

Humana Income Protector:

An extra layer of security to help supplement lost wages

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Humana Income Protector is Kanawha Insurance Company Policy Form 80260 8/99. The policy and any optional benefits/riders contain limitations and exclusions. Optional benefits/riders and features are not available in all states and may vary by state.

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Did you ever think about what would happen to your family

if you suddenly lost the ability to bring home a paycheck? With Humana Income Protector you won't have that worry. You'll enjoy a valuable benefit to help supplement lost wages due to a covered injury or illness that occurs off the job. You will receive a payment to spend however you wish — to help cover everyday expenses, medical costs, and more. Plus, Humana Income Protector pays in addition to any existing disability coverage you may have.

A 30-year-old man has a one in five chance of suffering a long-term disability before reaching the age of retirement. A 30-year-old woman has a one in three chance. Your chances of being disabled for longer than three months are much greater than your chances of dying.

– Website, www.insurance.com, 2010

What does Humana Income Protector cover?

You'll receive a cash benefit paid directly to you for the following:

- > Off-the-job injuries or illnesses
- > Pre-existing conditions (after 12 months)
- > Pregnancy leave

Plus, optional riders may be available, which can extend coverage to on the job as well, including:

- > Emergency Accident Rider
- > Hospital Indemnity Rider
- > Outpatient Sickness Rider
- > COBRA Rider

Here's how it works:

- > Receive a benefit for the time period selected. Benefit is paid after the elimination period has been satisfied, which is the number of continuous days beginning with the first day of total disability.
- > Save on your premiums because coverage through your employer typically is less expensive than purchasing it on your own.
- > Pay premiums conveniently through automatic payroll deduction.
- > Coverage is fully portable if you change jobs and it's guaranteed renewable.

Purchase Humana Income Protector now

Humana Income Protector is an excellent way to add an extra layer of protection if you are unable to bring home a paycheck — even if you are injured on a weekend you'll be covered!

Enrollment is easy. There are only a few questions to answer to get valuable coverage that will give you and your family greater financial peace of mind.

Be sure to enroll when your employer holds open enrollment.