an employee becomes disabled as the result of an off-the-job injury or sickness. The policy will pay a benefit to help supplement lost wages and cover medical costs and everyday living expenses. Income Protector pays in addition to existing coverage. Payment is simple, through convenient payroll deductions.

<b>Coverage type</b>	Individual, guaranteed renewable to age 70, non-occupational disability income insurance policy that provides a monthly income for total disability as a result of an accidental injury or sickness and inability to work due to a non-occupational accidental injury or sickness.
<b>Benefit amount</b>	Up to the selected 60% of income per month. Minimum \$200; maximum \$3,000 in \$10 increments.
<b>Elimination period</b>	Covers off-the-job injuries/sicknesses after the selected number of days of total disability. 14/14 days
<b>Benefit period</b>	Six months
<b>Benefit features</b>	<p>Income Protector offers coverage for the following:</p> <ul style="list-style-type: none"> <li>➤ Policy is guaranteed renewable to age 70</li> <li>➤ Pre-existing conditions covered after 12 months</li> <li>➤ Coverage for pregnancy after 360 days</li> <li>➤ Portability: Premiums do not increase if the insured changes employment</li> <li>➤ Waiver of premium included after 90 days of total disability</li> <li>➤ Non-occupational coverage</li> </ul>
<b>Definition of disability</b>	<p><b>Total disability:</b> The complete inability to perform the material and substantial duties of the insured's regular occupation as certified by the insured's attending physician. Regular occupation is that which the insured was performing immediately before total disability began. The total disability must be the result of an injury or sickness. The insured must be under the regular care of a physician and not engaged in any employment or occupation for wages or profit.</p> <p>Total disability does not include disability caused by or contributed to the insured's employment.</p> <p>Total disability does not include disability caused by or contributed to sickness or injury covered under any workers' compensation or occupational disease law.</p>
<b>Additional Rider</b>	<p><b>COBRA:</b> Provides eligible candidates with reimbursement, minimum of \$200 up to \$1,500 per month, of COBRA premium when an employee is totally disabled. Benefit pays for the duration of the disability or until COBRA benefits terminate, whichever occurs first. This benefit pays in addition to the total disability benefit of the policy.</p>

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

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. 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.

Policy: 80260 8/99  
 Underwritten by Kanawha Insurance Company  
 GN-05752-WB 10/10