

Critical Illness Cash Plan



A heart attack doesn't have to be financially devastating, if you're prepared.

HUMANA
Guidance when you need it most

Humana Financial Protection Products

Critical Illness Cash Plan



Protect yourself and your family from the costs of critical illness.

Every 34 seconds someone in the United States suffers a heart attack.* Are you financially prepared if it's you? A heart attack, stroke, cancer, or other serious illness often comes without warning. The **Critical Illness Cash Plan** is insurance that helps protect you, your family, and your assets from unexpected expenses.

If you or a member of your family is diagnosed with a covered critical illness, you or your designee will receive a cash payment to use however you want. For instance, use it to help with:

- ✓ An unexpected loss of income
- ✓ Out-of-pocket medical costs and travel for medical care
- ✓ Home healthcare and rehabilitation expenses

Summary of benefits

| Vascular |
|---|
| <ul style="list-style-type: none"> ✓ Heart attack ✓ Heart transplant as a result of heart failure ✓ Stroke ✓ Coronary artery bypass surgery (25% benefit) |
| Cancer |
| <ul style="list-style-type: none"> ✓ First diagnosis of invasive cancer or malignant melanoma ✓ Carcinoma In-situ (25% benefit) |
| Other |
| <ul style="list-style-type: none"> ✓ Major organ transplant, other than heart ✓ End-stage renal failure ✓ Loss of sight ✓ Loss of speech ✓ Coma (excluding vascular and cancer conditions) ✓ Permanent paralysis due to an accident |

Example: Critical Illness Cash Plan – \$50,000 benefit level

| Diagnosed Covered Condition | Cash Payment |
|--|------------------|
| [This is one example. See the Summary of Benefits for other covered conditions.] | |
| You have a heart attack | \$50,000 |
| You're later diagnosed with cancer | \$50,000 |
| You eventually need a transplant | \$50,000 |
| Total Benefit | \$150,000 |

And you get even more security with the optional Return of Premium (ROP) rider.

If you continue to pay your premiums (with no lapse in coverage) and don't file a claim, after 20 years you'll receive a full refund of all premiums paid. For instance, if you purchase the policy at age 30 and don't file any claims, when you turn 50 you'll receive a refund of all premiums paid. Then, the benefit repeats for the next 20 years or until age 70. That's financial security along with the peace of mind of knowing you're covered.

Critical Illness Cash Plan is Kanawha Insurance Company policy Form 70620 CO and optional rider policy Form 70622. Limitations and exclusions apply. Benefits may vary by state and may not be approved in all states. Benefits reduce to 50% after age 70. The benefits and riders offered are supplemental and not intended to cover all medical expenses. Covered cancer means first diagnosis and does not include skin cancer other than malignant melanoma. Please see actual policy for complete details. No benefit is payable for a pre-existing condition within the first 12 months of policy issuance. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies. *Source: 2009 Heart Disease & Stroke Statistics, American Heart Association



PLEASE INDICATE: NEW COVERAGE CHANGE TO EXISTING COVERAGE CONTINUATION OF COVERAGE

Person(s) Proposed for Coverage

| | | | | | |
|--|--|----------------------|---|----------------------|--|
| Primary Insured (Please Print) | First Name | MI | Last Name | Suffix | |
| | <input type="text"/> | | | | |
| | Birthdate (MM/DD/YYYY) | State of Birth | Height (Ft-In) | Weight | Social Security Number |
| | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> | <input type="text"/> - <input type="text"/> | <input type="text"/> | <input type="text"/> - <input type="text"/> - <input type="text"/> |
| | Address (Street or R.R.) | | | | Gender |
| | <input type="text"/> | | | | <input type="radio"/> Male <input type="radio"/> Female |
| City | State | ZIP Code | Home Telephone | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> (<input type="text"/>) <input type="text"/> - <input type="text"/> | | |
| Have you used any form of tobacco in the past 12 months?..... <input type="radio"/> Yes <input type="radio"/> No | | | | | |

| | | | | | | |
|--|--|---|----------------------|--|---|----------------------|
| Spouse | Spouse Name (First Name, MI, Last Name) (If proposed for coverage) | | | | Suffix | State of Birth |
| | <input type="text"/> | | | | <input type="text"/> | <input type="text"/> |
| | Birthdate (MM/DD/YYYY) | Height (Ft-In) | Weight | Social Security Number | Gender | |
| | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> - <input type="text"/> | <input type="text"/> | <input type="text"/> - <input type="text"/> - <input type="text"/> | <input type="radio"/> Male <input type="radio"/> Female | |
| Have you used any form of tobacco in the past 12 months?..... <input type="radio"/> Yes <input type="radio"/> No | | | | | | |

| | | | | | | |
|------------------|--|---|----------------------|--|---|----------------------|
| Child One | Child Name (First Name, MI, Last Name) (If proposed for coverage) | | | | Suffix | State of Birth |
| | <input type="text"/> | | | | <input type="text"/> | <input type="text"/> |
| | Birthdate (MM/DD/YYYY) | Height (Ft-In) | Weight | Social Security Number | Gender | |
| | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> - <input type="text"/> | <input type="text"/> | <input type="text"/> - <input type="text"/> - <input type="text"/> | <input type="radio"/> Male <input type="radio"/> Female | |

| | | | | | | |
|------------------|--|---|----------------------|--|---|----------------------|
| Child Two | Child Name (First Name, MI, Last Name) (If proposed for coverage) | | | | Suffix | State of Birth |
| | <input type="text"/> | | | | <input type="text"/> | <input type="text"/> |
| | Birthdate (MM/DD/YYYY) | Height (Ft-In) | Weight | Social Security Number | Gender | |
| | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> - <input type="text"/> | <input type="text"/> | <input type="text"/> - <input type="text"/> - <input type="text"/> | <input type="radio"/> Male <input type="radio"/> Female | |

| | | | | | | |
|--------------------|--|---|----------------------|--|---|----------------------|
| Child Three | Child Name (First Name, MI, Last Name) (If proposed for coverage) | | | | Suffix | State of Birth |
| | <input type="text"/> | | | | <input type="text"/> | <input type="text"/> |
| | Birthdate (MM/DD/YYYY) | Height (Ft-In) | Weight | Social Security Number | Gender | |
| | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> - <input type="text"/> | <input type="text"/> | <input type="text"/> - <input type="text"/> - <input type="text"/> | <input type="radio"/> Male <input type="radio"/> Female | |

BENEFIT SECTION

Plan Type Individual (Adult) Couple [(Individual and spouse/partner)]
 Family (2 parents and all children) Single Parent (Parent and all children)

Base Plan (Select Only One) Vascular, Cancer and Other Illnesses Vascular and Other Illnesses Cancer Only

Primary Insured/Spouse Benefit Amount Child(ren) Benefit Amount Total Modal Premium
 \$ [][][] , [][][] \$ [][][] , [][][] \$ [][][] . [][][]

Optional Benefit: Return of Premium Yes No

Payment Method Bank Draft Credit Card Direct Bill/Check (Annual Billing Only)
 [(Complete Bank Draft or Credit Card Authorization. Annual fee of \$12.00 applies to credit card billing.)]

Payment Mode Monthly Semi-annual Annual

Beneficiary:

- 100% to my Spouse, as recorded on Page 1 of this Application
- Other (List name, relationship and percentage share) _____

APPLICANT'S REPRESENTATION AND AGREEMENT

| | Primary Insured | Spouse | Child 1 | Child 2 | Child 3 |
|--|---|---|---|---|---|
| 1. In the last 12 months, has any Person Proposed for Coverage: | Yes/No | Yes/No | Yes/No | Yes/No | Yes/No |
| a. Been unable to perform their normal duties at work, home or school on a full-time basis due to an illness or disability?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| b. Missed more than 5 consecutive days of work or school due to an illness or injury?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| 2. Has any Person Proposed for Coverage ever been treated for or diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or tested positive for the antigens or antibodies to an AIDS (HIV) virus?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| 3. In the 6 months prior to the Application date, has any Person Proposed for Coverage been hospitalized as an inpatient or treated on an outpatient basis, except for minor injuries or normal pregnancy?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| 4. Has any Person Proposed for Coverage ever been diagnosed with or treated for drug abuse or alcohol abuse, disease of the liver, kidney or digestive system, disease or disorder of the lung, diseases of the nervous system, including Parkinson's, multiple sclerosis, cerebral palsy, hemiplegia, paraplegia, quadriplegia, or any disease or disorder which has led or may lead to a permanent or progressive loss of vision or speech?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| 5. Has any Person Proposed for Coverage ever been diagnosed with or treated for heart disease, including angina, heart attack, congestive heart failure, heart bypass, cerebrovascular disease including Transient Ischemic Attack (TIA), stroke (blockages or hemorrhage), diabetes, or blood pressure readings above the normal range which have not been controlled with medication?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| 6. Has any Person Proposed for Coverage ever been diagnosed with or treated for Cancer, including melanoma, leukemia, lymphoma, malignant tumors, or skin cancers?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| 7. To the best of your knowledge and belief, have any two of your natural parents or natural siblings (sisters or brothers) been diagnosed with the same disease before age 60 based on the following list: | | | | | |
| a. Vascular: heart attack, heart disease or stroke?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| b. Cancer: cancer?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |
| c. Other: kidney disease, diabetes?..... | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> | <input type="radio"/> <input type="radio"/> |

FOR INSURANCE PRODUCER'S USE ONLY

I certify any information recorded by me on this Application is true and accurate to the best of my knowledge and belief.

Will this insurance replace any existing insurance?..... Yes No

Date (MM/DD/YYYY)

| | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|
| | | / | | | / | | | | |
|--|--|---|--|--|---|--|--|--|--|

Signature of Licensed Insurance Producer _____

Printed Name of Licensed Insurance Producer _____

| Insurance Producer Number | % Credit | Insurance Producer Number | % Credit | Insurance Producer Number | % Credit |
|---------------------------|----------|---------------------------|----------|---------------------------|----------|
| | | | | | |
| | | | | | |
| | | | | | |

MIB Disclosure Notice - Detach and Give to Proposed Insured

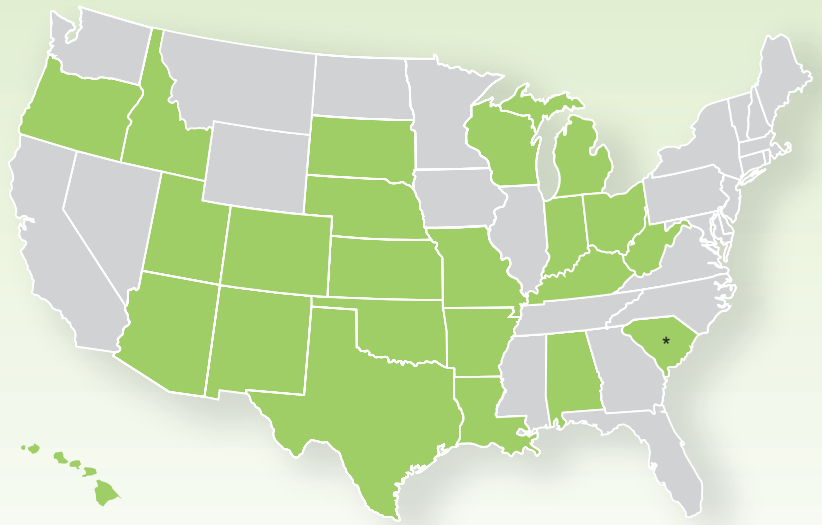
Information regarding your insurability will be kept confidential. Kanawha Insurance Company or its reinsurers may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life and health insurance companies, which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file. Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, email address www.mib.com and telephone number (781) 751-6000. Kanawha Insurance Company or its reinsurers may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

NOTICE TO PROPOSED INSURED

Thank you for giving Kanawha the opportunity to consider your insurance needs. As part of our normal procedure for processing Applications, we may order an investigative consumer report. This includes your prescription drug history and information as to your character, general reputation, personal characteristics, and mode of living. The information obtained in such investigative consumer report will not be used to make a determination of your sexual preference. You have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation. You may request to be interviewed in connection with the preparation of this investigative consumer report and upon request you are entitled to receive a copy of the investigative consumer report. If you question the accuracy of information in the investigative consumer report, you may contact the Consumer Reporting Agency and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. We may telephone you to confirm information given in your Application or to obtain additional information needed to process your Application. All information asked for in your Application, or obtained from other sources, such as your physician, or hospitals where you have been treated, is for the sole purpose of determining your acceptability for the insurance coverage for which you have applied. All information obtained will be kept confidential. Upon your written request, we will furnish you or your physician with the nature or source of the information.

Critical Illness Cash Plan

Rate Sheet
March 2010
Policy - 70620



Rates apply to states shaded in green
*Note: South Carolina benefit amounts start at \$25,000

HUMANA
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Humana Financial Protection Products

Critical Illness Cash Plan • Monthly

| Issue Age | Vascular, Cancer and Other Illnesses | | | | Vascular and Other Illnesses | | | | Cancer Only | | | |
|---|--------------------------------------|-----------|-----------|-----------|------------------------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|
| | Non-Tobacco | | Tobacco | | Non-Tobacco | | Tobacco | | Non-Tobacco | | Tobacco | |
| | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP |
| Individual Monthly Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 2.75 | 13.65 | 4.55 | 22.80 | 1.80 | 9.00 | 3.25 | 16.20 | 1.90 | 9.55 | 3.20 | 15.90 |
| 30-39 | 4.75 | 17.60 | 8.60 | 31.80 | 3.15 | 11.65 | 5.65 | 21.00 | 2.45 | 9.10 | 4.45 | 16.45 |
| 40-49 | 9.70 | 19.40 | 17.30 | 34.55 | 6.10 | 12.20 | 10.90 | 21.75 | 4.40 | 8.85 | 7.85 | 15.70 |
| 50-59 | 16.75 | 23.45 | 29.70 | 41.55 | 10.05 | 14.05 | 17.80 | 24.95 | 7.50 | 10.50 | 13.35 | 18.65 |
| 60-64 | 21.00 | 27.30 | 37.15 | 48.25 | 13.05 | 16.95 | 22.30 | 28.95 | 9.80 | 12.75 | 19.00 | 24.70 |
| 65-69 | 23.60 | 28.70 | 42.85 | 52.10 | 14.15 | 17.25 | 25.70 | 31.25 | 11.25 | 13.70 | 22.00 | 26.80 |
| Single Parent Monthly Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 3.01 | 14.17 | 4.81 | 23.32 | 1.98 | 9.36 | 3.43 | 16.56 | 2.09 | 9.93 | 3.39 | 16.28 |
| 30-39 | 5.01 | 18.12 | 8.86 | 32.32 | 3.33 | 12.01 | 5.83 | 21.36 | 2.64 | 9.48 | 4.64 | 16.83 |
| 40-49 | 9.96 | 19.92 | 17.56 | 35.07 | 6.28 | 12.56 | 11.08 | 22.11 | 4.59 | 9.23 | 8.04 | 16.08 |
| 50-59 | 17.01 | 23.97 | 29.96 | 42.07 | 10.23 | 14.41 | 17.98 | 25.31 | 7.69 | 10.88 | 13.54 | 19.03 |
| 60-64 | 21.26 | 27.82 | 37.41 | 48.77 | 13.23 | 17.31 | 22.48 | 29.31 | 9.99 | 13.13 | 19.19 | 25.08 |
| 65-69 | 23.86 | 29.22 | 43.11 | 52.62 | 14.33 | 17.61 | 25.88 | 31.61 | 11.44 | 14.08 | 22.19 | 27.18 |
| Couple Monthly Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 5.50 | 27.30 | 9.10 | 45.60 | 3.60 | 18.00 | 6.50 | 32.40 | 3.80 | 19.10 | 6.40 | 31.80 |
| 30-39 | 9.50 | 35.20 | 17.20 | 63.60 | 6.30 | 23.30 | 11.30 | 42.00 | 4.90 | 18.20 | 8.90 | 32.90 |
| 40-49 | 19.40 | 38.80 | 34.60 | 69.10 | 12.20 | 24.40 | 21.80 | 43.50 | 8.80 | 17.70 | 15.70 | 31.40 |
| 50-59 | 33.50 | 46.90 | 59.40 | 83.10 | 20.10 | 28.10 | 35.60 | 49.90 | 15.00 | 21.00 | 26.70 | 37.30 |
| 60-64 | 42.00 | 54.60 | 74.30 | 96.50 | 26.10 | 33.90 | 44.60 | 57.90 | 19.60 | 25.50 | 38.00 | 49.40 |
| 65-69 | 47.20 | 57.40 | 85.70 | 104.20 | 28.30 | 34.50 | 51.40 | 62.50 | 22.50 | 27.40 | 44.00 | 53.60 |
| Family Monthly Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 5.76 | 27.82 | 9.36 | 46.12 | 3.78 | 18.36 | 6.68 | 32.76 | 3.99 | 19.48 | 6.59 | 32.18 |
| 30-39 | 9.76 | 35.72 | 17.46 | 64.12 | 6.48 | 23.66 | 11.48 | 42.36 | 5.09 | 18.58 | 9.09 | 33.28 |
| 40-49 | 19.66 | 39.32 | 34.86 | 69.62 | 12.38 | 24.76 | 21.98 | 43.86 | 8.99 | 18.08 | 15.89 | 31.78 |
| 50-59 | 33.76 | 47.42 | 59.66 | 83.62 | 20.28 | 28.46 | 35.78 | 50.26 | 15.19 | 21.38 | 26.89 | 37.68 |
| 60-64 | 42.26 | 55.12 | 74.56 | 97.02 | 26.28 | 34.26 | 44.78 | 58.26 | 19.79 | 25.88 | 38.19 | 49.78 |
| 65-69 | 47.46 | 57.92 | 85.96 | 104.72 | 28.48 | 34.86 | 51.58 | 62.86 | 22.69 | 27.78 | 44.19 | 53.98 |

Critical Illness Cash Plan • Semi-Annual

| Issue Age | Vascular, Cancer and Other Illnesses | | | | Vascular and Other Illnesses | | | | Cancer Only | | | |
|---|--------------------------------------|-----------|-----------|-----------|------------------------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|
| | Non-Tobacco | | Tobacco | | Non-Tobacco | | Tobacco | | Non-Tobacco | | Tobacco | |
| | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP |
| Individual Semi-Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 16.50 | 81.90 | 27.30 | 136.80 | 10.80 | 54.00 | 19.50 | 97.20 | 11.40 | 57.30 | 19.20 | 95.40 |
| 30-39 | 28.50 | 105.60 | 51.60 | 190.80 | 18.90 | 69.90 | 33.90 | 126.00 | 14.70 | 54.60 | 26.70 | 98.70 |
| 40-49 | 58.20 | 116.40 | 103.80 | 207.30 | 36.60 | 73.20 | 65.40 | 130.50 | 26.40 | 53.10 | 47.10 | 94.20 |
| 50-59 | 100.50 | 140.70 | 178.20 | 249.30 | 60.30 | 84.30 | 106.80 | 149.70 | 45.00 | 63.00 | 80.10 | 111.90 |
| 60-64 | 126.00 | 163.80 | 222.90 | 289.50 | 78.30 | 101.70 | 133.80 | 173.70 | 58.80 | 76.50 | 114.00 | 148.20 |
| 65-69 | 141.60 | 172.20 | 257.10 | 312.60 | 84.90 | 103.50 | 154.20 | 187.50 | 67.50 | 82.20 | 132.00 | 160.80 |
| Single Parent Semi-Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 18.06 | 85.02 | 28.86 | 139.92 | 11.88 | 56.16 | 20.58 | 99.36 | 12.54 | 59.58 | 20.34 | 97.68 |
| 30-39 | 30.06 | 108.72 | 53.16 | 193.92 | 19.98 | 72.06 | 34.98 | 128.16 | 15.84 | 56.88 | 27.84 | 100.98 |
| 40-49 | 59.76 | 119.52 | 105.36 | 210.42 | 37.68 | 75.36 | 66.48 | 132.66 | 27.54 | 55.38 | 48.24 | 96.48 |
| 50-59 | 102.06 | 143.82 | 179.76 | 252.42 | 61.38 | 86.46 | 107.88 | 151.86 | 46.14 | 65.28 | 81.24 | 114.18 |
| 60-64 | 127.56 | 166.92 | 224.46 | 292.62 | 79.38 | 103.86 | 134.88 | 175.86 | 59.94 | 78.78 | 115.14 | 150.48 |
| 65-69 | 143.16 | 175.32 | 258.66 | 315.72 | 85.98 | 105.66 | 155.28 | 189.66 | 68.64 | 84.48 | 133.14 | 163.08 |
| Couple Semi-Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 33.00 | 163.80 | 54.60 | 273.60 | 21.60 | 108.00 | 39.00 | 194.40 | 22.80 | 114.60 | 38.40 | 190.80 |
| 30-39 | 57.00 | 211.20 | 103.20 | 381.60 | 37.80 | 139.80 | 67.80 | 252.00 | 29.40 | 109.20 | 53.40 | 197.40 |
| 40-49 | 116.40 | 232.80 | 207.60 | 414.60 | 73.20 | 146.40 | 130.80 | 261.00 | 52.80 | 106.20 | 94.20 | 188.40 |
| 50-59 | 201.00 | 281.40 | 356.40 | 498.60 | 120.60 | 168.60 | 213.60 | 299.40 | 90.00 | 126.00 | 160.20 | 223.80 |
| 60-64 | 252.00 | 327.60 | 445.80 | 579.00 | 156.60 | 203.40 | 267.60 | 347.40 | 117.60 | 153.00 | 228.00 | 296.40 |
| 65-69 | 283.20 | 344.40 | 514.20 | 625.20 | 169.80 | 207.00 | 308.40 | 375.00 | 135.00 | 164.40 | 264.00 | 321.60 |
| Family Semi-Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 34.56 | 166.92 | 56.16 | 276.72 | 22.68 | 110.16 | 40.08 | 196.56 | 23.94 | 116.88 | 39.54 | 193.08 |
| 30-39 | 58.56 | 214.32 | 104.76 | 384.72 | 38.88 | 141.96 | 68.88 | 254.16 | 30.54 | 111.48 | 54.54 | 199.68 |
| 40-49 | 117.96 | 235.92 | 209.16 | 417.72 | 74.28 | 148.56 | 131.88 | 263.16 | 53.94 | 108.48 | 95.34 | 190.68 |
| 50-59 | 202.56 | 284.52 | 357.96 | 501.72 | 121.68 | 170.76 | 214.68 | 301.56 | 91.14 | 128.28 | 161.34 | 226.08 |
| 60-64 | 253.56 | 330.72 | 447.36 | 582.12 | 157.68 | 205.56 | 268.68 | 349.56 | 118.74 | 155.28 | 229.14 | 298.68 |
| 65-69 | 284.76 | 347.52 | 515.76 | 628.32 | 170.88 | 209.16 | 309.48 | 377.16 | 136.14 | 166.68 | 265.14 | 323.88 |

Critical Illness Cash Plan • Annual

| Issue Age | Vascular, Cancer and Other Illnesses | | | | Vascular and Other Illnesses | | | | Cancer Only | | | |
|--|--------------------------------------|-----------|-----------|-----------|------------------------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|
| | Non-Tobacco | | Tobacco | | Non-Tobacco | | Tobacco | | Non-Tobacco | | Tobacco | |
| | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP | Base Only | Base +ROP |
| Individual Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 33.00 | 163.80 | 54.60 | 273.60 | 21.60 | 108.00 | 39.00 | 194.40 | 22.80 | 114.60 | 38.40 | 190.80 |
| 30-39 | 57.00 | 211.20 | 103.20 | 381.60 | 37.80 | 139.80 | 67.80 | 252.00 | 29.40 | 109.20 | 53.40 | 197.40 |
| 40-49 | 116.40 | 232.80 | 207.60 | 414.60 | 73.20 | 146.40 | 130.80 | 261.00 | 52.80 | 106.20 | 94.20 | 188.40 |
| 50-59 | 201.00 | 281.40 | 356.40 | 498.60 | 120.60 | 168.60 | 213.60 | 299.40 | 90.00 | 126.00 | 160.20 | 223.80 |
| 60-64 | 252.00 | 327.60 | 445.80 | 579.00 | 156.60 | 203.40 | 267.60 | 347.40 | 117.60 | 153.00 | 228.00 | 296.40 |
| 65-69 | 283.20 | 344.40 | 514.20 | 625.20 | 169.80 | 207.00 | 308.40 | 375.00 | 135.00 | 164.40 | 264.00 | 321.60 |
| Single Parent Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 36.12 | 170.04 | 57.72 | 279.84 | 23.76 | 112.32 | 41.16 | 198.72 | 25.08 | 119.16 | 40.68 | 195.36 |
| 30-39 | 60.12 | 217.44 | 106.32 | 387.84 | 39.96 | 144.12 | 69.96 | 256.32 | 31.68 | 113.76 | 55.68 | 201.96 |
| 40-49 | 119.52 | 239.04 | 210.72 | 420.84 | 75.36 | 150.72 | 132.96 | 265.32 | 55.08 | 110.76 | 96.48 | 192.96 |
| 50-59 | 204.12 | 287.64 | 359.52 | 504.84 | 122.76 | 172.92 | 215.76 | 303.72 | 92.28 | 130.56 | 162.48 | 228.36 |
| 60-64 | 255.12 | 333.84 | 448.92 | 585.24 | 158.76 | 207.72 | 269.76 | 351.72 | 119.88 | 157.56 | 230.28 | 300.96 |
| 65-69 | 286.32 | 350.64 | 517.32 | 631.44 | 171.96 | 211.32 | 310.56 | 379.32 | 137.28 | 168.96 | 266.28 | 326.16 |
| Couple Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 66.00 | 327.60 | 109.20 | 547.20 | 43.20 | 216.00 | 78.00 | 388.80 | 45.60 | 229.20 | 76.80 | 381.60 |
| 30-39 | 114.00 | 422.40 | 206.40 | 763.20 | 75.60 | 279.60 | 135.60 | 504.00 | 58.80 | 218.40 | 106.80 | 394.80 |
| 40-49 | 232.80 | 465.60 | 415.20 | 829.20 | 146.40 | 292.80 | 261.60 | 522.00 | 105.60 | 212.40 | 188.40 | 376.80 |
| 50-59 | 402.00 | 562.80 | 712.80 | 997.20 | 241.20 | 337.20 | 427.20 | 598.80 | 180.00 | 252.00 | 320.40 | 447.60 |
| 60-64 | 504.00 | 655.20 | 891.60 | 1158.00 | 313.20 | 406.80 | 535.20 | 694.80 | 235.20 | 306.00 | 456.00 | 592.80 |
| 65-69 | 566.40 | 688.80 | 1028.40 | 1250.40 | 339.60 | 414.00 | 616.80 | 750.00 | 270.00 | 328.80 | 528.00 | 643.20 |
| Family Annual Level Premiums per \$5,000 | | | | | | | | | | | | |
| 18-29 | 69.12 | 333.84 | 112.32 | 553.44 | 45.36 | 220.32 | 80.16 | 393.12 | 47.88 | 233.76 | 79.08 | 386.16 |
| 30-39 | 117.12 | 428.64 | 209.52 | 769.44 | 77.76 | 283.92 | 137.76 | 508.32 | 61.08 | 222.96 | 109.08 | 399.36 |
| 40-49 | 235.92 | 471.84 | 418.32 | 835.44 | 148.56 | 297.12 | 263.76 | 526.32 | 107.88 | 216.96 | 190.68 | 381.36 |
| 50-59 | 405.12 | 569.04 | 715.92 | 1003.44 | 243.36 | 341.52 | 429.36 | 603.12 | 182.28 | 256.56 | 322.68 | 452.16 |
| 60-64 | 507.12 | 661.44 | 894.72 | 1164.24 | 315.36 | 411.12 | 537.36 | 699.12 | 237.48 | 310.56 | 458.28 | 597.36 |
| 65-69 | 569.52 | 695.04 | 1,031.52 | 1256.64 | 341.76 | 418.32 | 618.96 | 754.32 | 272.28 | 333.36 | 530.28 | 647.76 |

CONDITIONAL RECEIPT

A Conditional Receipt is to be given to an applicant upon receipt of the applicant's check as a deposit for the modal premium(s) for the Policy(ies) applied for herein.

Make checks payable to Kanawha Insurance Company. Do not make payable to Insurance Producer or leave payee blank.

Received from _____ the _____ day of _____, _____
Name Month Year

the sum of \$ _____ being the payment of _____ month(s) premium for the following policies

The insurance applied for shall not take effect until:

- the date of Policy,
- payment of the modal premium, and
- the Proposed Insured(s) has been approved for coverage as applied.

In the event the application is declined, any payment made by the applicant will be returned.

No coverage is provided under this Conditional Receipt unless the conditions on this receipt are fulfilled.

No coverage is provided for any claims that begin prior to the approval date.

No coverage is provided under this Conditional Receipt if the Proposed insured misrepresented a material fact or facts in the Application for insurance/ reinstatement Application.

No insurance producer can waive or alter any of the conditions or requirements stated on this conditional receipt.

Signature of Insurance Producer/Policy Administrator

Telephone Number of Insurance Producer

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application, you intend to lapse or otherwise terminate your present policy and replace it with a policy to be issued by Kanawha Insurance Company. Your new policy will provide 30 days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find the purchase of this accident and sickness coverage is a wise decision you should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement to Applicant by Issuer or Producer:

I have reviewed your current accident and sickness insurance coverage. To the best of my knowledge, this accident and sickness policy will not duplicate your existing coverage because you intend to terminate your existing coverage. The replacement policy is being purchased for the following reason(s)(check one):

Additional benefits No change in benefits, but lower premiums
 Fewer benefits and lower premiums Other (please specify) _____

1. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of claim for benefits under the new policy, whereas a similar claim may have been payable under your present policy.
2. State law provides that your replacement policy or contract may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The issuer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the present policy.
3. If you wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy has never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Producer or Other Representative*

Typed Name and Address of Issuer or Producer

Signature of Applicant

Date

* Signature is not required for direct response sales.

Original to Applicant; Copy to Home Office with Application

Kanawha Insurance Company is a member of the Humana family of companies.



IMPORTANT NOTICE TO PERSONS ON MEDICARE

THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS.

This is not Medicare Supplement insurance.

This insurance pays a fixed amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance, and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits because Medicare generally pays for most of the expenses for the diagnosis and treatment of the specific conditions or diagnoses named in the policy.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Hospice
- Other approved items and services

- ✓ Check the coverage in all health policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the ***Guide to Health Insurance for People with Medicare*** available from Kanawha Insurance Company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

Date

Signature of Proposed Insured

Benefits shown are only effective if approved by Us.

Benefit Groups
(Check those applied for.)

- [Vascular:
- | | |
|--------------------------------|-----------------------|
| Heart Attack | [100%] of Face Amount |
| Heart Transplant | [100%] of Face Amount |
| Stroke | [100%] of Face Amount |
| Coronary Artery Bypass Surgery | [25%] of Face Amount] |
- [Cancer:
- | | |
|---------------------------------------|-----------------------|
| Invasive Cancer or Malignant Melanoma | [100%] of Face Amount |
| Carcinoma in Situ | [25%] of Face Amount] |
- [Other Critical Illnesses:
- | | |
|--|------------------------|
| Major Organ Transplant | [100%] of Face Amount |
| End Stage Renal Failure | [100%] of Face Amount |
| Loss of Speech or Vision | [100%] of Face Amount |
| Coma | [100%] of Face Amount] |
| Permanent Paralysis due to Accidental Injury | [100%] of Face Amount] |

Each Critical Illness is defined in the Policy.

For each Covered Person during the entire time that the Policy is in force:

- payment of Benefits within a Benefit Group will not exceed [100%] of the Face Amount[;].]
- payment of Benefits within the [Vascular] [and] [Cancer] Benefit Group[s] will not exceed [100%] of the Face Amount[.];][and]
- payment of Benefits within the Other Critical Illnesses Benefit Group will not exceed [50%] of the Face Amount.]

GUARANTEED RENEWABLE. You can keep the Policy during the Primary Insured's lifetime. You must pay each Premium due before the end of the Grace Period. Your Premium can be changed, if We change the Premium on all policies in Your Policy's Premium class. Premiums may also vary based on Your state of residence.

Insurance on a Covered Person ends when We have paid 100% of the Face Amount in each Benefit Group covering that person.

PREMIUM. Your first Premium is [\$ _____]. Your renewal Premium is stated below. Your Premium is subject to change as outlined above and as stated in Your Policy.

Payment
Mode: Monthly Direct Monthly Bank Draft Quarterly Semi-Annual Annual
Modal
Premium: \$[_____]

Notice: A collection fee of [\$12.00] annually will be applied to all policies billed by credit card. This fee may be changed annually.

If You have Rider coverage under Your Policy, it is included in the above stated Premium.

GRACE PERIOD. A Grace Period of 31 days is provided for payment of each Premium due, except for the first Premium. Coverage will remain in force during the Grace Period.

BENEFIT CONDITIONS AND LIMITATIONS

The following will apply to the policy. For each Covered Person —

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after his or her Effective Date.

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Policy Owner may choose the Benefit to be paid.

A Critical Illness that occurs during the 30-day period after his or her Effective Date is not covered.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after his or her Effective Date is not covered.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[All Vascular Benefits end when We have paid [100%] of his or her Face Amount for any of the following:

- Heart Attack;
- Heart Transplant; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, his or her Face Amount for other Vascular Benefits is reduced by [25%.]

[All Cancer Benefits end when We have paid [100%] of his or her Face Amount for Invasive Cancer.]
[When We pay a Benefit for Carcinoma in Situ, his or her Face Amount for Invasive Cancer is reduced by [25%.]

[All Other Critical Illness Benefits end when We have paid [100%] of his or her Face Amount for any of the following:

- Major Organ Transplant;
- End Stage Renal Disease;
- Loss of Vision or Speech;
- Coma; or
- Permanent Paralysis.]

WAITING PERIOD

A loss otherwise insured by the Policy is not covered if it occurs within 30 days after a Covered Person's Effective Date.

EXCLUSIONS

The following will apply to the policy.

No Benefits of the Policy or Riders attached to it will be paid for loss that is contributed to, caused by, or occurs during:

- any intentionally self-inflicted Injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Doctor;
- psychosis; or
- alcoholism or drug addiction.

OPTIONAL RETURN OF PREMIUM BENEFIT RIDER (FORM 70622) (Check if applied for.)

Return of Premium Benefit

We will return all Premiums paid on the Policy and Riders attached to it on the 20th anniversary of the Date of Policy if:

- Premiums of the Policy are paid to the 20th anniversary of the Date of Policy;
- this Rider is then in force; and
- **no claim for** a Critical Illness Benefit has been paid or incurred.

On the second and any later 20-Year Anniversary, We will return all Premiums paid on the Policy and Riders attached to it since the prior 20-Year anniversary if:

- Premiums of the Policy are paid to the then current 20-Year Anniversary;
- this Rider is then in force; and
- no claim for a Critical Illness Benefit has been paid or incurred.

We will pay any Return of Premium Benefit to You.

After a Return of Premium Benefit is paid, You can keep the Policy, this Rider and any other Riders by paying the Premiums for them.

Rider Limitations

If any Critical Illness Benefit is paid for a Covered Person of the Policy, this Rider ends.

If this Rider ends, no Return of Premium Benefit will be payable on any 20-Year Anniversary that takes place after this Rider ends.]

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RECEIPT FOR OUTLINE OF COVERAGE FOR POLICY FORM 70620 CO

Signature of Applicant

Date

Signature of Licensed Resident Agent

Date

THIS PORTION RETAINED BY APPLICANT

1678 CO

RECEIPT FOR OUTLINE OF COVERAGE FOR POLICY FORM 70620 CO

Signature of Applicant

Date

Signature of Licensed Resident Agent

Date

THIS PORTION RETAINED BY KANAWHA INSURANCE COMPANY