



StaffScapes

Human Resource Solution Center

Humana Accident & Critical Illness Plans

StaffScapes, Inc. has a sincere interest in the welfare of all employees and would like to introduce Humana's line of Group Insurance Plans. These plans are offered to you at a discounted rate through payroll deduction.

Group Insurance Options:

Accident Insurance – 24 Hour Coverage

- Do you have savings for an unexpected trip to the emergency room?? Humana can help cover you, in addition to your other insurance, for those unexpected incidents and emergency room visits.
- *Portability – take the coverage with you*
- *Wellness benefit pays \$50 per member annually, \$200 family maximum*

Critical Illness

- Do you have a family history of chronic disease or illness? Humana is here to help you cover the enormous expenses that can occur with these illnesses while you focus on recovery.
- *Portability – take the coverage with you*
- *Health Screening benefit pays \$50 per member annually*

Why Choose Humana -

- On and off the job benefits
- Pays regardless of other coverage
- Affordable
- Belongs to you, not your company
- Benefits help with unexpected expenses
- Pays you cash benefits to use as you see fit

For more information please contact StaffScapes Benefits Department at 303-466-7864.

POLICY FORM HIC-GP-ACC-POL 0812
Underwritten by Humana Insurance Company

► **Plan Features**

On and off the job benefits
Pays regardless of other coverage
Portable (take it with You)

Benefits For:

Accident Medical Expense Benefit
Accident Hospital Indemnity
Dislocations and Fractures
Accidental Death and Dismemberment

	Bronze 1 Unit	Silver 2 Units	Gold 3 Units
Accident Medical Expense Benefit We will pay the Actual Charges incurred up to \$250 per unit if, as a result of Injury, a Covered Person requires medical or surgical treatment.	\$250	\$500	\$750
Accident Hospital Indemnity Benefit We will pay for each day a Covered Person is Confined during one or more periods of Hospital Confinement if: a) the Confinement is due to Injury; or b) the first day of Confinement occurs within 90 days after the accident.	\$100	\$200	\$300
Ambulance Service Benefit We will pay for regular ambulance service and for air Ambulance if as a result of an injury, a Covered Person requires ambulance service for transfer; a) to a Hospital; or b) from a Hospital.	Regular Ambulance / Air Ambulance \$100 / \$200	\$200/\$400	\$300/\$600

Dislocation and Fracture Benefit

We will pay the following amount shown based on Your selection of coverage:

For Fracture of Bone or Bones of:	Bronze 1 Unit	Silver 2 Units	Gold 3 Units	For Complete Dislocation of:	Bronze 1 Unit	Silver 2 Units	Gold 3 Units
Skull (except Bones of Face or Nose)	\$1,900	\$3,800	\$5,700	Hip Joint	\$2,000	\$4,000	\$6,000
Hip, Thigh (Femur)	\$2,000	\$4,000	\$6,000	Knee Joint (Except Patella)	\$ 800	\$1,600	\$2,400
Pelvis (Except Coccyx)	\$2,000	\$4,000	\$6,000	Bone or Bones of the Foot, Other than Toes	\$ 800	\$1,600	\$2,400
Arm, Between Shoulder and Elbow (Shaft)	\$1,100	\$2,200	\$3,300	Ankle Joint	\$ 800	\$1,600	\$2,400
Shoulder Blade (Scapula)	\$1,100	\$2,200	\$3,300	Wrist Joint	\$ 700	\$1,400	\$2,100
Leg (Tibia or Fibula)	\$1,100	\$2,200	\$3,300	Elbow Joint	\$ 600	\$1,200	\$1,800
Ankle	\$ 800	\$1,600	\$2,400	Shoulder Joint	\$ 400	\$ 800	\$1,200
Knee Cap (Patella)	\$ 800	\$1,600	\$2,400	Bone or Bones of the Hand, Other than Fingers	\$ 300	\$ 600	\$ 900
Collar Bone (Clavicle)	\$ 800	\$1,600	\$2,400	Collar Bone	\$ 300	\$ 600	\$ 900
Forearm (Radius or Ulna)	\$ 800	\$1,600	\$2,400	Two or More Fingers	\$ 140	\$ 280	\$ 420
Foot (Except Toes)	\$ 700	\$1,400	\$2,100	Two or More Toes	\$ 140	\$ 280	\$ 420
Hand or Wrist (Except Fingers)	\$ 700	\$1,400	\$2,100	One Finger or One Toe	\$ 60	\$ 120	\$ 180
Lower Jaw (Except Alveolar Process)	\$ 400	\$ 800	\$1,200				
Two or More Ribs, Fingers or Toes	\$ 300	\$ 600	\$ 900				
Bones of Face or Nose	\$ 300	\$ 600	\$ 900				
One Rib, Finger or Toe	\$ 140	\$ 280	\$ 420				
Coccyx	\$ 140	\$ 280	\$ 420				

Primary Insured Coverage 100%/Spouse Coverage 50%/ Child Coverage 25%



**BAY BRIDGE
ADMINISTRATORS**

*"Your solutions begin
at the Bridge"®*

Accidental Death and Dismemberment Benefit

We will pay the following amount shown based on Your selection of coverage:

For Loss of:	Bronze 1 Unit	Silver 2 Units	Gold 3 Units		Bronze 1 Unit	Silver 2 Units	Gold 3 Units
Life	\$20,000	\$40,000	\$60,000	One Hand or One Arm	\$10,000	\$20,000	\$30,000
Both Hands or Both Feet or Sight of Both Eyes	\$20,000	\$40,000	\$60,000	One Foot or One Leg	\$10,000	\$20,000	\$30,000
Both Arms or Both Legs	\$20,000	\$40,000	\$60,000	One or More Entire Toes	\$ 1,000	\$ 2,000	\$ 3,000
One Hand or Arm and One Foot or Leg	\$20,000	\$40,000	\$60,000	One or More Entire Fingers	\$ 800	\$ 1,600	\$ 2,400
Sight of One Eye	\$10,000	\$20,000	\$30,000				

Primary Insured Coverage 100%/Spouse Coverage 50%/ Child Coverage 25%

Loss means with regard to:

a) hands and feet--actual severance through or above wrist or ankle joints; b) sight, entire and irrecoverable loss thereof; c) toes and fingers--actual severance through or above the metacarpophalangeal joints. If loss is sustained by a Covered Person while riding as a fare-paying passenger on a scheduled Common Carrier, We will pay three times the amount payable under the Accidental Death and Dismemberment Benefit.

Exclusions and Limitations

No Benefits are payable when a Covered Person's loss is caused or contributed to by:

- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated as established by the laws of his or her state of residence;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a physician;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an emergency room, unless required because of emergency treatment;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound).

No Benefits of the Policy will be paid for loss that takes place outside of the United States.

Pre-existing Condition Limitation

Pre-existing Condition means a condition which a Physician has treated or for which a Physician has advised treatment of the Covered Person within 12 months before the Covered Person's Effective Date. It is also one which would cause a person to seek diagnosis or care within the same 12-month period.

Losses that occur after the Pre-existing Condition provision has been satisfied will be covered for an Injury that occurred before the date the person becomes a Covered Person under the Policy unless the Injury has been specifically excluded by name or description within the Policy or Rider.

Covered Persons

Covered Person means: a) You; and b) each person named as Your Dependent in the Enrollment Form

Child (Children) means a person who is primarily dependent upon and living with the Insured in a permanent parent-child relationship and a:

- natural or adopted child of the Insured or Spouse;
- Child placed with the Insured or Spouse for adoption;
- Child legally placed with the Insured or Spouse as a foster Child;
- stepchild of the Insured; or
- a child of a Designated Beneficiary is covered on the same basis as a stepchild of the Named Insured

Child does not include a:

- person not meeting the above Child definition;
- Child living outside of the United States (unless living with an Insured); or
- Child on active military duty for a period in excess of 30 days.

Termination of Coverage

A Covered Person's insurance under the Group Policy will automatically terminate on the earliest of the following dates:

- (a) the date that the Group Policy terminates.
- (b) the date the Group Policy is amended to terminate the eligibility of the Employee class.
- (c) any premium due date, if premium remains unpaid by the end of the grace period.
- (d) the premium due date coinciding with or next following the date the Employee ceases to be a member of an eligible class;
- (e) the date of death of the Employee
- (f) the date of attainment of the Group Policy Age Limit as shown in the Schedule of Benefits

Dependent Termination: A Dependent's coverage will end:

- (a) with respect to a covered Spouse, on the date he or she is divorced from the Primary Covered Person;
- (b) on the date the primary Covered Person dies;
- (c) on the date the required premium for the Dependent's coverage is not paid;
- (d) with respect to a covered Dependent, first of the month following the date the Dependent is a member of an eligible Class; or
- (e) on the date the Primary Covered Person reaches the Policy Age Limit noted on the Insuring Information page.

Portability

On the date the Policy terminates or the date the Named Insured ceases to be a member of an eligible class, Named Insureds and their covered dependents will be eligible to exercise the portability privilege. Portability coverage may continue beyond the termination date of the Policy, subject to the timely payment of premiums. Portability coverage will be effective on the day after insurance under the Policy terminates.

The benefits, terms and conditions of the portability coverage will be the same as those provided under the Policy when the insurance terminated. The initial portability premium rate is the rate in effect under the Policy for active employees who have the same coverage. The premium rate for portability coverage may change for the class of Covered Persons on portability on any premium due date.

Additional Benefits Rider HIC-GP-ACC-ABR-0812

In consideration of an additional premium, We will pay the benefits listed below. Coverage for Primary Insured, Spouse and Child/Children based on Your selection of coverage.

Benefit Schedule (1 Unit of Coverage)

Abdominal or Thoracic Surgery Benefit

We will pay \$1,000 if a Covered Person undergoes abdominal or thoracic surgery to repair internal injuries as a result of a covered Accident. The surgery must be performed within 3 days of the covered Accident. We will pay \$100 for exploratory surgery with no surgical repair done as a result of a covered Accident. Benefit is payable once per Covered Person per Covered Accident.

Accident Follow Up Treatment Benefit

We will pay \$50 per visit when a Covered Person receives a follow up treatment provided that a benefit has been paid under the Medical Expense Benefit and such benefit has been exhausted. Treatments must be administered by a Physician in the Physician's office or in a Hospital on an outpatient basis. Follow up treatments must begin within 90 days of the covered Accident and take place no longer than 6 months after the covered Accident. This Benefit is not payable at the same time a benefit is payable under the Physical Therapy Benefit. This benefit is limited to 2 treatments per covered Accident per Covered Person.

Appliance Benefit

We will pay \$125 for medical appliances prescribed by a Physician that aid in personal mobility including a wheelchair, crutches or a walker. Use of these devices must begin within 90 days of a covered Accident. Benefit is payable only once per Covered Person per covered Accident.

Blood and Plasma Benefit

We will pay \$300 for blood or plasma for a required transfusion due to or resulting from a covered Accident. The transfusion must be within 3 days of the covered Accident. Benefit is payable only once per Covered Person per Accident.

Brain Injury Diagnosis Benefit

We will pay \$150 for the first diagnosis of the following traumatic brain injuries: cerebral contusion; cerebral laceration; concussion; or intracranial hemorrhage resulting from a covered Accident. The Covered Person must be diagnosed within 3 days of a covered Accident; and diagnosis must be made by computed tomography (CT) scan, electroencephalogram (EEG), magnetic resonance imaging (MRI), positron emission tomography (PET) scan or X ray. The diagnosis must occur within 30 days of the Accident. This benefit is payable only once per Covered Person.

Burn Benefit

We will pay \$100 if burns cover 15% or less of the body surface and \$500 if burns cover more than 15% of the body surface for second or third degree burns resulting from a covered Accident other than a sun burn. Benefit is payable only once per Covered Person per covered Accident.

Coma Benefit

We will pay \$15,000 if a Covered Person is in a Coma as defined in this Rider which lasts 5 or more consecutive days as a result of a covered Accident. Benefit is payable only once per Covered Person per Covered Accident.

Eye Injury Benefit

We will pay \$100 for surgery on the eye or the removal of a foreign object from the eye resulting from a covered Accident. Surgery must be performed by a Physician and occur within 90 days of the Accident. An examination without anesthesia is not considered a surgery. Benefit is payable only once per Covered Person per covered Accident.

Family Member Lodging Benefit

We will pay \$100 per day for lodging of one adult member of a Covered Person's family when a Covered Person is confined in a Non Local Hospital or Specialty Free Standing Treatment Center undergoing treatment for a covered Accident. This benefit is payable only if the Non Local Transportation Benefit is payable under the covered Accident. This benefit will not be paid if the family member lives within 60 miles of the Hospital or treatment facility. This benefit is payable for 30 days for each covered Accident.

Hospital Intensive Care Confinement Benefit

We will pay \$400 per day that a Covered Person is confined to a Hospital Intensive Care Unit as the result of a covered Accident. Confinement must begin within 3 days after a covered Accident. For a partial day confinement, the daily benefit will be pro rated based on the number of hours confined divided by 24 hours. Benefit is payable for up to 60 days of continuous confinement in the Intensive Care Unit.

Immediate Hospitalization Benefit

We will pay \$1,000 upon the first confinement to a Hospital during a calendar year for a covered Accident providing that a benefit is payable under the Accident Hospital Indemnity Confinement Benefit of the policy. The Covered Person must be confined to the Hospital within 3 days of a covered Accident. Benefit is payable only once per Covered Person per Hospital confinement and only once per calendar year.

Laceration Benefit

We will pay \$50 for lacerations or cuts treated by a Physician within 3 days of a covered Accident. Benefit is only payable once per Covered Person per calendar year.

Non Local Transportation Benefit

We will pay \$300 towards transportation for Non Local treatment at a Hospital or Specialty Free Standing Treatment Center nearest the Covered Person's home for a covered Accident. Treatment must be prescribed by a Physician and the same treatment or care cannot be obtained locally. We do not pay for visits to a physician's office or clinic or for services other than actual treatment. This benefit does not cover ground or air ambulance. Benefit is payable 3 times per covered Accident.

Paralysis Benefit

We will pay \$10,000 for paraplegia and \$20,000 for quadriplegia if a Covered Person receives a spinal cord injury resulting in complete and permanent loss of use of two or more limbs as the result of an Accident. An attending Physician must confirm the paralysis within 3 days of the covered Accident and the paralysis must last for at least 90 consecutive days. Benefit is payable only once per Covered Person.

Physical Therapy Benefit

We will pay \$30 per day a Covered Person receives physical therapy treatment as the result of an Injury due to a covered Accident. This benefit is only payable if a benefit has been paid under the Medical Expense Benefit of the Policy. This benefit is only payable for Injuries resulting from a covered Accident where physical therapy treatment begins within 90 days of the covered Accident. Treatments after 6 months of a covered Accident are not covered. This Rider is not payable at the same time a benefit is payable under the Accident Follow Up Treatment Benefit. We will pay for a maximum of 1 treatment per day with a maximum of 6 treatments per covered.

Prosthesis Benefit

We will pay \$500 for 1 device and \$1,000 for 2 or more devices for a prosthetic hand, foot, or eye that is prescribed by a Physician. This benefit is payable only if a benefit is paid for the loss of hand, foot, or eye under the Accidental Dismemberment benefit of the Policy. The device or devices must be received within 180 days of a covered Accident. This benefit is payable only once per Covered Person per covered Accident.

Ruptured Disc Benefit

We will pay \$500 for a ruptured disc of the spine. The ruptured disc must be diagnosed as a result of a covered Accident and surgically repaired by a Physician within 180 days of the date of the covered Accident. Benefit is payable once per Covered Person per Covered Accident.

Skin Graft Benefit

We will pay 50% of the Burn Benefit under this Rider if a Covered Person receives a skin graft for a burn for which a benefit is paid under the Burn Benefit. The skin graft must be performed by a Physician to treat a covered burn within 90 days of a covered Accident. Benefit is payable only once per Covered Person per covered Accident.

Tendon, Ligament, Rotator Cuff or Knee Cartilage Benefit

We will pay \$500 per Accident for an injured tendon, ligament, rotator cuff or knee cartilage. The injury site must be torn, ruptured, or severed and surgically repaired by a Physician within 180 days of a covered Accident. If exploratory surgery using arthroscopy is done and no surgical repair is done, we will pay \$150 for the exploratory surgery. This benefit is not paid if a benefit is paid under the Ruptured Disc Benefit. Benefit is payable once per Covered Person per Covered Accident

Form Number: HIC-GP-ACC-SB-CO

GENERAL PROVISIONS

Pre-existing Conditions: The benefits under this Rider are subject to the Pre-existing Condition Limitation of the Policy. All other general provisions of the Policy and Certificate remain the same. This Rider does not vary, waive, alter or extend any of the terms, conditions, or provisions of the Policy, except as stated herein.

Wellness Benefit

In consideration of additional premium, We will pay \$25 (twenty-five dollars) per unit as shown on the Schedule of Benefits if You or any Covered Dependent undergoes routine examinations or other preventive testing during a Calendar year. Services covered are:

- annual physical examinations
- dental exams
- mammograms
- pap smears
- eye examinations
- immunizations
- flexible sigmoidoscopies
- prostate-specific antigen tests (PSAs)
- ultrasounds
- blood screenings

The Benefit is limited to 2 visits per calendar year per Covered Person; and a maximum of 4 visits per calendar year if the policy is in force as Dependent coverage. Services must be provided under the supervision of or recommended by a Physician, received while coverage is in force, and a charge must be incurred.

Humana.

**Upon receipt of your policy, please review it and your application.
If any information is incorrect, please contact:
Bay Bridge Administrators
P.O. Box 161690 | Austin, Texas 78716 | 1-800-845-7519**

Group Accident Insurance Rates



Coverage Tier	Bronze Level	Silver Level	Gold Level
Individual	\$7.88	\$13.09	\$18.30
Ind + Spouse	\$21.75	\$23.91	\$33.53
Ind + Child(ren)	\$14.29	\$37.50	\$37.50
Family	\$27.17	\$48.33	\$68.49

Underwritten by:
Humana Insurance Company

Administered by:



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POLICY FORM HIC-GP-CI-POL 0212
Underwritten by Humana Insurance Company

▶ **Plan Features**

Pays regardless of other coverage
Portable (take it with You)

Choose from flexible benefit options including:

Heart Attack and Stroke
Coronary Bypass Surgery
Major Organ Transplant
Cancer

End Stage Renal Failure
Alzheimer's Dementia
Diabetes

Benefits

Heart Attack Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Heart Attack.

Heart Transplant Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person:

- demonstrates Heart Failure; and
- is registered with and on the waiting list of the United Network for Organ Sharing or its successor for a human to human replacement of the whole heart.

Heart Transplant under this Policy includes a Heart Lung Transplant.

Stroke Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Stroke.

Coronary By Pass Surgery Benefit

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person has undergone a covered Coronary Artery Bypass Surgery.

Angioplasty

We will pay 10% of the Face Amount when We receive Proof of Loss showing that a Covered Person has undergone Angioplasty.

Invasive Cancer or Malignant Melanoma Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Invasive Cancer.

Carcinoma in Situ Benefit

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Carcinoma in Situ.

Major Organ Transplant Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person:

- demonstrates Major Organ Failure; and
- is registered with and on the waiting list of the United Network for Organ Sharing or its successor for a human to human replacement of the failing Major Organ.

Major Organ Transplant does not include:

- Heart Transplant; or
- Heart Lung Transplant.

End Stage Renal Failure Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered End Stage Renal Failure.



Loss of Vision, Speech or Hearing Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a Covered:

- Loss of Vision;
- Loss of Speech; or
- Loss of Hearing.

Coma Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Coma.

Severe Burns Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with covered Severe Burns caused by an Accident.

Permanent Paralysis Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Permanent Paralysis caused by an Accident.

Occupational HIV Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with an Occupational HIV.

Alzheimer's Dementia Benefit

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with Alzheimer's Dementia.

Loss of Independent Living Benefit

We will pay 25% of the Face Amount for a Covered Person when We receive Proof from a Physician that the Loss of Independent Living is permanent and has continued after the end of the 90 day Elimination Period. This benefit is payable only once per lifetime per Covered Person.

Diabetes Benefit

We will pay 10% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with Type I or Type II Diabetes

Additional Occurrence Benefit

We pay one additional benefit upon the diagnosis of a covered condition for which benefits have not been previously paid. The diagnosis must be separated from any other critical illness by at least six months.

Recurrence Benefit

With the exception of Diabetes, We will pay this Benefit one time if a Covered Person is diagnosed for a second time with one of the named Critical Illnesses for which We paid a Benefit before. We will not pay a Recurrence Benefit for Diabetes. The Benefit is 25% of the Face Amount. This is subject to the following:

- the second diagnosis must follow the first by more than 12 months;
- the Covered Person must not have received treatment during a 12 consecutive month period between the two diagnoses; and
- the second diagnosis must take place while the Covered Person's coverage is in effect.

For the purposes of this Benefit, "treatment" does not include:

- preventative medications in the absence of disease; or
- routine scheduled follow-up visits to a Physician.

This Benefit is available once for a Covered Person during the entire time that His Certificate is in force. When this Benefit is paid, it ends for the Covered Person. No Recurrence Benefit will be paid thereafter for recurrence of any Critical Illness of the Covered Person.

Health Screening Benefit

We will pay the amount shown on the schedule, if during a Calendar Year, a Covered Person has one or more of the following tests performed more than 90 days after the Date of Certificate.

- | | | |
|---|--|---|
| • Bone Marrow Testing | • Electrocardiogram (EKG) (including stress EKG) | • Pap Smear (including ThinPrep Pap Test) |
| • CA-125 (blood test for ovarian cancer) | • Blood Test for Triglycerides | • Serum Protein Electrophoresis (test for myeloma) |
| • Chest x-ray | • Fasting blood glucose test | • Stress test (bike or treadmill) |
| • Flexible Sigmoidoscopy | • CA 15-3 (blood test for breast cancer) | • Lipid Panel (total cholesterol count) |
| • Mammography (including breast ultrasound) | • CEA (blood test for colon cancer) | • Oral Cancer Screening using ViziLite, OraTest or other or other Current Dental Terminology © Code D0431 |
| • PSA (blood test for prostate cancer) | • Colonoscopy | • Serum cholesterol test to determine level of HDL and LDL |
| • Biopsy for Skin Cancer | • Hemocult stool analysis | |

Waiver of Premium Benefit

We will waive Premiums from the first day of Total Disability when Your Total Disability:

- starts while the Policy and Your Certificate are in force or in the Grace Period;
- starts before the Certificate Anniversary following Your 60th birthday; and
- continues without interruption for at least 60 days.

Waiver will start on the first day of Total Disability. We will waive Premiums:

- as they fall due while You remain Totally Disabled; and
- using the mode of Premium payment that was in effect when Total Disability began.

We will not end a claim if You attempt to return to work for 14 days or less.

Spouse Coverage is 50% of the Face Amount/ Child Coverage is 25% of the Face Amount. The Face Amount Reduces by 50% at Age 70. Payment of Benefits Shall Not Exceed 300% of the Face Amount. Subject to the Recurrence Benefits, payment of Benefits within a Benefit Group will not exceed 100% of the Face Amount.

Payment of Benefits

We will pay Benefits when We receive Proof of Loss acceptable to Us. Benefits are subject to the Benefit Conditions, Limitations and Exclusions provision.

Benefit Conditions, Limitations and Exclusions

A Critical Illness must be diagnosed after the effective date of coverage and during the lifetime of the Covered Person while the Certificate is in force. 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 Employee may choose the Benefit to be paid.

No Benefits of the Policy 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 Physician;
- psychosis; or
- alcoholism or drug addiction.

Pre-Existing Condition Limitation

Any loss due to a Pre-existing Condition will not be covered if the loss begins within 12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by the Policy on its Initial Effective Date.

Pre-existing Condition means any of the following which a Physician has treated or for which a Physician has advised treatment of the Covered Person within 12 months before the Covered Person's Effective Date of Insurance:

- Heart Attack
- Stroke
- Invasive Cancer
- Carcinoma in Situ
- Coma
- End-Stage Renal Failure
- Loss of Vision, Speech or Hearing
- Severe Burns
- Permanent Paralysis
- Occupational HIV
- Alzheimer's Dementia
- Diabetes (Type I or II)

Pre-existing Condition also means any of the following which a Physician has treated or for which a Physician has advised treatment (by transplant, bypass surgery, medication or otherwise) of the Covered Person within 12 months before the Covered Person's Effective Date of Insurance:

- failure of the liver, kidney(ies), pancreas, or lung(s);
- failure of the heart; or
- coronary artery disease.

Pre-existing Condition also means that a Physician has given a Tentative Diagnosis of Invasive Cancer or Carcinoma in Situ of the Covered Person within 12 months before the Covered Person's Effective Date of Insurance.

Pre-existing Condition also means a condition causing Total Disability which a Physician has treated or for which a Physician has advised treatment of the Employee within 12 months before the Employee's Effective Date of Insurance.

Termination of Insurance – Covered Persons

Subject to the Portability provisions, all insurance ends on the earliest of the following dates:

- Your retirement;
- the Maximum Renewal Age shown on the Schedule
- the date shown on the Schedule;
- the end of the Grace Period, if Premium for this coverage is not paid;
- the end of the Calendar Month when the Covered Person is no longer Eligible;
- the Policy's termination date;
- the end of the Calendar Month when We receive a request to end this insurance;
- the date that a Spouse reaches age 70;
- the date that a Child reaches Age 26; or
- Your death.

If a Recurrence Benefit is paid for a Covered Person, the Recurrence Benefit for that person ends. When Your coverage ends, insurance on other persons covered by this Certificate will also end. Termination of insurance on a Covered Person or of the Policy is without prejudice to claims that occur or start prior to the date of termination.

Covered Persons

Covered Person

means an eligible Employee or Eligible Dependent who is covered under the Policy. Persons eligible for coverage are shown on the Schedule.

Child (Children)

means the Covered Employee's unmarried child, including a natural child from the moment of birth, stepchild, foster or legally adopted child, or child in the process of adoption (including a child while the Covered Employee is a party to a proceeding in which the adoption of such child by the Covered Employee is sought); a child for whom the Covered Employee is required by a court order to provide medical support, and grandchildren who are dependent on the Covered Employee for federal income tax purposes at the time of application.

Child does not include a:

- person not meeting the above Child definition;
- Child living outside of the United States (unless living with you); or
- Child on active military duty for a period in excess of 30 days.

Eligible Dependents

means a Spouse, His or Her Child(ren) and the Child(ren) of an Eligible Employee. We must approve eligibility of the Spouse and Child(ren) of an Employee. Each such person must meet the Eligibility requirements shown in the Schedule. If a Child is covered by the Policy, the Child's Eligibility will not end if the Child is and remains:

- unmarried;
- incapable of self-sustaining employment due to mental incapacity or physical handicap; and
- chiefly dependent on the Employee or Spouse for support.

However, in no event will Eligibility or coverage of any Child continue beyond the date that the Employee's coverage ends. The Employee must furnish Us with proof of physical or mental incapacity within 31 days after the Child's Eligibility would otherwise end. Thereafter, We may require proof, but not more frequently than annually.

Portability

On the date the Policy terminates or the date the Named Insured ceases to be Actively at Work as an Employee and is not Totally Disabled, Insureds and their covered dependents will be eligible to exercise the portability privilege. Portability coverage may continue beyond the termination date of the Policy, subject to the timely payment of premiums. Portability coverage will be effective on the day after insurance under the Policy terminates.

The benefits, terms and conditions of the portability coverage will be the same as those provided under the Policy when the insurance terminated. The initial portability premium rate is the rate in effect under the Policy for active employees who have the same coverage. The premium rate for portability coverage may change for the class of Covered Persons on portability on any premium due date.

Non-Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$6.03	\$9.90	\$7.14	\$11.01
36 - 49	\$17.00	\$26.67	\$18.10	\$27.77
50 - 59	\$32.06	\$49.97	\$33.05	\$50.95
60 - 64	\$45.29	\$70.41	\$46.16	\$71.29
65 - 69	\$49.43	\$76.70	\$50.24	\$77.52

Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$8.23	\$13.19	\$9.34	\$14.31
36 - 49	\$28.00	\$43.17	\$29.10	\$44.27
50 - 59	\$54.77	\$84.26	\$55.75	\$85.25
60 - 64	\$76.81	\$118.15	\$77.68	\$119.03
65 - 69	\$82.28	\$126.48	\$83.09	\$127.30

Benefit Face Amount

Benefit	Employee	Spouse	Child
Heart	\$10,000	\$5,000	\$2,500
Cancer	\$10,000	\$5,000	\$2,500
Other	\$10,000	\$5,000	\$2,500
Recurrence	\$2,500	\$1,250	\$625
Health Screening	\$50	\$50	\$50

Benefit Details

Recurrence Benefit	25%
Recurrence Waiting Period	12 Months

Vascular Benefits

Heart Attack	100%
Heart Transplant	100%
Stroke	100%
Coronary Bypass	25%
Angioplasty	10%

Cancer Benefits

Invasive Cancer	100%
Malignant Melanoma	100%
Cancer in Situ	25%

Other Benefits

Major Organ Transplant	100%
End Stage Renal Failure	100%
Coma	100%
Loss of Sight	100%
Loss of Speech or Hearing	100%
Paralysis	100%
Severe Burns	100%
Occupational HIV	100%
Alzheimer's Dementia	0%
Loss of Independent Living	0%
Diabetes	0%

Underwritten by:
Humana Insurance Company

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Humana.

Non-Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$8.12	\$13.02	\$9.58	\$14.48
36 - 49	\$24.32	\$37.66	\$25.77	\$39.11
50 - 59	\$46.57	\$71.87	\$47.82	\$73.13
60 - 64	\$66.11	\$101.94	\$67.19	\$103.02
65 - 69	\$72.32	\$111.39	\$73.32	\$112.39

Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$11.43	\$17.97	\$12.90	\$19.44
36 - 49	\$40.82	\$62.43	\$42.27	\$63.88
50 - 59	\$80.62	\$123.32	\$81.87	\$124.58
60 - 64	\$113.38	\$173.56	\$114.46	\$174.64
65 - 69	\$121.58	\$186.06	\$122.58	\$187.06

Benefit Face Amount

Benefit	Employee	Spouse	Child
Heart	\$15,000	\$7,500	\$3,750
Cancer	\$15,000	\$7,500	\$3,750
Other	\$15,000	\$7,500	\$3,750
Recurrence	\$3,750	\$1,875	\$938
Health Screening	\$50	\$50	\$50

Benefit Details

Recurrence Benefit	25%
Recurrence Waiting Period	12 Months

Vascular Benefits

Heart Attack	100%
Heart Transplant	100%
Stroke	100%
Coronary Bypass	25%
Angioplasty	10%

Cancer Benefits

Invasive Cancer	100%
Malignant Melanoma	100%
Cancer in Situ	25%

Other Benefits

Major Organ Transplant	100%
End Stage Renal Failure	100%
Coma	100%
Loss of Sight	100%
Loss of Speech or Hearing	100%
Paralysis	100%
Severe Burns	100%
Occupational HIV	100%
Alzheimer's Dementia	0%
Loss of Independent Living	0%
Diabetes	0%

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